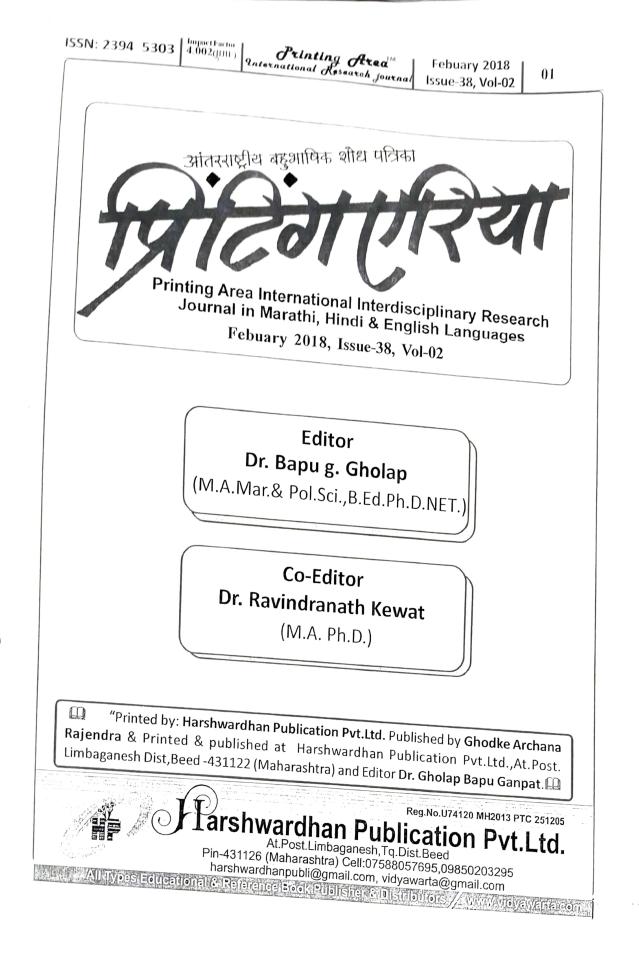
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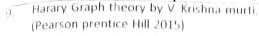
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Role of Education in Combating Social evil

Dr. Chandana Dey Asso. Professor & Incharge, Faculty of Education, Khwaja MoinuddinChishti, Urdu, Arabi-Farsi, University, Lucknow

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Introduction:

Terrorism is like a fire that is spreading through the globe. Combating terrorists will not put an end to terrorism, but further ignite it. Only the light of education can chase away the dark shadows, according to prominent world leaders who have held forth on this issue. Terrorism is not related to any religion or community, it is singleminded in its pursuit of goals through violent means that harm others. Let us examine if education can end the deadlock and ignite young minds to turn to peace. As we seek for responses, cannot sustainable we overemphasize the fact that "one size does not fit all". Educational strategies to support prevention efforts will vary a Over the past years, the number of reported attacks perpetrated by violent extremist groups has risen. As we witness tragedies on all continents, we understand that violent extremism knows no boundaries and affects every society. Young people are, however, most at risk. They are the main targets of recruitment strategies and fall victim to extremist violence. This phenomenon alerts us to the risk of losing a generation of youth to despair and disengagement. In the face of such threats, there is no single solution. Security responses are important, but not sufficient, and will not tackle the many underlying conditions that breed violent

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extremism and drive youth to join violent extremist groups. We need soft power, such as education. In particular, we need relevant, inclusive and equitable quality education. Extremism can be combated through education :

Broad based cross cultural education aimed at improving outlooks and fighting fanaticism will yield a positive result in eliminating terrorism from the face of this earth. It has been seen in the Middle East, Central Asia, Far East and parts of Africa. Educating persons in a way that promotes tolerance and respect for diversity and differences will definitely go a long way in combating terrorism.

Education is the best tool to reach the youth:

Most operatives of terror groups are from young age groups. Reaching young people and helping them to see a just and fair world full of opportunities will empower them and education is the means to achieve this.

Education promotes peaceful coexistence :

21st century education is pertinent to national security. Education teaches people to respect others as equals regardless of faith, culture or nationality and to live peacefully within a community.

Education mobilises the youth :

Education is the perfect medium to mobilise and motivate the youth. It is also the way forward for promoting egalitarian attitudes and mindsets which are immune to radicalisation and extremism.

Education eliminates triggers of terrorism :

Terrorist groups recruit from largely poor and uneducated sections of society which have no access to employment or money. Education will eliminate poverty and unemployment, which are often motivations for terrorism.

Education promotes self discipline : Education helps individuals to become disciplined and trained in peaceful coexistence with others in society. It also promotes self regulation and helps to keep violent impulses in check.

Role of Education :

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Since the 1970s to present times, domestic as well as transnational and international terrorism has taken root with more than 104,000 cases of deadly violence initiated by terror groups. These include more than 47,000 bombings, thousands of assassinations and kidnappings. At current count, according to a UN estimate, there are 256 international terror groups carrying out attacks in the world for their demands. Terrorism is based on indoctrination to support a cause through violent means. Education cannot prevent an individual from committing a violent act in the name of a violent extremist ideology but the provision of relevant education of good quality can help create the conditions that make it difficult for violent extremist ideologies and acts to proliferate. More specifically, education policies can ensure that places of learning do not become a breeding ground for violent extremism. They can also ensure that educational contents and teaching/ learning approaches develop learners' resilience to violent extremism. The role of education is, therefore, not to intercept violent extremists or identify individuals who may potentially become violent extremists, but to create the conditions that build the defences, within learners, against violent extremism and strengthen their and non-violence commitment to peace.Education should include teaching respect for human rights and diversity, fostering critical thinking, promoting media and digital literacy, and developing the behavioural and socioemotional skills that can contribute to peaceful coexistence and tolerance.

Suggestions for all Nations to combat terrorism

1- Invest in education, in particular early childhood education, from ages 3 to 8, to ensure that all children have access to inclusive, high quality education, taking into account diverse social and cultural settings;

2- Implement education programmes that

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promote "global citizenship", soft skills,critical thinking and digital literacy, and explore means of introducing civic education into school curricula, textbooks and teaching materials. Build the capacity of teachers and educators to support this agenda;

Provide comprehensive primary through 3tertiary education, including technical and vocational education, and mentoring for all vulnerable people, including the displaced,by leveraging online and mobile technology;"

Education alone can have only a limited impact on the prevention of violent extremism if it reinforces exclusionary world views and tolerates violence in any form. For effective impact, education policies and practices must, directly and indirectly, address the specific drivers of violent extremism. Business as usual will not do, nor will one-off solutions. A mix of short, medium and long-term educational measures is needed. Chief among these measures is the implementation of inclusive and equitable education policies and practices that see individual differences not as problems Killing leaders of terror groups does not stop the militant organisation, education does :

Several cases abound whereby prominent leaders of terror groups have been killed, but militancy has not ended. Someone else simply takes over in the chain of command. To end terrorism, lasting social change through education is vital.

People can be killed, ideologies cannot :

While a person can be killed, an ideology can only be combated through education. This is because education brings about positive social change. Studies show that major reasons why people become terrorists are lack of education and consequent unemployment, social injustice and inequity. Persons who are victims of discrimination also fall prey to terror groups and aim to commit crimes to avenge themselves. Preventing discrimination by promoting adequate education and gainful

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employment will stand in the way of terror groups. By enlightening people with strong belief systems, values and thoughts, we can change their mindset. After all, the pen is mightier than the sword

Even educated persons commit acts of terrorism :

In today's world, profiles of terrorists show that many of them come from educated and liberal backgrounds and that despite their education, they are prone textremism and radicalisation. Pervading extremist ideology knows no religion or community. It can promote terrorism despite the protection offered by education.

Low incomes are linked to violent crimes such as terrorism : Terrorism is not linked to low education, but low income. People from weaker and underprivileged sections of society are more likely to turn to terrorism out of frustration and anger.

Many terrorists are from privileged backgrounds :

Educated persons from privileged backgrounds settled in countries worldwide engage in terrorism. Moreover, terrorist groups prefer to use well educated individuals to carry out coordinated attacks as they can better fit into the system and evade detection.

Terror groups often try to offer greater benefits to educated persons :

Terrorists in some cases have been offered greater benefits such as leadership positions to educated persons who identify strongly with their cause.

Suicide bombers are often motivated by welfare benefits for family members :

In cases where terrorists are from weaker sections of society, the promise of money to family members serves as a powerful motivator to join the terror group. The economic deprivation hypothesis holds that lack of economic growth and development are the chief causes of terrorism, not lack of education.

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^{reakdown} in law enforcement also leads to reakdown is not the only factor motivating people to join terror groups. A breakdown in the constitutional and law enforcement machinery of the State also serves to promote anarchy and convince people to join terror groups.

Role of Education and Civil Society

Former Prime Minister of the United Kingdom Tony Blair and Director-General of UNESCO Irina Bokova join CFR Board Member Jami Miscik discuss ed issues regarding education, extremism, and U.S. global leadership, especially the role of education and civil society in preventing global extremism and raising awareness among governments.

The problem is that this violence is the product of an ideology that is a set of beliefs about the world and about religion and its place in the world which encourages a closed-minded view of the world, And if you look around the world today, there are young people, millions of them, that are being educated to this closedminded view of the world, who have a feeling of alienation, are dispossessed, and angry, and with an ideology that can prey on that anger.

Therefore a global commitment on education, is needed where governments agree it's part of their global responsibility to weed out religious prejudice and hatred, and promote religious tolerance within their education systems.

Steps taken by UNESCO

UNESCO a chain of, 16,000 koranic schools, has been set up at three universities. They are being helped to introduce a little bit of skills, taking a vocational training, so that, they may find a job when they are out of school

A recent I publication from UNESCO shows how to address intolerance and extremism through universal values in curricula. So we are evaluating curricula.. To assist countries in their efforts, UNESCO has developed this publication *Preventing violent extremism* Febuary 2018 Issue-38, Vol-02 027

through education: A guide for policy-makers Education as a tool to prevent violent extremism

- UNESCO seeks to assist countries to deliver education programmes that build young people's resilience to violent extremist messaging and foster a positive sense of identity and belonging. This work is being undertaken within the framework of Global Citizenship Education.

By leveraging the internet's global reach and its diverse network of partners, UNESCO is mobilizing stakeholders – particularly youth, policymakers, researchers and media actors – to take effective actions, both online and offline, to prevent and respond to violent extremism and radicalization on the internet. This notably includes assisting in the development of alternative discourses to extremist content online, combating online hate speech and building the capacity of stakeholders to develop innovative responses, all while promoting the protection of freedom of expression, privacy and other fundamental freedoms.

Youth participation and empowerment – The UNESCO Youth team focuses on creating an enabling environment for the empowerment and democratic participation of youth, in order to ensure that young women and men have the opportunities to become active global citizens.

By celebrating cultural diversity – UNESCO is engaging youth in the protection of all forms of heritage and the promotion of cultural diversity to foster more fair, inclusive and peaceful societies, through the #Unite4Heritage campaign and Educational Programmes on Heritage and Creativity. These initiatives facilitate the engagement of youth in the protection, promotion and transmission of all forms of heritage and their active participation in cultural life

Conclusion

Terrorism can be combated if education is combined with employment opportunities and empowerment for those who are recruited to

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Financing Small & Medium Scale Enterprises by Public & Private Sector Banks in U.P.

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Abstract-:

SME sector has a very critical role and place in the Indian economy in terms of employment generation, exports and economic empowerment of a vast sector of the population. UP is the region where unemployment is a serious problem and the development of small and medium scale industries occupies importance for solving the unemployment problem and for achieving economic growth.

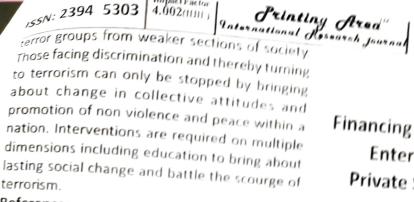
The SMEs primarily rely on bank finance for their operations and as such ensuring timely and adequate flow of credit to the sector has been an overriding public policy objective.

It has been seen that public banks are more liberal in granting credit to small and medium scale industries as compare to private banks. The criteria for giving loans are also different for public and private banks. The purpose of the study is to boost the growth of small and medium scale industries in UP with the help of financial support of public and private banks.

Keywords -: Uttar Pradesh (UP), Small and Medium scale enterprises, Public Sector Bank, Private Sector Bank Introduction

In UP, Small and Medium Scale Enterprises (SMEs) have an important role to play

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