Peer reviewed Journal Impact Factor:7.265 ISSN-2230-9578

Journal of Research and Development

Multidisciplinary International Level Referred Journal

April-2022 Volume-13 Issue-19

Address
'Ravichandram' Survey No-101/1, Plot,No-23,Mundada Nagar, Jalgaon (M.S.) 425102

Journal of Research and Development

A Multidisciplinary International Level Referred and Peer Reviewed Journal

20April 2022 Volume-13 Issue-19

Published by-Dr. R. V. Bhole, 'Ravichandram' Survey No-101/1, Plot, No-23, Mundada Nagar, Jalgaon (M.S.) 425102

CONTENTS

Sustainable Development and Public Expenditure in Higher Education- Issues and Suggestions

Ms. Asma Jabeen Makandar
Research Scholar Centre for Multi-Disciplinary Development Research, Karnataka University, Dharwad
Email id:asmajabeen.syed@gmail.com

Abstract:
Since the last decade of 20th century we saw huge economic fluctuations in the form of reforms. The focus of the government in recent years is towards building Sustainable India. Sustainable growth basically means "broad-based growth and pro-poor growth". The objectives of sustainable development agenda is to reduce poverty, improve quality of life, and ensure to the extent possible, that all segments of society benefit from the economic growth of the country. Education especially higher education is an important tool to attain the objectives of Sustainable Development. The Present research paper highlights the current structure of higher education in India. The states approach towards the higher education is to be change. The present paper highlights the views of experts on the problems of higher education in India and suggests policy measure to improve the same.
Keywords: Sustainable Development, Higher Education, public expenditure

Introduction:

India has as emerged one of the world's fastest growing economy in post reforms period. The Growth of the IT industry and increased agricultural production created an atmosphere of optimism, which led to the coining of phrases, such as Incredible India, India Shining, and India 2020 around the end of the millennium. The Indian growth story has been one of high Gross Domestic Product (GDP) growth but primarily driven by the growth in services sector. Since the last decade of 20th century we saw huge economic fluctuations in the form of reforms. Not all sectors of the economy have grown at the same rate as is reflected in the relatively low agricultural growth rate, low-quality employment, poor education, inadequate healthcare services, rural-urban divide, social inequalities, and regional disparities. Therefore the focus of the government in recent years has shifted from promoting Incredible India to building Sustainable India. Sustainable growth basically means "broad-based growth and pro-poor growth". The broad based growth is concerned with opportunities for the majority of labour force, poor and middle class alike. The pro-poor growth is interested in the welfare of the poor. Apart from reducing the poverty rate Sustainable growth aims at allocation of productive resources with benefits incurred to every section of the society. Sustainable growth needs to be achieved in order to reduce poverty and other social and economic disparities, and also to sustain economic growth. In recognition of this, the Planning Commission had made Sustainable growth an explicit goal in the Eleventh Five Year Plan (2007-2012). The draft of the Twelfth Five Year Plan (2012-2017) lists twelve strategy challenges which continue the focus on Sustainable growth. These include enhancing the capacity for growth, generation of employment, development of infrastructure, improved access to quality education, better healthcare, rural transformation, and sustained agricultural growth. Growth that is not sustainable affects the society, the economy, and the polity. A lack of Sustainable growth can result in real or perceived inequities, which has its own social ramifications. Sustainable growth promotes economic growth partly by broadening the base for domestic demand and partly by increasing the number of people with a stake in reforms and in a stable government.

The objectives of an Sustainable growth agenda is to reduce poverty, improve quality of life, and ensure to the extent possible, that all segments of society benefit from the economic growth of the country. A number of macro and micro level interventions have shown to be conducive to promoting sustainable growth. At the macro level, recommendations such as improving fiscal discipline, trade liberalization, openness to Foreign Direct Investment, privatization, regulation, tax reforms, labour market flexibility, providing social safety nets, reorientation of public expenditure, and legal and political reforms can be useful in guiding policy discussions for promoting rapid and sustainable growth in developing countries. At the micro level, reducing income and non-income related inequality, improving public infrastructure, healthcare, education, access to markets, accountability, women's empowerment, role played by civil society organizations, and good governance can help accelerate poverty reduction. Sustainable growth sets the direct relationship between micro and macro determinants of economy. These mainly include the structural transformation of the society along with growth in country's GNP and GDP. The Commission and Growth, 2008, notes that sustainable- a concept encompasses equity, equality of opportunity and protection in market and employment transitions is an essential ingredient of any successful growth strategy. The sustainable growth strategy takes a longer term perspective as the focus is mainly on creation of productive employment for all without any kind of discrimination. However, for achieving sustainable growth, it is essential that the diffusion of opportunities been supported with good governance and accountability. In order to reduce disparity and promote Sustainable growth, the Indian government has set state-specific targets for parameters, such as GDP growth rate, agricultural growth rate, new work opportunities, poverty ratio, dropout rate in elementary schools, literacy rate, and gender gap in literacy rate, infant mortality rate and maternal mortality ratio. The pace of structural transformation and creation of productive opportunities highly depends on human capital and what is the role of state in creating human capital. It is rightly argued that the better transformation of economy poverty is to be reduced through increasing the productive efficiency of people. Better education is often an important means to better jobs, increased income, and a better quality of life. Over the past few decades, the global economy has shifted from being manufacturing-centric to a knowledge driven one. The services sector contribution of world production has grown from around 52% in 1970 to 68% in 2005. On the one hand, India's increasing integration with the global economy and the growth of sectors such as IT, BPO, and financial services have led to an increased demand for knowledge workers. On the other hand, the fact remains that its per capita income continues to be quite low. India has moved up the ranks, but is still the poorest among the G-20. The per capita income of India stood at $1,527 in 2011. The need of the hour is to provide opportunities for people living in poverty to transform their lives. Education is an important tool to achieve this task. The population of India, cutting across regions, languages, and socioeconomic status, has begun to appreciate the value of education in a global economy and demonstrated an increased willingness to pay for quality education.

This paper elaborates the need to build Sustainable India and emphasizes why it is imperative to focus on sustainable growth now. It presents the opportunities available for building an sustainable India by identifying key levers education, especially higher education in the country. The present paper throws light on the potential effect on human capital accumulation and Sustainable growth by keeping in view the composition of public expenditure in higher education sector in India. It has been proved that there is direct impact of education in creating human capital to reduce poverty and attain economic growth. Education enhances the efficiency and productive capacity of people. Many researchers have proved that investing in right kind of educational programs has positive impact on short –term as well as long term development process. People with elementary literacy level have failed to fight with the poverty. The total literacy rate of rural India is 58.7% where as in urban India it is 79.9%. In rural areas, households with 'primary level and lower' education have the highest poverty ratio, where as the reverse is true for households with 'secondary and higher' education. The need of the hour is to increase the accessibility of people to higher education to attain Sustainable growth in India.

Objectieves

1. To highlight the importance of Higher Education in sustainable development in India.
2. To highlight the current structure of higher education in India, and
3. To sketch out the problems and challenges facing the higher education in India.

Methodology

Secondary Data has been used for the purpose of the study collected from various reputed research journals, books, magazines, MHRD reports, prominent sites relevant to Sustainable Development and higher education. The paper tries to highlight the following through secondary sources.

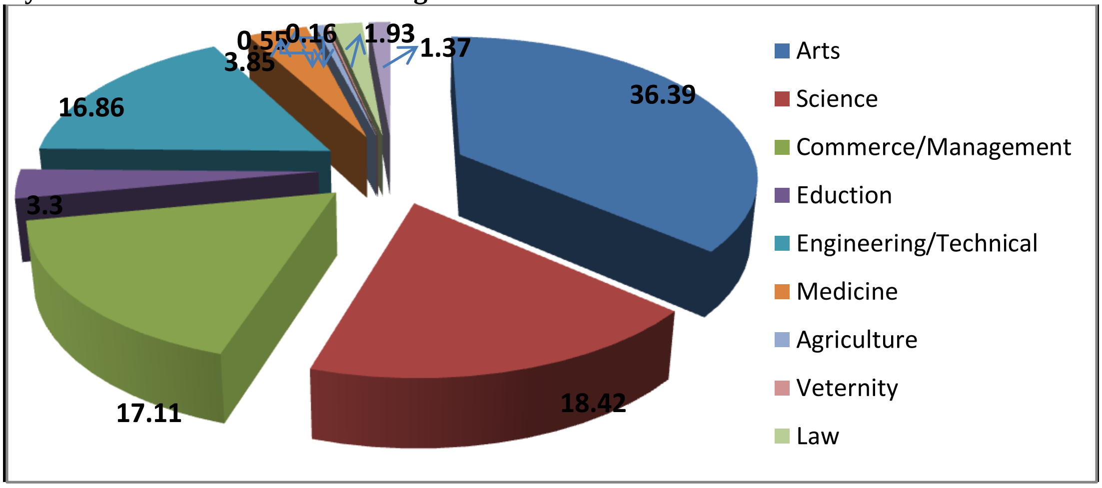
Trends in India's Higher Education:

There is good amount of transformation in Indian educational sector. The students' enrollment in higher education has increased from just 3.97lakh in 1950-51 to 169.76 lakhs in 2010-11. The following chart shows the growth higher education in India. There is noticeable progress in India's higher education.

Source: Higher Education at Glance, UGC India, Feb 2012.

Higher education in India has scaled up gradually. The number of universities has increased 18.8%, the teaching staff in colleges and universities by 34.69%, the students enrollment ratio increased by 42.76% and the number of colleges increased by 47.57% from 1950-51 to 2010-11. Though the students' enrolment in higher education increased to the considerable extent but it is also important to know that in which faculty large number of students have enrolled. The employability of students from technical, commerce and science faculties is higher than the students from other fields.

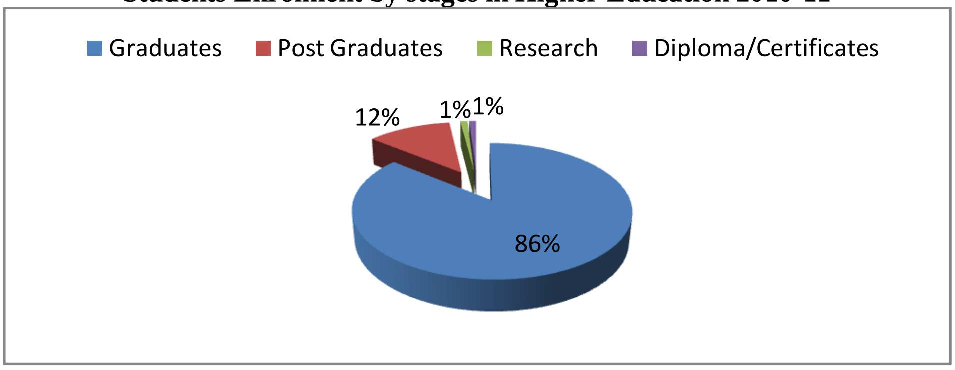
Faculty-wise Students Enrolment in Higher Education 2010-11



Source: Higher Education at Glance, UGC India, Feb 2012.

As per the above chart large number of students is found in Arts discipline whose technical efficiency is very poor. It is interesting to note that in India, where agriculture and allied constituents play a critical role in economic development, student enrolment in agricultural courses accounts for around only 0.5%. The students from science, technology and management have comparative advantage in understanding and adapting new or existing ideas in to the development process. The following chart reveals lots of loopholes in students' enrollment stage wise also.

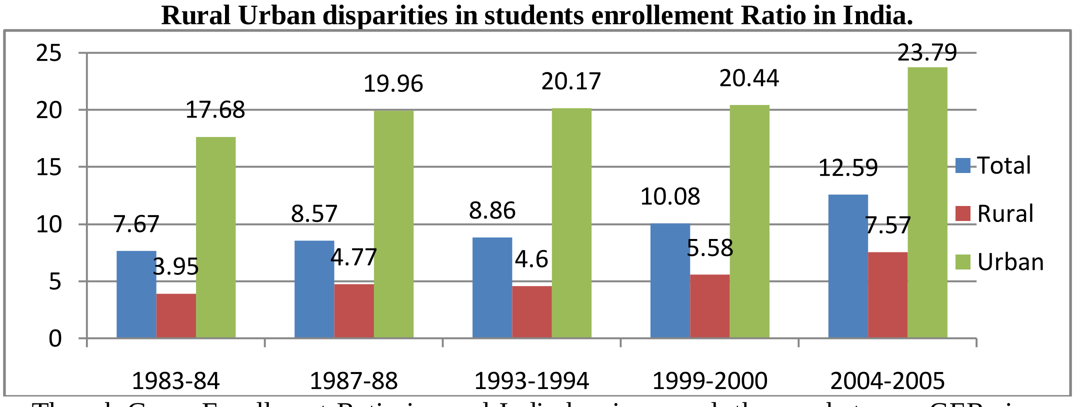
Students Enrolment by stages in Higher Education 2010-11



Source: Higher Education at Glance, UGC India, Feb 2012.

Hardly one percent students are found in research field. This has reduced their practical approach towards many key issues of development. There is wide consensus that expansion in the skills, knowledge, and capacities of individuals increasing human capital is crucial for economic for reduction of poverty and growth. This is rare to find in Indian Higher Education system. Above this the most alarming is the Indian higher education system suffers from a large rural-urban divide in access.

Rural Urban disparities in students enrollement Ratio in India.

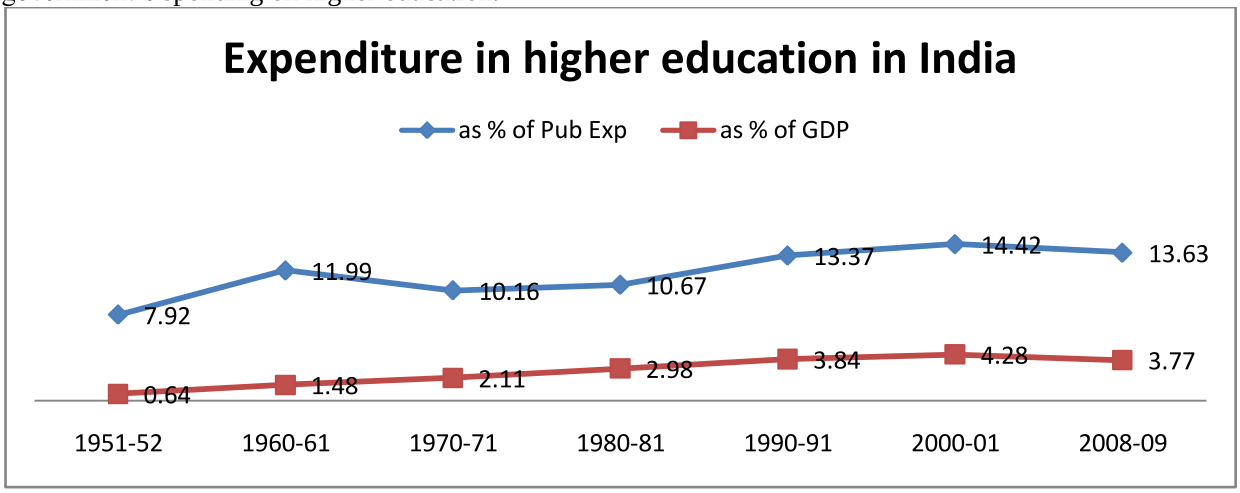


Though Gross Enrollment Ratio in rural India has increased, the gap between GERs in rural and urban areas has only widened. This is basically because of neglecting rural areas in allotment of good educational institutes by both private sector and government. There is need to have reforms which can strengthen higher education in our rural economy.

Public Expenditure on Higher Education in India:

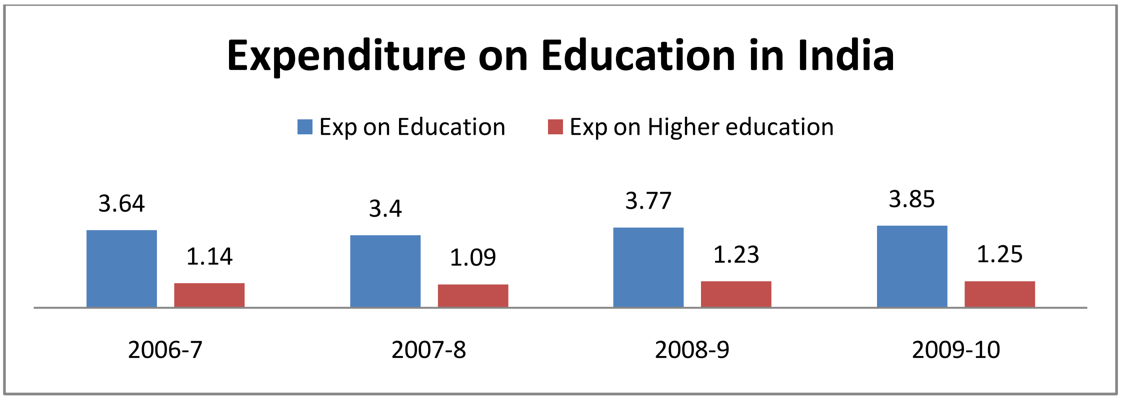
The emergence of a global economy due to increased trade, investment and mobility of people and, more recently, work across borders has forced nation states to adapt their systems of higher education to the changed global realities. Pragmatism rather than ideology is driving this change.

Many countries like USA, China, Russia, African Nations, United Kingdom etc, have diverted good portion of their expenditures on strengthening their higher education. The USA has major plans for investment in higher education. The United Kingdom has injected new dynamism in the higher education sector through competition and incentives. China has undertaken a package of comprehensive reforms in higher education for over the past two decades. The government in China has declared education, science and technology to be the strategic driving forces of sustainable economic growth. From the early 20th century, there have been several high level commissions set up to provide policy orientation to the development of higher education in India. But results are not satisfactory. Yet, it is believed that a crisis is plaguing the Indian higher education system. While, the National Knowledge Commission (NKC) set up by the Prime Minister calls it a ‘quiet crisis’, the Human Resource Minister calls higher education ‘a sick child’. Indian government is treating higher education as adopted child. The government’s spending is often inefficient and inequitable with higher education outlays. At the same time given the budgetary constraints, many developing countries including India face important trade offs between higher education and other type of expenditure. The fiscal austerity programmes frequently require countries to make difficult choices regarding which the components of public expenditures should be reduced or reallocated. Due to the government’s tendency to formulate educational policies based on public pressure, often wrong policies are pursued. It is widely believed that technological advances and a shift in demographic provide India with a window of opportunity to productively engage its huge pool of human resources, and become a leader in both the rapidly expanding sectors of services and highly skilled manufacturing. This would, however, require revamping the higher education sector. Many efforts have been put under various reforms and even the National Knowledge Commission has made many recommendations but these efforts these efforts do not give a sense of an integrated reform agenda for Indian higher education. Government expenditure has also increased considerably but still there are many loopholes’ in the policies. The following graph clearly shows the government’s spending on higher education.



Source: Analysis of Budgeted Expenditure on Education, MHRD

Education may not be the mother of growth, but it matters as much as any thingelse,and probably a lot more. Hence promoting the right educational policy is key factor for sustainble growth. But in india public expenditure on whole education sector as % of total GDP is less than five percent. This is revealed in the following chart.



Source: Analysis of Budgeted Expenditure on Education, MHRD

Since 1951, education has primarily been a responsibility of the states, but in the case of higher and technical education, a greater responsibility was placed with the Central government. The Constitution of the Republic of India made education a state subject. The responsibility of only certain categories of education/institutions and subjects continues to vest in the Central government (Central universities, S&T institutes of national importance, regulation of higher education were placed in List 1 of the Seventh Schedule of the Constitution dealing with subjects in the purview of the Central government). However, in 1976, the omnibus 42nd Amendment to the Constitution brought "Education, including, technical education, medical education and universities" into List 3 of the Seventh schedule dealing with subjects in the joint purview of both central and state governments.

More recently, the Constitution 73rd and 74th Amendments have recognized the rural and urban local bodies in India as the third tier of government and "education, including primary and secondary schools", "technical training and vocational education" and "adult and non-formal education" have been placed in the purview of the local bodies in Article 243G of the Constitution. However, higher education is not in the purview of local bodies. While the State has been the dominant source of finance for higher education, non-governmental finance provided by religious endowments, charitable trusts and others has been an important source of funding. Many of these institutions are able to receive regular state grants to meet a large proportion of their recurrent expenditure after they meet eligibility criteria. Public expenditure on higher education grew at a very rapid rate till the early 1970s but continued to exceed the rate of growth of national income till the mid-1980s. As a result, the share of public expenditure in higher education to GDP rose on this period. Thereafter, the trend is towards stagnancy or decline. The most noticeable feature is a decline in per student real expenditure on higher education in the period after 1992-93. Per student expenditures on higher education were low in India to begin with. With the modernisation of education, these should have grown at a high rate to provide infrastructural support of the necessary quality. This, however, did not happen.

Problems of higher education in India:

1. Dr. D.K. Bandyopadhyay, Vice Chancellor, Guru Gobind SinghIndraprastha University, said that on some areas we have performed well but there are areas where we are still lagging behind. He believes that one of the major crises faced by the country in terms of development in higher education is the crunch in faculty members.
2. Deepak Pental, Professor, Department of Genetics, South Campus, Delhi University and Ex Vice Chancellor at Delhi University, believes that there exists a major policy deficit in the country that is curbing the development in higher education. He adds that even though there are a number of committees and commissions set up, the implementation of the recommendations of these commissions happens at snail's pace. He also agrees that the major issue is the shortage of trained faculty.
3. Our educational institutions are ready to collaborate with some of the best institutions in the world but we do not want to collaborate within ourselves. There is a lack of synergy between institutions within the country. Researchers performing outstandingly well abroad, lose their willingness to perform as soon as they land in India. The system's lack of reward and recognition initiatives for performing researchers in India could be a contributing factor behind the poor performance of higher education.
4. There is great need of change in the pattern of education faculty wise. Practical oriented and technical education should be given more importance.

Suggestions:

1. The nature of research that is required for faculty hiring should be carefully looked into. There are very little incentives for researchers in India to publish their work in reputed journals.
2. The existing number of universities viz., around 400 and colleges viz., around 20,000 are definitely not able to cater to the increasing number of school pass-outs. Even if the number of universities is increased to 1,500 and the number of colleges doubled, we will be able to cater to just 15 per cent of the population.
3. There is a lot to be done in the field of higher education in India to meet the global demands in terms of quality, reach and access. The quality of teaching faculty is a key aspect that has been suffering in India due to dilutions of selection standards.
4. The curriculum, content, teaching methods, assessment standards and methods have all to be revamped and upgraded. In order to make higher education competitive and global, the credit system is to be introduced.
5. Research facilities have to be improved and students attracted to take up research work more meaningfully without any hurdles.
6. Multiple regulatory authorities should go, replaced by a single, friendly regulatory authority, giving more autonomy to the universities.
7. The regulatory authority be least interfering, more supportive and follow well-defined assessment criteria for accreditation so that the universities are globally accepted.
8. There is a wide gap between the industry expectations and the university standards, on account of which millions of people are unemployed/unemployable, while thousands of jobs are lying vacant for want of the right personnel.
9. The role of private operators in the field of higher education has increased and a meaningful private-public partnership is a must to cater to the increasing number of users.
10. The churning of researchers and doctoral research candidates should be regulated.
11. There is need of fast track sanction of funds for research in newer areas.
12. Even though private universities are doing well, they would require some government support.
13. Good researchers working on good projects should be provided with public fund to support them as well as the national knowledge network should be made available to these researchers.
14. Greater investment is needed in the physical and intellectual infrastructure to improve higher education in India. “India needs to widen its education base radically,” said Prof. AmartyaSen after receiving an honorary degree of Doctor of Literature from the National University of Educational Planning and Administration at New Delhi in July 2011.
15. The value based education is absolutely essential for the development of higher education in India.

Conclusion: Sustainable growth needs to be achieved in order to reduce poverty and other social and economic disparities, and also to sustain economic growth**.** From the above one can conclude that some concerted efforts is all that is required to improve the quality of higher education. Thus what is required is a systematic, accountable and transparent approach without piecemeal inputs. This would help to meet the challenges of universal access to quality education and our march towards SUSTAINABLE GROWTH.

References:

1. AmartyaSen: (2007): Development as Freedom, Oxford University Press, London.
2. Annual Report 2006-07, Ministry of Rural Development, Government of India.
3. Analysis of Budgeted Expenditure on Education, MHRD.
4. Higher Education at Glance, UGC India, Feb 2012.
5. RamchandranVimala , Rishi Mehrotra and KamaeshwariJandhyala (2007): Incentives in Elementary Education. Do they make a difference? Journal of Education Planning and Administration Vol. XXI Number 2, April, 2007.

Entrepreneurship Development of Rural area Women Through Self Help Group

Prof. Purushottam Balaji Pilgulwar[1] Prof. Pankaj Bhujangrao Hake[2]
[1]Department of Accountancy, Loknete Gopinathji Munde College, Mandangad-Ratnagiri
[2]Department of Commerce Late Babasaheb Deshmukh Gorthekar College, Umari, Dist. : Nanded.

Abstract: Monetary advancement can be cultivated just when ladies business people in the country is engaged. Obviously ladies are the strong drivers of advancement. Creating innovative abilities among ladies will be a decent methodology for ladies strengthening and this would hoist societal position of ladies. Assuming she feels that she is sensibly solid, ladies business people will actually want to contend in all regard. Thusly the advancement of miniature and limited scope endeavors has been perceived as a significant technique for propelling the financial strengthening of ladies. At the family level, ladies' microenterprises and limited scope organizations assume a significant part in guaranteeing the endurance of unfortunate family and in developing ladies' certainty, abilities and financial status. Anyway it is seen that ladies are the most denied class in the general public explicitly in non-industrial nations. In India likewise the financial status of ladies is exceptionally low particularly in provincial regions and chances of acquiring are extremely less. In this situation the Self Help Groups (SHGs) are considered as institutional development that cultivates strengthening of rustic ladies and have made ready for financial autonomy of country ladies. Keeping in view this papers targets examining a few significant parts of ladies strengthening through miniature business venture improvement and SHGs.
Keywords: Empowerment, Entrepreneurship, Microenterprise, Self Help Group (SHG).

Introduction:

Women have been regarded as the capitals of nation and builder and molder of its fortune. It's fact that, “when there's development of women, family develops, the society develops and the country develops”. They're the catalyst of development and with them we prosper, but without them we're poor. Time went out when Indian women are confined to four walls of their homes with their immense strength and eventuality. Now they're the important part of profitable development. In India, early phases of women entrepreneurship was regarded as extension of their kitchen conditioning substantially to 3 Ps,viz. Pickles, Greasepaint and Pappad. But with growing mindfulness women have started shifting from 3 Ps to 3 ultramodern Es,viz. Engineering, Electronics and Energy. The term women commission ‟ has come to enthrall an important position encyclopedically over the times. Educational attainment and profitable participation are the crucial ingredients in icing commission of women. “ When you empower a man, you empower an existent; when you empower a woman, you empower a nation.” (HE TebeleloSeretse, Ambassador of Botswana to the United States) Women commission can be said as a process in which women challenge the being morals and culture, to efficaciously ameliorate their personality, status in the family as well as in the society. The profitable commission of women is a pivotal element of strong profitable growth in any country. Entrepreneurship happens to be one of the stylish ways towards tone adequacy and poverty relief for women in a country where employment isn't guaranteed. Women ‟ s involvement in entrepreneurial conditioning would insure effective application of labour, generation of income and hence enhancement in quality of life. Women commission through entrepreneurship is a must-have for a ultramodern advanced frugality.

Concept of Women Empowerment and Women Entrepreneurship:

According to United Nations Development program (1994) commission is a process which enables individualities or groups to change balances of power in social, profitable and political relations in society. Thus, women commission means giving the capacity and means to direct women's life towards asked pretensions. It's a process by which women gain lesser control over coffers (income, knowledge, information, technology, skill and training), decision timber process, enhance the tone- image of women, to come active actors in the process of change and to develop the chops to assert themselves." Women Entrepreneur"is a person who accepts grueling part to meet her particular requirements and come economically independent. The Government of India has defined women entrepreneurs as an enterprise possessed and controlled by women having a minimal fiscal interest of 51 per cent of the capital and giving at least 51 per cent of the employment generated in the enterprise to women.

In the simplest sense, women entrepreneurs are those women who take the lead and organize the business or assiduity and give employment to others. Entrepreneurship development among pastoral women helps to enhance their particular capabilities and increase decision making status in the family and society as a whole. Status of Women Entrepreneurship in India The conception of "Women entrepreneurship" is getting a global miracle and in India it came prominent in the ultimate half of the eighties. Now women's entrepreneurship has been honored as an important untapped source of profitable growth. In India it's estimated that women entrepreneurs presently comprise about 10% of the total number of entrepreneurs with the chance growing everyyear.However, it's likely that in another five times women will comprise 20% of the entrepreneurial force, If the prevailing trends continue. Indeed though women enjoy around 10% of the total enterprises in the small sector, the gross affair of these units is just3.5% of the total affair of the SSI sector. In discrepancy, in developed countries similar as United States, women enjoy nearly 91 lakh small businesses and the number of women- possessed startups is going at nearly twice the rate of their manly counterparts. India has 397 million workers 123.9 million are women, 106 million are in pastoral areas, 18 million are in civic areas, only 7% of India's labour force is in the organized sector; 93% is in unorganized sector.

Entrepreneurship Development among Rural Women through SHG

Das (2012) has tried to explore about the part of SHG as a fiscal conciliator for enhancing women commission, as micro finance is arising as a important tool for poverty eradication and gender commission in the country. SHG-Bank Relation programs are leading to women commission because they've been successful in meeting fiscal requirements of the poor pastoral women which helps them to strengthen the fiscal capacities of the persons below poverty line in particular and other poor in general. The empirical findings of the study conducted in Assam suggest that the micro finance program has a substantial influence on the profitable status, decision making powerand knowledge& tone worthiness of women actors of SHG Bank Relation Programs. Demographic factors like age and education aren't having any influence on commission as well as on entrepreneurship and directorial skill development among pastoral women. Further, the experimenter observed perceptible changes in the confidence, courage, skill development and tone worthiness in pastoral areas, particularly among women and moderate position effect of SHG on communication, organising, faculty, specialized, marketing and entrepreneurial chops and observed a significant enhancement of directorial chops, cerebral wellbeing and social commission among pastoral women as a result of sharing in micro finance through SHGs-Bank Relation Program. Minimal and Makesh (2012) critically estimate the nature and extent of impact of participation in SHGs on pastoral women. They anatomized the extent of colorful situations of commission i.e. particular, entrepreneurial, social, profitable and fiscal commission achieved by the members through their participation in SHGs. They plant that SHGs act as a resource centre for empowering women members, bleeding the benefits to the society in general, it can come to a point where it becomes their choice whether to remain tête-à-tête, economically and socially impoverished. It helps women to organise themselves into groups and shoulder community grounded programs to annihilate their losses. Women commission wasn't the sole motive rather, the objects are to bring substance to overall family, community and to insure social as well as entrepreneurial development. Before 1990s, credit schemes for pastoral women were nearly negligible. The conception of women's credit was born on the asseveration by women acquainted studies that stressed the demarcation and struggle of women in having access to credit. Micro credits are enough for innovative and hardworking micro entrepreneurs to start small business similar as making handcraft particulars. From the income of these small businesses the borrowers of micro credit can enjoy better life, food, sanctum, health care and education for their families and over all these small earnings will give a stopgap for better future. There are certain misconceptions about the poor pastoral women that they need loan at subsidized rates of interest on soft terms, they warrant education, chops, capacity to save, credit-worthiness and thus aren't unfavorable. The gests of several SHGs reveal that pastoral women are actually effective. Vacuity of timely and acceptable credit is essential for them to shoulder any profitable exertion rather than credit subvention. In pastoral areas the women micro entrepreneurs continue to produce the traditional designs for original requests. Women in SHGs produce a large variety of essential products, vill crafts and home made snack foods. Numerous are engaged in retail trading of groceries and fabrics. These enterprises represent substantial force resource forsemi-urban and civic requests. SHGs are also feasible organized set up to expend micro credit to the indigent entrepreneur women and encouraging their creation of poverty relief conditioning and programs Jitendra (2009).

Advantages of Entrepreneurship among Rural Women

Empowering women particularly Pastoral women is a challenge. Micro enterprises in pastoral area can help to meet these challenges. Micro – enterprises not only enhance public productivity, induce employment but also help to develop profitable independence, particular and social capabilities among pastoral women. Following are some of the particular and social capabilities, which were developed as result of taking up enterprise among pastoral women.

1. Economic empowerment
2. Improved standard of living
3. Self confidence
4. Enhance awareness
5. Sense of achievement
6. Increased social linter action
7. Engaged in political activities
8. Increased participation leveling ram sabha meeting
9. Improvement in leadership qualities
10. Involvement in solving problems related to women and community
11. Decision making capacity in family and community

Profitable commission of women by micro entrepreneurship led to the commission of women in numerous effects similar as socio-profitable occasion, property rights, political representation, social equivalency, particular right, family development, request development, community development and at last the nation development.

Conclusion:

Women’s entrepreneurship is both about women’s position in society and about the part of entrepreneurship in the same society. Women entrepreneurs faced numerous obstacles specifically in request their product (including family liabilities) that have to be overcome in order to give them access to the same openings as men. In addition, in some countries, women may witness obstacles with respect to holding property and entering contracts. Increased participation of women in the labour force is a prerequisite for perfecting the position of women in society and tone- employed women. Particularly the entry of pastoral women in micro enterprises will be encouraged and exacerbated. Pastoral women can do prodigies by their operative and competent involvement in entrepreneurial conditioning. The pastoral women are having introductory indigenous knowledge, skill, implicit and coffers to establish and manage enterprise. Now, what's the need is knowledge regarding availability to loans, colorful backing agencies procedure regarding instrument, mindfulness on government weal programs, provocation, specialized skill and support from family, government and other association. Further over Conformation and strengthening of pastoral women Entrepreneurs network must be encouraged. Women entrepreneur networks are major sources of knowledge about women ‟ s entrepreneurship and they're decreasingly honored as a precious tool for its development and creation. This network helps to give lectures, published material conducting first hand specialized knowledge in product, processing, procurement, operation and marketing among the other women. This will motivate other pastoral women to engage in micro entrepreneurship with the right backing and they can strengthen their capacities besides adding to the family income and public productivity.

References:

1. Bhatia, A.(2000) “Women Development and NGOs”. Rawat Publication, New Delhi.
2. Das Kanti Sanjay (2012),Socio-economic Empowerment of Women Through SHG-Banking LinkageProgramme: A Boon for Development, International Journal of Management & Business Studies (IJMBS).
3. DonaldF.Kuratko,RichardM.Hodgetts.(1997)“Entrepreneurship”.DrydenPressSeriesinEntrepreneurship,Hardcover, USA
4. Kiran kere, P. & Subrahmanya, K.C. (2013), Women Empowerment in Karnataka through EntrepreneurialFinancebySHGs,GRA-GlobalResearchAnalysis,Vol.2(12).
5. Lalita. N, (2005) “Micro Finance and Rural Development”, Gandhi gram Rural Institute, Gandhigram, Dindigal, Tamilnadu.
6. Lipi,S.(2009)“WomenEmpowerment:GlobalizationandOpportunities”inEmpowermentofRuralWomeninIndiaKanishkaPublishers,NewDelhi.
7. Makandar, N.M.& Mulla, I.K. (2013),Self Help Groups:AToolforInclusive Growth. Excellence International Journal of Education and Research. Vol. 1(3).
8. Meenu.A,Shobana,N.(2009)“EmpowermentofRuralWomeninIndia”KanishkaPublishers,NewDelhi
9. Minimol.M.C.andMakesh,K.G.(2012),EmpoweringRuralWomeninKerala:AStudyontheRoleofSelfHelp Groups (SHGs).International Journal of Sociology and Anthropology.
10. Nachimuthu G.S. and Gunatharan,B (2012), Empowering Women through Entrepreneurship: A study

in Tamil Nadu.
11. Nelasco,S.,Antorozarina,J.(2009)“RuralwomenempowermentthroughSelfHelpGroups”inEmpowerment ofRuralWomeninIndiaKanishkaPublishers,NewDelhi.
12. Pattanaik, S.(2003),Empowerment through SHG:A Case Study of Gajapati District. Smaranika2003
13. Singh,P.(2009)“RuralWomenandDevelopmentofEntrepreneurshipwithspecialreferencetoPunjab”inEmp owermentofRuralWomeninIndiaKanishkaPublishers,NewDelhi.
14. Thakur R.M. (2009).“Rural Women Empowerment in India” in Empowerment of Rural Women in India Kanishka Publishers, New Delhi.
15. www.diplomaticourier.com-women-s-economicempowerment-and-entrepreneurship-on-the-rise.

'Journal of Research & Development' A Multidisciplinary International Level Referred and Peer Reviewed Journal, Impact Factor-7.265, ISSN: 2230-9578, 20 April 2022, Volume-13, Issue-19

Indian Feminism: A Critical Study

Asst. Prof. Vaghmare Bhagyashri Tukaram
Department of English, Shikshan Maharshi Dnyandeo Mohekar Mahavidyalaya, Kalamb,
Dist.: - Osmanabad 413504 Maharashtra, India.
bhagyshritwaghmare96@gmail.com

Abstract:- Indian women have given a new extension to Indian English literature. Indian Feminist literature is the literature that expresses women's self-awareness and seeks self-determination. Indian women writers who express their views and grievances against patriarchy and the place of women society, as well as the experience of the woman under the patriarchal influence and the injustice done to women by patriarchal culture. We see that women had social and class boundaries so they tried to express their frustration and dissatisfaction with patriarchal practices through their artwork. Indian writing in English has achieved great heights in recent years and has grown into a body of writing with its global appeal. During this period, the novel, poetry as a literary genre with its powerful scope of giving expression to experience and challenges of the modern world has flourished more than any other. Writers like Kamala Markandaya, Ruth Prawer Jhabwala, Anita Desai, Bharati Mukherjee, Namita Gokhle, Shashi Deshpande, Nayantara Sahgal, Shobha De, Arundhati Roy, and Kiran Desai have, in their creative expressions, very successfully brought the Indian cultural ethos and the predicaments of Indian women before the world. These writers have dealt with themes as wide-ranging as the clash between tradition and modernity, rapid urbanization, search for identity, the quest for independence of partition, gender-equality, sex, socio-political discrimination, effects of patriarchal culture, and also the contemporary world of the globalized economy.
Keywords: - Feminism, Patriarchy, Self, Social Status, Equality.

Objective:-

This research work explains how Indian female writers social, economic, physical, psychological conditions. There are some following aims and objectives.
· To study the concept of Feminism
· To Study Indian women’s English literature.
· To study the concept of Indian Feminism
· To Study the facts of Indian women writer's works
· To Study the women’s contribution to Indian English Literature.

Research Methodology:-

The present research would utilize an analytical and descriptive methodology to access the Indian feminism with some selected Indian women’s writers’ selective works the critical analysis of the selected works is at the core of the present research work. The study is to be based on resources material like primary and secondary data both in printed and electronic form. These texts will be used as primary sources along with interviews given by the authors to the newspaper magazines journals and electronic media. The secondary sources like books having reference to the writers, articles, reviews in journals and magazines, and websites also are analyzed and social impact could serve as best to it.

Hypothesis

A hypothesis is a hypothesis or perhaps a temporary explanation of a particular process or phenomenon found during research. Often, a hypothesis and a guess are considered the same. However, a hypothesis is a calculated and educated estimate which is proved or disproved by research methods.
 Women living in modern India still face many issues of discrimination. Indian feminists struggle for gender equality. Indian feminism is a fight against all forms of masculine culture.
 Indian feminism fought for the equal political, economic, and social rights of women.
 Indian feminists fight against the social problems of widowhood in the patriarchal society of India.

Introduction:

All literary canons have been dominated by male writers to the exclusion of writings by women till very recently when feminist movements and feminist literary criticisms came into play to reclaim and establish the position of women’s writings within the mainstream literary culture. The first trace of Indian women writing is attributed to the advent of Buddhism which as a religion offered women a certain level of freedom from sexually coded roles to pursue things outside the boundary of home. Women write poetry in the Pali language during this time. Later, in the twelfth century AD, there have been some women poets in the Bhakti tradition writing in reaction to cast oppression. Another type of women writers were the courtesans and chronicles, some in the Mughal court writing in Persian and some in other Kingdoms writing in Indian languages. The next spurt in women's education and writing occurred in the nineteenth century with the advent of the Indian renaissance and reformist movements along with their participation in the struggle against British rule this was a new begging in the development of Indian women's writing in India. Modern education was given an impetus in British India and women were provided with the opportunity to educate themselves. One outstanding talent to emerge during this time was Rokeya Sakhawat Hussain (1880-1932) who wrote in the nineteenth and early twentieth century. Her novel Sultana's Dream (1905) is a feminist utopian fantasy in which she creates a world in which men have no role to play.

In general, India has been a male-dominated culture since time immemorial. Indian women were protected by some thick, loose layer of prejudice, hypocrisy, numbness, and hesitation in literature as in everyday life. They were inanimate objects, which ran five times behind their men, they must have been fragile, tolerant, benevolent, and feeding together. Bengali women hid behind the safe windows of half-dimly lit rooms, engaged for hundreds of years in washing clothes, massaging dough, and blabbering on in the dim light of the "Bhagavat-Gita and Ramayana". Today's Indian woman is never Damayanti again, she is Draupadi or famous or Nora or Joan of Arc. Social reformer Political progressives like Raja Ram Mohan Ray, Pandit Ishwar Chandra Vidyasagar, Mahatma Gandhi, and Pandit Nehru gave her another measure, another guidance. Feminism refers to the belief that "people should have equal rights and freedoms in general." It is also an action designed to support women's rights and interests.

Protection of equal political, economic, and social rights for women. The initiative aims to create equal open doors for women in training or occupations. Feminists argue or support women's rights and equality. Feminism in India protects equal political and social rights for characterization, upliftment, and security, just as equal doors are open for Indian women. It is in the interest of Indian society to uphold the rights of women. Like their feminist partners around the world, feminists in India seek gender equality, for example, the right to work for equal pay, equal access to welfare and information, and equal political rights. Indian feminists have similarly fought against the social problems of widow dismemberment in the male-dominated society of India known as 'sati'. Feminism in Indian English fiction, as is commonly believed, is an exceptionally glorious and supreme idea that is handled without hesitation in a limited situation. This is not a different idea at all and over the years many writers and novelists have effectively raised this issue through their innovative works. From the exhibitions of Indian women novelists and various writers and essayists to Kamala Das and from Sarojini Naidu to Suniti Namjoshi, Arundhati Roy to Shashi Despande. These women Indian writers have chosen an amazing assortment of subjects in such a style that usually poetry and novels are equipped for advertisements. Indian women writers have repeatedly spoken out against social and societal inequalities that undermine women's freedom and lead to institutional segregation of women. Feminist perspectives can be seen in the fact that notable journalists like Anita Desai, Nayantara Sehgal, and Shobha Dey have started focusing on the cause of Indian women by choosing women's issues as their subjects. It is the equivalent of feminists imposing restrictions on society's norms and traditions that would normally place women socially, politically, physically, and economically in the place of men. These novelists have taken up the subject of the current social system as opposed to the female characters in it. Traditionally portrayed women like 'Maniki' are never again where husband and wife are masters and women are known as weak, friendly, and obedient

animals. These scholars have created heroes who think and understand that their task is to carry on in the family and society as their male partner. They also have their interests. They should be heard by society. Against this backdrop, a new class of women has come forward to embrace a positive cause in the world to advance women's cause and vision.

Nayantara Sehgal's women are liberals and ready to deny betrayal and inequality against them. Saroj from Storm in Chandigarh rejects the coherent and quiet feminine channel like other traditional women. For her better half, Inder wants to shape herself as a person with her reality, so that she can accept that she is not a trivial partner. The brain research of ordinary women who are troubled by adoration and comprehension is inherently novel. Her good half is investigating all about the premarital problem with her child. Inder must be a devoted traditional partner given to Saroj, but he must enjoy the guilt of an extramarital contract with Maya herself, who is currently a constrained woman claiming to have male privileges. In another of Sehgal's The Day in the Shadow, female characters are seen rebelling against male supremacy. The courageous woman speaks of the plight of the Simrit Indian woman who struggles in her particular way to get rid of the frustrating relationship. When she is separated from her good half, a woman in India has to face big challenges because society looks at Herin in a biased manner. She will have to face many problems in practically every circle of good, social, and economic life. In Sehgal's 'Rice Like Us', the brave woman, Shonali, joins the high and good position as I.A.S. Officials still find it difficult to stay away from marriage. The author makes a humorous remark that the 'certainty' of marriage in our middle society is presented in this novel and the current practice is the ultimate goal of every woman. Even if she is a manager in the workplace, male officers will generally ignore her request because of their problems and complexity of scope. Nayantara Sehgal's female heroines are new women who strive for opportunities through all the social and good commitments that bind their opportunities. They fight against male power and demand the right to equality. They set out to show that they have a knack for disobedience and that they do not know the customs for residence. Sehgal's women are "striving and aspiring to the world of opportunity, to the good, to the caring world. Their excellence is the nature of heart and mind and soul, a kind of impeccable innocence and sincerity." Despite the fact that Anita Desai's novels have a feminist perspective, disgusting women are not so intense. Women heroes are reluctant to acknowledge male power and female oppression in Indian society. The main female characters, Cry, the Peacock, and Voices in the City, Maya and Monisha oppose their cold-hearted and cold-blooded partner who doesn't care to understand his wife's feelings. The degenerate woman of Maya is the result of the dissatisfaction created by the dissatisfied group of the spouse. Although she wanted to meet her physical and passionate needs, she could not get it from her important person. As an informative and current woman, Maya finds it very difficult to tolerate Gautama's detachment from her. At its peak, in an attack of extraordinary rage and resentment, she murders him and kills herself. In Voices in the City, Desai portrays the horrific existence of Monisha, a young woman married to a wealthy white-collar class joint family. She hates the repetition of traditional housewives whose thoughts are turned to things like sarees, gems, and babies. And so on. Her important second, the tongue, never responds to her adoration and ignores her torment, returning to suicide as the main way to alleviate torment and suffering. Thus the women of Anita Desai, like Sati, rebel against the notion of the practice which quietly accepts its fate as a victim. Shobha Desavitri is completely unexpected from other Indian women writers. She has introduced a new pattern in her feminist role and has completely denied male rights. She strikes at the insensitive and barbaric mentality in her novels about the insensitivity of women to claim equality and the indifference towards me. The female characters of Shobha De take all their choices and give the impression of being the ace of their own lives. These new women are not as weak as traditional women. These women are sitting in the rich and advanced society of Mumbai. They are free, passionate, determined, and strong. In the Sisters, the protagonist Mallika Hiralal unquestionably took control of the affairs of Hiralal Industries after the demise of her father and ran the business on her terms. She doesn't want to be bothered by anyone's advice, not even Ramankakan, who is her close father, who is currently giving her dynamic help to take care of her business affairs. Still, she respectfully and I forget about this offer. Afterward, Mallika marries Binny Malhotra to oppose her adoration and love for her father's small business. Shoba Dey despises the common logic that once married, a woman relies on being faithful to her half, while for a partner it is his pleasure to honor or break up the marriage or play with it. A man can have various loving loves while a woman has to sit quietly at home with all her sorrows and troubles. Shobha Dey's women attack the traditional conventions of moderate thinking and good qualities that bind them from repeated rebellion. Shobha De's wives have young companions just like their spouses. In Socialite Evenings, the protagonist, Karuna, shares physical intimacy with her important companion Chris,

and instead of keeping it a secret, she reveals it;" I appreciate your partner and I need to be in the car with him." So to get to the proper meaning of feminism, we must first adapt to understand concepts such as 'masculine society', 'masculinity', 'subaltern', 'others', and the historical background of women's reform. By studying this, we can erase the numerous biases, which we have been telling us for a long time with the concern of feminism. We need to find a way to differentiate between opportunity and discrimination. When we need women's opportunities, we need to keep in mind that in any situation, from what we expect. This is not an opportunity to move forward like a man, and yet, we must take into account the contradictions between men and women. We need to know our strengths and weaknesses. We need to keep in mind that restricting men is not the best way to reach a goal. A human-centered society is just a social framework. With these lines, if we need feminine freedom, we must experience the historical background of men. We can find a way to be masculine. When we experience the best meaning of feminism, we see that the cause of feminism is useful for two people. Men also want freedom from the weight of masculinity. Thus, on occasion, we work wonderfully to apply feminism in society and for that, we have to focus on various factors like sexual orientation, caste, ethnicity, religion, and disability.

Indian women Writers in Feminism:-

Kamala Markandeya (1924-2004) published her first novel Nectar in a Sieve in 1955. This novel deals with the pleasures and pains of the Indian agrarian society dependent completely on the mercy of nature with its fury of flood and drought. The novel exposes the patriarchal practice of holding the woman responsible for not being able to bear children. Markandeya engages with the theme of East-west clash in her novels. Possession and Nowhere Man in her some Inner Fury. In Silence of Desire and Two Virgins, she deals with the female search for identity vis- a vis tradition and modernity.

Ruth Pravar Jhabwala (1927-2013) is the first Indian woman novelist to win the prestigious Booker Prize for her novel Heat and Dust. The novel traces the relationship between the English rulers and the Indian people. She has written mostly about urban India. Her writing style is marked by sarcastic humor and empathy. She writes about the uncertain origins of foreigners in India and the tragic-comic rootless situation of Western Indians who are not at home with their compatriots.

Nayantara Sehgal (1927-) is an Indian political novelist. All her novels are based on political developments in India. 'Rich Like Us' (1985) is Sehgal's best novel and has won the Sahitya

Akademi Award. The book deals with the turbulent months of national emergency in India during the dictatorship of her cousin Indira Gandhi in 1975-76. Sehgal has given a sarcastic view of the post-independence situation and the slow state of the country in that situation. It shows that the Emergency was the result of a slow decline in moral values between the bureaucracy and the masses after independence.

Shashi Deshpande (1938-) Her novels and short stories are rooted in the Indian middle class. Her first novel, The Dar Holds no Terror (1980), is the story of Sarita, whose parents prefer her brother to her. She is held responsible for her accidental death. By breaking all the rules, she becomes a doctor and marries outside her caste. At first, this marital life is happy, but soon it becomes a shock for her, because her husband, unable to accept his wife's success, gets angry at her at night. She won the Sahitya Akademi Award for his fifth novel, That Long Silence (1988). The novel is critical of marriage and the hollowness of the middle class moving upwards in Indian cities. Deshpande's novels are feminist. She showed through her characters what it means to be a woman in modern India. She uses stream-of-consciousness as a descriptive technique in her novels.

Anita Desai (1937-) is an internationally acclaimed Indian woman writer from India. She has ten novels. Her novels study the female psyche and the psychological images of rebellious women who fall victim to the patriarchal structure of family and social life. Anita Desai is a feminist writer who believes in the full development of women's potential beyond the traditional roles of house builders. She has also explored the problems that exist in human life through her writings.

Bharti Mukherjee (1940-) is an Indian-American novelist and short story writer. Her writings depict the experiences of Indian women in the United States. Mukherjee's female characters are exposed to the culture in a new land. Some can restructure themselves and others adapt to their new environment when they can't survive. Her first novel, The Tiger's Daughter (1972), is the story of Tara Banerjee, who returns to India after living in the US for seven years, where she married a Jew. She is shocked by the shock of American culture but when she returns to India she finds herself unworthy among her culturally conservative relatives. Mukherjee criticizes the conservative attitude of Indians towards marriage and their caste system.

Shobha De (1948-) is known for depicting the lives of women in urban upper-middle-class society. Her first novel was Socialite Evening (1989) portrays the lives of people in high society,

their wrong priorities in life, and their moral, spiritual and intellectual. Bankruptcy. Shobha De's portrayal of the sexual abuse of her female characters is undeniable and clear. Her other novels are Strange Obsessions, Second Thoughts, Sultry Days, Speed post, etc.

Namita Gokhale (1956-) is another Indian author who explores identity and sexual freedom in her novels. Her first novel, Paro: Dreams of Passion (1984), depicts a happy-go-lucky girl in Paro's life who gets caught up in many relationships and eventually ends in tragedy. Arundhati Roy (1961) became famous for her Booker Prize-winning novel The God of Small Things (1997). The novel tells the tragic story of Velutha, an outcast, and his relationship with Ammu, a Christian divorced woman. Set in Kerala, this book is notable for its local colour. It criticizes the deep-rooted caste system of the state and the hypocrisy of politics. Kiran Desai (1971-) is the daughter of Anita Desai. Her first novel, Hullabaloo in the Guava Orchard (1998), was critically acclaimed. Her next book, The Inheritance of Loss (2006), won her the Booker Prize and world fame. The scope of the novel is wide. While focusing on the lives of Gujarati-Americans and the world of immigrants in America, it is also involved in India's socio

political problems, such as the assassination of Indira Gandhi, the insurgency in the Northeast. The problems of women before and after the Himalayas and independent India. Jhumpa Lahiri (1967-) is another well-known female author who came to prominence after winning the Pulitzer Prize in 2000 for her collection of short stories, The Interpreter of Maladies (1999). Her stories raise various questions affecting women in Indian culture. Her next book, The Namesake (2003), was a novel focusing on the prejudices and problems faced by immigrants in the United States. Ashapurna Devi (1909-1995) is another famous Bengali writer who has written on women's issues. In her writings, she advocated for a revival of the reformed traditional femininity that embraced women's rights, and with appropriate sublicenses and eloquence, she traced the growth of the feminist movement from colonial times to today's India. Funnily enough, Ashapurna Devi felt that economically liberated women in contemporary India had become self-centered and distracted from feminist causes. For self-expression. In her trilogy first promise.

Ismat Chugtai (1915-1991) was a revolutionary feminist writer in Urdu who wrote provocative writings on female sexuality and the middle class. Civilization Chugtai came from a middle-class family where girls were not given formal education. But she persuaded her parents to let her study and went from school to Aligarh Muslim University. Her stories have clay characters and are taken from the daily lives of those people. Her famous short story became highly controversial by speaking on the subject of prohibition. Lihaaf is about a well-to-do family where the wife is neglected. The story suggests a sexual relationship between a wife and her maid.

Mahasweta Devi (1926-2016) was a Bengali writer who won the Jnanpith Award (1996) and the Raman Magsaysay Award (1997). Some of her works have been successfully adapted into Rudali and Hazar Chaurasi Ki Maa. Her notable story covers Draupadi tribal, women, and Naxal issues.

Conclusion:-

The above account of Indian Women Writers indicates the enormous growth in their numbers and the wide range of the subjects they write about. However, it is quite clear that through their choice of theme they have voiced the stresses, pressures, and challenges that are an integral part of women's lives. By expressing the experiences and feelings of women, by exploring the feminine personality, by exposing the social and sexual code that patriarchal society demands of them, by describing the changing social norms, by describing the conflict between the traditional and the modern. The lives of women are portrayed by these writers as a kaleidoscope of Indian women's lives. Ultimately, the investigation shows that feminism is a fight for the equality of women, an attempt to eliminate women just like men. The painful meaning of feminism is considered to be the fight against all forms of masculinity and the most intense animosity. This examination reveals the development and progress of Indian feminism. Indian women's scholars have comprehensively addressed the issues of Indian women and have shown their place in the ubiquitous literature. A large part of the initial changes for Indian women was directed by men. Be that as it may, in the late nineteenth century in their efforts their spouses, sisters, relatives, and various people were legally influenced by the war, for example, completed for the training of women. In the latter part of the twentieth century, women gained more prominence through autonomous women's organizations. Women's interest in the battle of opportunity increased their basic focus on their jobs, what more, rights in an autonomous India.

References

1. Feminism in India. (2006, December 31). Wikipedia, the Free Encyclopedia. Retrieved March 21, 2022, from https://en.wikipedia.org/wiki/Feminism_in_India · Hossain, R. S. (2013). Sultana's Dream: A Feminist Utopia: And Selections from The Secluded Ones. The Feminist P at CUNY.
2. Jhabvala, R. P. (2016). Heat and dust: A novel. Catapult.
3. Markandaya, K. 1. (2021). Nectar in a Sieve. Hassell Street P.
4. Sahgal, N. (1985). Rich Like Us. Heinemann Educational Books.

Nanotechnology and Agriculture

Dr. Gayatri R. Rajput
Asst.Prof.Business Economics A. Vartak College (Vasai Road)
Email: gayatrirajput555@gmail.com

Abstract: Globally, many countries have identified the potential of nanotechnology in the agrifood sector and are investing a significant amount in it. The United States Department of Agriculture (USDA) has set out ambitious plans to be achieved in the short, medium and long term, and aims to discover novel phenomenon, processes and tools to address challenges faced by the agricultural sector. Equal importance has been given to the societal issues associated with nanotechnology and to improve public awareness. The UK's Food Standards Agency (FSA) has commissioned studies to assess new and potential applications of nanotechnology in food, especially on packaging. At the same time more money has been given by other Government departments towards research and developments which includes the development of functional food, nutrient delivery systems and methods for optimizing food appearances, such as colour, flavor and consistency.This R&D is not just restricted to developed countries. Developing countries such as Iran have adopted their own nanotechnology programmes with a specific focus on agricultural applications The Iranian Agricultural ministry is supporting a consortium of 35 laboratories working on a project to expand the use of nanotechnology in agro sector. The ministry is also planning to hold training programmes to develop specialized human resources in the field. They have already produced their first commercial nanotechnology product Nanocid, a powerful antibacterial product which has potential applications in the food industry. The product has also widespread applications in the production of various kinds of detergents, paints, cereamics, air conditioning systems. vacuum cleaners, home appliances, shoes and garments. India has allocated 22.6 million USD in its 2006 budget to the Punjab Agricultural University in Ludhiana, in acknowledgement of its pioneering contribution to the Green Revolution. Its research on high-yielding crop varieties helped to boost food production in the 1960s and new projects include the development of new tools and techniques for the agriculture industry.Whatever the impacts of nanotechnology on the food industry and products entering the market, the safety of food will remain the prime concern. This need will strengthen the adoption of nanotechnology in sensing applications, which will ensure food safety and security, as well as technology which alerts customers and shopkeepers when a food is nearing the end of its shelf-life. New antimicrobial coatings and dirt repellent plastic bags are a remarkable improvement in ensuring the safety and security of packaged food.
Keywords: Nanotechnology, Agriculture,Research& Development

Introduction

In countries like India agriculture has functioned as the backbone of the economics. In order to improve the efficiency of crop production, food processing, food safety and environmental consequences of food production, storage and distribution the economics have denoted resources to research in agriculture. Not only this, a large proportion of people living in developing countries, face food shortage while in developed countries food is in surplus. In developing countries efforts are made to maximize the yield by developing drought and pest resistant crops while in developed countries the food industry is driven by consumer demand which is always for fresh and healthier food stuff. In agriculture the life processes are explored through research in molecular and cellular biology. New tools for molecular and cellular biology are needed that are specifically designed for separation, identification and qualification of individual molecules. This is possible with nanotechnology and could permit rapid advances in agriculture research. Under this process agriculture and food wastes are converted to energy and other useful byproducts through enzymatic nano bioprocessing, disease, prevention and treatment in plants.

What is Nanotechnology?

Nanotechnology is the manipulation or self-assembly of individual or self-assembly of individual atoms, molecules, or molecular clusters into structures to create materials and devices with new or vastly different properties. Nanotechnology can work from the top down (which means reducing the size of the smallest structures to the nanoscales e.g. photonics applications in nano elecrtonics and nano engineering) or the bottom up (which involves manipulating individual atoms and molecules into nanostructures and more closely resembles chemistry or biology).The "nano" means in the Greek "dwarf". In more technical terms, the word "nano" means 10 -9, or one billionth of something. For comparision, a virus is roughly 100 nanometres (nm) in size. The word nanotechnology is generally used when referring to materials with the size of 0.1 to 100 nanometres, however it is also inherent that these materials should display different

properties from bulk (or micrometric and larger) materials as a result of their size. These differences include physical strength, chemical reactivity, electrical conductance, magnetism, and optical effects.
Nanotechnology the potential to revolutionize world by allowing scientists to manipulate matter at the atomic molecular scale using physics, engineering, chemistry and biology Nanotechnology is broad and interdisciplinary area of research and development activity that has been growing at rapid pace worldwide in the past few years. In enables to understand the relationship macroscopic properties and molecular structure in materials of plants and animal origin is already having a significant commercial impact, which will certainly increases in the future. Richard Feynman, An American physicist first the concept nanotechnology on December 29, 1959, while delivering at talk on Plenty Room at Bottom, at American Physical Society. He described it as a process which the ability to manipulate individual atoms and molecules might be developed, using one set of precise tools to build and operate another proportionally smaller set, so on down to the needed scale. In the process he noted that scaling issues would arise from the changing magnitude various gravity would become less important, surface tension and Van der Waals attraction would become more important etc. This basic idea appears feasible, and exponential assembly enhances it with parallelism to produce a useful quantity of end products.

Nanotechnology in Agriculture

The EU's vision of a "Knowledge-based economy" and as part this, plans to maximize the potential of biotechnology for the benefit EU economy, society and the environment. There are new challenges this sector including growing demand for healthy, safe food; an increasing risk of disease; and threats to agricultural and fishery production from changing weather patterns However, creating bio-economy is challenging and complex process involving the convergence of different branches of science.
Nanotechnology has the potential to revolutionize the agricultural and food industry with tools for the molecular treatment of diseases, rapid diseases detection, enhancing the ability of plants to absorb nutrients etc. Smart sensors and smart delivery systems will help the agricultural industry combat viruses and other crop pathogens. In the near future nano-structural catalysts will be available which will increase the efficiency of pesticides and herbicides, allowing lower doses to be used. Nanotechnology will also protect the environment indirectly through the use of alternative (renewable) energy supplies and filters or catalysts to reduce pollution and clean-up existing pollutants.An agricultural methodology widely used in the USA, Europe and Japan, which efficiently utilize modern technology for crop management, is called Controlled Environment Agriculture (CEA). CEA an advanced and intensive form of hydroponically-based agriculture. Plants are grown within controlled environment so that horticultural practices can be optimized. The computerized system monitors and regulates localized environments such as fields of crops. CEA technology, as it exists today, provides an excellent platform for the introduction of nanotechnology to agriculture. With many of the monitoring and control already in place, nano-technological devices for CEA that provide "scouting" capabilities could tremendously improve the growers's ability to determine the best time of harvest for the crop, the vitality of the crop, and foods security issues, such as microbial or chemical contamination.

Precision Farming

Precision farming has been long-desired goal to maximize output (i.e. crop yields) while minimizing input (i.e. fertilizers, pesticides, herbicides, etc) through monitoring environmental variables and applying targeted action. Precision farming makes use of computers, global satellite positioning systems, and remote sensing devices to measure highly localized environmental conditions thus determining whether crops are growing at maximum efficiency or precisely identifying the nature and location or problems. By using centralized data to determine soil conditions and plant development, seeding, fertilizer, chemical and water use can be fine-tuned to lower production costs and potentially increase production-all benefitting the farmer. Precision farming can also help to reduce agricultural waste and thus keep environmental pollution to a minimum. Although not fully implemented yet, tiny sensors and monitoring systems enabled by nanotechnology will have a large impact on future precision farming methodologies. One of the major roles for nanotechnology-enabled devices will be the increased use of autonomous sensors linked into a GPS System for real-time monitoring. These nanosensors could be distributed throughout the field where they can monitor soil conditions and crop growth. Wireless sensors are already being used in certain parts of the USA and Australia. For example, one of the Californian vineyards, Pickberry, in Sonomo County has installed wifi systems with the help of the IT company, Accenture, Virtual Vineyard, Gregory J.M Uman, Accenture. The initial cost of setting up such a system is justified by the fact that it enables the best grapes to be grown which in turn produce finer wines, which command a premium price. The use of such wireless networks is of course not restricted to vineyards, for example Forbes Magazine has reported that small nanosensors are being used by Honeywell (a technology

R&D Company with global branches) to monitor grocery stores in Minnesota. Quentin Hardy serving opportunity orbes magazine, 2003. This technology enables shop keepers to identify food items which have passed their expiry date and also reminds them to issue a new purchase order. The global market for wireless sensors is predicted to be 7 billion USD by 2010.The union of biotechnology and nanotechnology in sensors will create equipment of increased sensitivity, allowing an earlier response to environmental changes. For example:

1. Nanosensors utilizing carbon nanotubes (Carbon nanotubes are rolled sheets of graphite that are hollow and a few mm in diameter but can be several micrometers (or more) loug or nano-cantilevers (Cantilevers are micro-scaled structures that can be modified to bind specific chemicals. Binding causes the cantilever to bend (like a diving board), and this movement is detected optically or electronically) are small enough to trap and measures individual proteins or even small molecules.
2. Nanoparticles or nanosurfaces can be engineered to trigger an electrical or chemical signal in the presence of a contaminant such as bacteria.
3. Other nanosensors work by triggering an enzymatic reaction or by using nano-engineeredbranching molecules called dendrimers as probes to bind target chemicals and proteins."Ultimately, precision farming, with the help of smart sensors, will allow enchanced productivityin agriculture by providing accurate information, thus helping farmers to make better decisions.

Smart Delivery Systems

The use of pesticides increased in the second half of the 20th century with DDT becoming themost effective and widespread throughout the world. However, many of these pesticides, includingDDT were later found to be highly toxic, affecting human and animal health, and as a result whole ecosystems. As a consequence they were banned. To maintain crop yields. Integrated Pest Management systems, which mix traditional methods of crop rotation with biological pest control methods, are becoming popular and implemented in many countries, such as Tunisia and India. In the future, nanoscale devices with novel properties could be used to make agricultural systems "smart." For example, devices could be used to identify plant health issues before thesebecomes visible to the farmer. Such devices may be capable of responding to different situations by becomes visible to the farmer. Such devices may be capable of responding to different situations bytaking appropriate remedial action. If not, they will alert the farmer to the problem. In this way, smart devices will act as both a preventive and an early warning system. Such devices could be used o deliver chemicals in a controlled and targeted manner in the same way as nano-medicine has implications for drug delivery in humans. Nanomedicine developments are now beginning to allow us to treat different diseases such as cancer in animals with high precision, and targeted delivery (to specify tissues and organs) has become highly successful.Technologies such as encapsulation and controlled release methods have revolutionized the use of pesticides and herbicides. Many companies make formulations which contain nanoparticles within the 100-250 nm size range that are able to dissolve in water more effectively than existing ones (Thus increasing their activity). Other companies employ suspensions of nanoscale particles (nanoemulsions) which can be either water or oil-based and contain uniform suspensions of pesticidal or herbicidal nanoparticles in the range of 200-400nm. These can be easily incorporated in various media such as gels, creams, liquids etc., and have multiple applications for preventive measures, treatment or preservation of the harvested product.

One of the world's largest agrochemical corporations, Syngenta, is using nanoemulsions in its pesticides products. One of its successful growths regulating products is the Primo MAXX (Registered) plant growth regulator, which if applied prior to the onset of stress such as heat, drought, disease or traffic can strengthen the physical structure of turfgrass, and allow it to withstand ongoing stresses throughout the growing season." Another encapsulated product from Syngenta delivers a broad control spectrum on primary and secondary insect pests of cotton, rice, peanuts and soybeans. Marketed under the name Karate ZEON this is a quick release microencapsulated product containing the active compound lambda-cyhalothrin (a synthetic insecticide based on the structure of natural pyrethrins) which breaks open on contact with leaves. In contrast, the encapsulated product "gutbuster" only breaks open to release its contents when itcomes into contact with alkaline environment, such as the stomach of certain insects. In other areas, scientists are working on various technologies to make fertilizers and pesticides delivery system which can respond to environmental changes. The ultimate aim is to tailor these. products in such a way that they will release their cargo in a controlled manner (slowly or quickly) in response to different signals e g. magnetic fields, heat, ultrasound, moisture etc.New research also aims to make plants use water, pesticides and fertilizers, more efficiently, toreduce pollution and to make agriculture more environmentally friendly. Smaller companies areforming alliances with major players such as LG, BASF, Honeywell, Bayer, Mitsubishi, andDuPont to make complete plant health monitoring systems in the next 10 years usingnanotechnologies.

Other Developments in the Agricultural Sector due to Nanotechnology

Agriculture is the backbone of most developing countries, with more than 60% of the population reliant on it for their livelihood. As well as developing improved systems for monitoring environmental conditions and delivering nutrients or pesticides as appropriate, nanotechnology can improve our understanding of the biology of different crops and thus potentially enchance yields or nutritional values. In addition, it can offer routes to added value crops or environmental remediation.Nanotechnology can also be used to clean ground water. The US Company Argonide is using 2 mm diameter aluminum oxide nanofibres (NanoCeram) as a water purifier. Filters made from these fibers can remove viruses, bacteria and protozoan cysts from water. Similar projects are taking place elsewhere, particularly in developing countries such as India and South Africa. The German chemical group BASF's future business fund has devoted a significant proportion of its 105 million USD nanotechnology research fund to water purification techniques. The French utility company Generale des Eaux has also developed its own Nano-filtration technology in collaboration with the Dow Chemical subsidiary Filmtec. Ondeo, the water unit of French conglomerate Suez, has meanwhile installed what it calls an ultra filtration system, with holes of 0.1 microns in size, in one of its plants outside Paris.

While some companies are working on water filtration, others such as Altairnano are following a purification approach. Altairmano'sNanocheck contains lanthanum nanoparticles that absorb phosphates from aqueous environments. Applying these in ponds and swimming pools effectively removes available phosphates and as a result prevents the growth of algae. The company expects this product to benefit commercial fish ponds which spend huge amounts of money to remove algae.Research at Lehigh University in the US shows that an ultra fine powder made from iron can be used as an effective tool for cleaning up contaminated soil and groundwater -a trillion-dollar problem that encompasses more than 1000 still-untreated Superfund sites (uncontrolled or abandoned places where hazardous waste is located) in the United States, some 150,000 underground storage tank releases, and a huge number of landfills, abandoned mines, and industrial sites. The iron nano-particles catalyse the oxidation and breakdown of organic contaminates such as trichnloroethene, carbon tetrachloride, dioxins and PCBs to simpler carbon compounds which are much less toxic. This could pave the way for a nano-aquaculture, which could be beneficial for a large number of farmers across the world. Other research at the Centre for Biological and Environmental Nanotechnology (CBEN) has shown that nanoscale iron oxide particles are extremely effective at binding and removing arsenic from groundwater something which affects the water supply of million of people in the developing world, and for which there is no effective existing solution .

Nanotechnology in the Food Industry

The impact of nanotechnology in the food industry has become more apparent over the last few years with the organization of various conferences dedicated to the topic, initiation of consortia for better and safe food, along with increased coverage in the media. Several companies which were hesitant about revealing their research programmes in nanofood, have now gone public announcing plans to improve existing products and develop new ones to maintain market dominance. The types of application include Smart packaging, on demand preservatives and interactive foods. Building on the concept of "on-demand" food, the idea of interactive food is to allow consumers to modify food depending on their own nutritional needs or states. The concept is that thousand of nanocapsules containing flavor or colour enhancers, or added nutritional elements. (such as vitamins), would remain dormant in the food and only be released when triggered by the consumer. Most of the food ants including Nestle, Kraft, Heinz, and Unilever support specific research programmes to capture a share of the nanofood market in the next decade.

Packaging and Food Safety

Developing smart packaging to optimize product shelf-life has been the goal of many companies. Such packaging systems would be able to repair small holes/tears, respond to environment conditions (e.g. temperature and moisture changes) and alert the customer if the food is contaminated. Nanotechnology can provide solutions for these, for examples modifying the permeation behavior of foils, increasing barrier properties (mechanical thermal, chemical, and microbial), improving mechanical and heat-resistance properties, developing active anti-microbic and antifungal surfaces, and sensing as well as signaling microbiological and biochemical changes.

Food Processing

In addition to packaging, nanotechnology is already making an impact on the development of functional or interactive foods, which respond to the body's requirements and can deliver nutrients more efficiently. Various research groups are also working to develop new "on demand" foods. which will remain dormant in the body and deliver nutrients to cells when needed. A key element in this sector is the development of nanocapsules that can be incorporated into food to deliver nutrients Other developments in food processing include the addition of nanoparticles to existing foods to enable increased absorption of nutrients.

Conclusions:

However, there is concern over the use of nanoparticles in food and its manipulation using nanotechnologies, which has the potential to elicit the same issues raised in the GM debate. In this context, a recent report from the Institute of Food Science and Technology in the UK, argues that more safety data are required before nanoparticles can be included in food. The report points out that current legislation does not force companies to label food items containing nanoparticles, and so consumers are unlikely to be aware of such applications in food items. It calls for an appropriate. pre-market safety evaluation focusing on the effects of particle size as well as composition. The ETC group has gone further and has called for a moratorium on nanotechnology for agrifood. It has also accused major companies and high tech universities of seeking patents on new food items which may shut out innovative companies in less developed countries.

Finally, it may be possible one day to manufacture food from components atoms and molecules, so called "Molecular Food manufacturing". Already some research groups are exploring this, but still from a top-down approach, using cells rather than molecules. Although the practical application of such technology is far into the future, it is expected that this could allow a more efficient and sustainable food production process to be developed where less raw materials are consumed and food of a higher nutritional quality is obtained."

References

1. ArunKatyayan (2021), fundamentals of Agriculture, kushal Publications, U.D..R.K. Sharma / B.B Singh. (2021) Agriculture at A glance, Astral Andematiand Pvt. limited. Delhi.
2. . B..L.Jona (2016): Nanotechnology in Agriculture, Pointer Publisher, Jaipur
3. Shafali, Agrawal (2008). Role of Nanotechnology in the Development of Agriculture,Kurukshetra, May, 56:7, p-27-28.
4. . Tiju Joseph and Mark Morrison (2006), Nanotechnology in Agriculture and Food, Nano-forumReport, Institute of Nanotechnology.
5. Helmuth Kaiser Consultancy (2004), Nanotechnology in Food and Food Processing Industry,Worldwide.
6. The US Department of Agriculture, Nano scale Sciences & Engineering for Agriculture and Food Systems.
7. Doug Rickman, 1.C Suvall, Jocy Shaw, Paul Mask, David Kessel & Dana Sullivan (2003),
8. Precision Agriculture: Changing the face of Farming, Geotimes, Nov., 2005
9. Norman Scott (2002), Nanoscale Science and Engineering for Agriculture and Food Systems.National Planning Workshop, the United States Department of Agriculture, November 18-19.
10. Down on the Farm, ETC group, 2004; www.ctcgroup.org
11. www.syngentaprofessionalproducts.com.
12. Liz Kalaugher, Alfalfa Plants Harvest Gold Nanoparticles, nanotech web.
13. www.smalltimes.com.
14. www.nanoapex.com.
15. 15 www.cohesion.rice.edu/centersandinsUcben.
16. John Dunn (2004). "A Mini Revolution: Food Manufacture, Sept. 1.
17. Nanotechnology Targets No. Food Packaging Products, www.foodproductiondaily.com.
18. www.iranmania.com/news
19. www.etcgroup.org/article.
20. .Explanation is based on the sources of www. nanoforum.org and www. nano.org.uk.
21. Sundar(2012),Principle of Agricultural Economics,SARUP Book Publishers Pvt Ltd. New Delhi, page no.114
22. .A. A Rane, A.C. Dearukhkar(2017), Economics of Agriculture,Atalantic Publishers & Distributors (P) Ltd page no.357

Business Ethics And Corporate Responsibility : Impact On Indian Business Growth

Dr Mamata Jagannathji Rathi
Asst. Prof. And Hod Commerce Swami Ramanand Teerth Mahavdyalaya, Ambajogai.E-Mail Id: mamtarathi4u@gmail.com

Abstract: The concept of business ethics and CSR has been developed or adopted widely by the business/companies in the recent years and it has its specific impact on the development of the country and also the welfare of the organisations. The prominent reciprocal benefits that these two concepts can bring needs to be studied. The thought behind these two concepts is to show some responsibilities of the company towards the society, by uplifting the morals of the members of the company and around the company. Here the company not only focuses on the profit but also takes measures to invest for the betterment of the society. In last two decades, businesses have shown a remarkable growth potential since we entered the modern era of technology. People from different backgrounds claimed their leadership on business principles from time to time. The origin of incentive based system has misbalanced the business core and has balanced functioning whenever it has been raised off as a big issue within organizations. The research is an attempt at understanding the impact of business ethics, corporate social responsibility (CSR) on Indian business growth. This study was conducted using experimental/experiential analysis of employees, peoples, managers and surveys using a questionnaire to understand the extent of ethics these people follow while doing their business transactions in their usual course of working. Some of the significant findings were that a large number of corporate houses with special reference in the field of ethics, CSR, CG and profitability. The widespread industries and service sector firms are the main source of study.
Keywords:- Business ethics, corporate social responsibility, corporate governance

Introduction

In recent years, CGhas gained crucial place all over the world. Factors like integration and globalisation of financial markets and a surge of corporate scandals, have led to rapid developments in the field. It has brought up several questions on the consistency of human behavior that sparks up at times when remunerations are discussed. A need & change system is truly required to shape up the disturbing face of business to make ethical presence more effective for longer sustainability of today's business entities. To bring in a change, thought leaders need to come up with demonstrative ideas that will bring change not to the working system but on hierarchies as well. With rapid growth and internationalization of businesses, there is an urgent need to examine the vocabulary of business organizations to include deliberately sustainability, ethics, governance and corporate responsibility. There have been several calls from thought leaders in business and academia to incorporate a deeper understanding of the principles pertaining to responsibility of business in the business organization working

Business Ethics

Business ethics (also corporate ethics) are a form of applied ethics or professional ethics that examines ethical principles and moral or ethical problems that arise in a business environment. It applies to all aspects of business conduct and is relevant to the conduct of the organization. Business ethics have both normative and descriptive dimensions. As a corporate practice and a career specialization, the field are primarily normative. Academics attempting to understand business behavior employ descriptive methods. The range and quantity of business ethical issues reflects the interaction of profit-maximizing behavior with non-economic concerns.

Corporate Responsibility

"Citizens never support a weak company and birds do not build nests on a tree that does not bear fruit." According to Wikipedia, Corporate Social Responsibility (CSR) is a concept whereby organizations consider the interests of society by taking responsibility for the impact of their activities on customers, suppliers, employees, shareholders, communities and the environment in all aspects of their operations."This obligation is seen to extend beyond the statutory obligation to comply with legislation and sees organizations voluntarily taking further steps to improve the quality of life for employees and their families as well as for the local community and society at large."

Business Growth

Business growth is the process of business expansion due to increasing overall customer base, increased output per customer or representative, new sales, or any combination of the above. Typically, the business growth rate also excludes the impact of foreign exchange. Growth including foreign exchange, but excluding divestitures and acquisitions are often referred to as core growth.

Importance Of Business Ethics And Corporate Social Responsibility

1. **Build Customer Loyalty:** A loyal customer base is one of the keys to long range business success. If consumers believe they have been unfairly, such as being overcharged, there will not be repeat customers. Also a company's reputation for ethical behaviour can help it create a more positive image in the marketplace, which can bring in new customers through word of mouth referrals. Conversely, a reputation for unethical dealings hurts the company's chances to obtain new customersDissatisfied customers can quickly disseminate information about experiences with the company. (www.eajournals.org)
2. **Discretionary Responsibility:** Here one of the main purposes to engage oneself in CSR activity is to contribute to the community and maintain a consistent status of being a good corporate citizen. (ukessays .com)
3. **Retain Good Employees:** Talented individuals at all levels of an organization want to be compensated fairly for work and dedication. Companies who are fair and open in their dealings with employees have a better chance of retaining the most talented people.(www.eajournals.org)
4. **Ethical Responsibility:** Every employer and employee has a professional obligation to behave ethically. The main idea behind ethical responsibility is to do what is right and avoid harm. (ukessays.com)
5. **Avoid Legal Problems:** It can be tempting for a company's management to cut corners in pursuit of profit, such as not fully complying with environmental regulations or labour laws, ignoring worker safety hazards or using sun-standard materials in their products. The penalties if caught can be severe, including legal fees and fines or sanctions by governmental agencies. The resulting negative publicity can cause long range damage to the company's reputation that can be even more costly than the legal fees or fines.(www.eajournals.org)
6. **Giving Justice:** The general purpose and idea behind conducting CSR and ethical code of conduct is to bring justice to all and it should appear that justice given is due. (yourarticlelibrary.com)
7. **Legal And Economic Responsibility:** Every entity has a deemed obligation and responsibility to obey the law and be profitable so that it should be helpful for uplifting our GDP and national income and be more productive towards economy and society as whole. (ukessays.com)

Advantages Of Business Ethics And Csr Related To Companies

1. Improved public image
2. Increased brand awareness and recognition
3. Cost savings
4. Advantage over competitors
5. Greater employee and customer engagement
6. Benefits to the employees
7. Greater working environment
8. Effective and efficient management.

Literature Review

Pasquale Arena, profound in his study "This exploratory study pursues the objective of building a project governance model, as a useful golden mean to overcome the governance gap. The conceptual framework seems to have been adequately balanced in relation to the objective of harmoniously combining theory and practice. Renz's project governance model offers us, above all, the opportunity to consider a governance gap and, generally speaking, the opportunity to think about how to enhance and enterprise ethics and accountability in development sectors."[4]

Objectives Of The Study

1. To study the relationship between ethics, social responsibility and profitability.
2. To analyze the exposure of professionals towards fulfilling corporate responsibility.
3. To access the impact of ethics, code of conduct on the firm's profits and financial results.
4. To study the basic ethical values followed by business managers and professionals in present scenario.
5. To analyze the attitude of professionals towards social responsibility and ethics.

Research Methodology

The research methodology is a way to systematically solve the research problem. It comprises of defining and redefining the research problem, formulating hypothesis and suggesting solutions, collecting, organizing and evaluating data, reaching conclusions either in the form of solutions towards for some theoretical formulation.

Preliminary investigation

This phase involved preliminary investigation of the various factors which could possibly affect the firm's decision to adopt Ethics and fulfilling responsibility while making profits and gains. There are two different types of sources that need to be established in order to conduct good analysis.

Secondary data analysis

Secondary data is simply the analysis of pre-existing data in a different way or to answer a different question than originally Intended.

Secondary data are collected through:

1. .Existing research in the related field
2. Journals
3. Books
4. Internet Collection of Quantitative data

Primary data collection

Primary data is the data that the researcher is collecting themselves using methods such as surveys, direct experimental observations.

Questionnaire design

This phase involved the design of the questionnaire on the basis of the potential factors identified as influencing business ethics and profitability of the concern.

Survey

Survey method is used for collection of data. The principle method used is direct interaction with the owners of corporate, managers, chartered accountants, company secretaries, exporters etc.

Sampling process

Sampling may be defined as the selection of some part of an aggregate or totality is made. In other words, it is the process of obtaining information about an entire population by examining only a part of it.

1. Target population
2. Sampling plan
3. Sample size
4. Sample unit.
5. Sampling method
6. Statistical tools and techniques.

Fieldwork

The firms, corporate to be included in the study are:

1. Export houses
2. Chartered accountants/ Company secretaries firm
3. Banks and insurance
4. Academics
5. Legal firms
6. Hospitals

Do good CSR practices equate with ethics?

However, would compliance with all the norms and regulations of CSR practice necessarily mean that thebusiness entity is also following sound business ethics practices? Are the activities of the firm in the context ofCSR and business ethics necessarily correlated? There ar e leading examples of companies that complied withCSR and governance norms on the face of it, but were they also ethical? Mallen Baker, a CSR specialist states"CSR is no longer defined—if it ever really was—by the process of how much money a business gives away, butby how that business makes its money in the first place. "The scam led collapse of the famed energy major Enron in 2001, a major proponent of CSR, was a wakeup callto observers of the CSR process to look deeper into corporate claims of CSR and the firm's compliance withlegal processes, in reality. The company which grew to be the United States America's seventh largest companyin just in 15 years, was benchmarked as the new success story which was laterexposed as a false narrative. Enron's financial statements indicating profitability were proved to be false with the company's doctoredaccounts concealing overwhelming debts that toppled the company over into a massive collapse. Enron's debacle deepened the belief among communities that big corporations' goals for success may be at crosspurposes with that of the communities§. In Enron's social andenvironmental report which listed its efforts in theareas of CSR including environmental impact, CEO Kenneth Lay , detailed the company's vision and values asmutual respect, integrity and excellence. Masterresource.org website cites Bradley(2009) while referring toEnron's last Environmental, Health, and Safety Management Conference in late 2001 that"Enron's CorporateSocial Responsibility (CSR) task force listed its'Accomplishments to Date', as:

1. Secured board oversight of social/environmental performance
2. Expressed support for Universal Declaration of Human Rights
3. Completed corporate responsibility task force
4. Developed and pilot-tested human rights audit
5. Developed security and human rights guidelines
6. Established formal partnerships with WBCSD [World Business Council on Sustainable Development],IBLF [International Business Leaders Forum], and CI [Conservation International]
7. Identified language to strengthen code of ethics
8. Responding to stakeholder concerns on an ongoing basis "The irony of these claims in the light of what transpired in the days to come is shocking to say the least. Corporate giants such as Enron and Satyam turn up as rude shocks when the scams are unearthed overnight. Noprior tell tale signs of unethical practices are visible till the 'house of cards' collapses.

India's 'Enron' , Satyam's CSR efforts were lauded universally. The company that collapsed due to its management's defrauding the company and its stock holders financiallyreceived many awards including theGolden Peacock Global Award for Excellence in Corporate Governance, the Citizenship Partner of the Year

Award 2007 from Microsoft, Corporate Social Responsibility from Business World, Forbes' Top AsianCompany, was listed among the top 13 Best-Managed Companies in India by Business Today, and was declaredone among the 100 Leading Pioneering Technology Companies by the World Economic Forum. Theseawards belied the reality behind the probity of the company's conduct including falsification of accounts andshowing large cash and fixed deposit balances in their balance sheets when the company in reality had no suchbalances. The financial fraud included overstating the company's cash balances by over 1 billion dollars, overstating of employee numbers by over 13,000and withdrawal of the ghost employee salaries by the firm's founders, inflating revenues by falsifying invoices and forging of the company's bank fixed depositreceipts. The iconic company Apple and other smartphone manufacturers seem to apply old world industrial norms for itssupply chain processes. The ongoing scam of the National Stock Exchange Limited (NSEL) in Indiahighlights the need for inbuilt mechanisms for rewarding corporate governance and punishing those violatingthese norms. If companies such as Satyam and Enron and more recently NSEL, cutting edge technology companies, who havebeen leaders in their industry sectors and in the forefront on CSR activities, have failed in their ethical norms.

Data Analysis And Interpretation

The study conducted deals which with the visiting the above specified firms, organizations and corporations and discussing with the head of the organization about their impact policy, the governance they work upon to deal with different stakeholders . This involves detailing them with all the key factors of the corporate governance.

1. The key component in the environment and sustainability are:

1. Ecological environment
2. Natural Resources: water
3. Consequences(climate, pollution)
4. Regulatory aspects
5. Green business,green strategy
6. Reporting, international standards, etc. G. Challenges of development, environment management tools etc.

2. The key components of Corporate governance Include:

1. Board of directors
2. Models of governance
3. Disclosure and reporting
4. International governance
5. Role of auditors
6. Environment, CSR, others.

1. The key components in ethics involve the study of:

1. Personal beliefs, moral standards
2. Ethical theories
3. Indian and western ethos
4. Ethical dilemma

5. Functional ethics (marketing, HR, products
6. Globalization
7. Ecology and environment
8. CSR, sustainability,
9. Others, such as CG, Corruption

Factors Concerning

After a thorough research it is found out that:

1. Most employees in the organization special the young and new ones face ethical dilemma in their functional areas the early stage of their career.
2. Lack of awareness about their corporate responsibility , ethical code of conduct. 3. Despite High end demand for corporate people are more centric.

Finding And Conclusion

After the analysis, it is revealed that:

1. Ethical firms had a prestigious standing in the mind perspective of customers and brings loyalty base for them.
2. Creates a conducive legal and regulatory work environment for business are complying to every requirement.
3. Business houses are taking major initiative to adhere to corporate responsibility through various eco-efficiency policies, green strategy and building a climate of integrity and excellence.
4. A code simply defines the rights and responsibilities of members and helps guard against preferential treatment of employees.
5. CSR initiatives help manage values associated with quality management, strategic planning and diversity management — this benefit needs far more attention.
6. Customer loyalty, brand value, employees pride all in integration increase market efficiency and thereby increase the economic efficiency of the firm

References Journal & Internet Sources:

1. Corporate governance. (n.d.). .Retrieved date October 21, 2014, from business portal of india website, http://www.business.gov.in/corporate_governance/index.php
2. Quote from Chanakya's Arthashastra.
3. Business ethics. (n.d.). .Retrieved date October 21, 2014, from Wikipedia website, http://en.wikipedia.org/wiki/Business_ethics.
4. Business Ethics (Stanford Encyclopedia of Philosophy) .Retrieved date 6 April, 2013.from stanford university website, http://www.plato.stanford.edu.
5. Anand, V.; Rosen, "The Ethics of Organizational Secrets". Journal of Management Inquiry, (2008). Vol. 17, 2008.: 97
6. Ten benefits of having an ethics code. (n.d.). retrived date October 21, 2014, from josephson institute website, http://josephsoninstitute.org/business/blog/2013/12/ten-benefits-of-having-an-ethics-code/[6]
7. Välimäki, M. (2005). The Rise of Open Source Licensing: A Challenge to the Use of Intellectual Property in the Software Industry. Helsinki: Turre Publishing.
8. Andersen, Intellectual property rights: innovation, governance and the institutional environment (2006). Research teaching, (n.d.). .Retrieved date October 21, 2014, from NFCQ india website www.nfcgindia.org/pdf/research_teaching.pdf
9. Pasquale Arena, Journal of Management & Governance, Vol. 13, 2009

An Overview of Tax Management Practices Followed By Businessmen in Pathanamathitta District, Kerala Submission track: Finance (Taxation)

Ms. Jincy P Babu
Assistant Professor in Commerce, Thiruvanathapuram, Kerala.
nithu259@gmail.com

Abstract
Tax management forms inevitable part of business as it has assumed special importance for the business class in view of the mounting pressures of inflation and their strict obligations to tax compliance. Since businessmen are regular tax payers it is significant to have general awareness on the tax management practices adopted by them. The present study was carried out with an aim to ascertain the various income tax management practices, understanding the major deductions availed, the level of awareness of various tax laws and exemption and the method of assessment. A structured questionnaire was administered to the sample units which were selected using judgement sampling technique. The data collected was analysed using inferential statistics, mainly percentages, mean score and correlation, and these were calculated using MS excel for interpreting the results. The study helped to get an overview of the four corners within which the tax management were made by them. Thestudy alsohelped to understand the attitude and knowledge among the businessmen towards tax management.
Keywords: tax management, deductions, allowances, exemptions, tax planning, tax liability

Introduction

Tax Planning is an exercise undertaken to minimize tax liability through the best use of all available allowances, deductions, exclusions, exemptions, etc., to reduce income and/or capital gains. Tax management involves compliance of law regularly and timely as well as the arrangement of the affairs of the business in such manner that it reduces the tax liability. The functions under tax management includes filing of return, payment of tax on time, appear before the appellate authority etc. It can be summed up as a regular feature of an undertaking, which is essential for every person and the noncompliance of which can amount to prosecution, penal interest and penalty.Tax management practices are mainly based on the Income Tax Act 1961, Income Tax Rules 1962 and Finance Act passed by the Parliament each year.

C P Srivastava (1986) conducted a study on the tax administration in India and stated that the success of any tax system depends not only up on its structure, rates and exemptions, but it also depends to a large extent upon how the tax system may on the one hand yield adequate revenue to the exchequer and on the other process last possible inconvenience to the public. MugdhaShailendra Kulkarni (2014) found out that the changes in investment decision occurs with the change in age, gender, income, education level, occupation, annual income, number of dependents. PuneetBhushan and YajuluMedury (2014) opined that financial knowledge and financial attitude should go hand in hand and proper financial literacy can improve the financial attitude of investors.Vijay Kelkar (2002) through a cross country survey on tax payers underlined the significance of providing tax education and quality services in order to improve the tax compliance. It was observed that in India there has been more emphasis and spending on tax payer education and tax payer service however lack of budgetary support was identified as a major area of concern in India.Taxation plays a pivotal role in different aspects of the economy. Business is the major contributor of tax revenue for an economy. It's the need for each and every businessman to have basic level of awareness and knowledge of taxation system in the country. Even though the tax management practices in business can be done through an experienced tax consultant, the minimum level of knowledge for the same can have significant implications in the business. The present study is based on the overall tax management awareness among businessmen in Pathanamthitta District.

Objectives of the study

The main objectives of the study can be summed up as follows:

1. To have a basic idea on the level of awareness of various tax laws and exemptions.
2. To understand themethod of assessment, deductions and donations availed by businessmen.
3. To collect opinion about the attitudes towards tax structure.
4. To analyse the relationship between the frequency of subscription of tax journals and assistance of tax consultants.

Methodology

Data was collected from primary and secondary source. Primary data was collected by using structured questionnaire. Secondary data was collected by using books, journals and various online sources. Tax laws were collected from bare act.The population of the research constituted businessmen in Pathanamthitta district.In this study the sample size was 50 businessmen of the district and during the course of study it was found that the number of tax payers is 48.Judgement sampling technique was used in the selection of sample units. The study was conducted during the March 2021.The data analysis was done with the help of percentages, mean score, standard deviation and correlation using MS excel.

Findings and Discussion

The majority of respondents belonged to the age group of 50-65 and owns sole trader form of organisation which constitutes 68percent of the sample size. The study revealed that 32 percent of respondents have turnover between 25, 00,000 to 50, 00,000.

Table 1Different areas of tax management

Particulars	Yes		No	
	No of respondents	Total	No of respondents	Total
PAN card	48	50	2	50
Tax payer	48	50	2	50
Advance tax liability	8	48	40	48
Belated return	15	48	33	48
Penalties and prosecution	19	48	29	48
Maintenance of books of accounts	48	50	2	50
Family member employed in organisation	14	50	36	50
Awareness about MAT and AMT	33	50	17	50

Source: primary data

From the above table it can be interpreted that the total number of tax payers is 48. The number of respondents with advance tax liability is 8. Filing of return is mandatory for tax payers. It was found that 31percent of the respondents filed belated returns whereas 39percent of respondents have faced penalties and prosecution,96percent of the respondents maintain books of accounts regularly, 33 percent of the respondents are aware about MAT (Minimum Alternate Tax) and AMT (Alternate Minimum Tax) and nearly 28percent of respondent's employee family members in their organisation.

Table 2Average tax liability of respondents

Average tax liability	No of respondents	Percentage
Below 10,000	8	17
10,000-25,000	20	42
25,000-50,000	14	29
50,000-1,00,000	4	8
Above 1,00,000	2	4
Total	48	100

Source: primary data

Table 2 represents that 25,000-50,000 is the highest frequency of average tax liability of the respondents which has 42 percent. The least percentage can be attributed to that above 1,00,000.

Table 3 Frequency of filing advance tax liability

Frequency of filing advance tax liability	No of respondents	Percentage
Regularly	36	75
Often	6	13
Occasionally	4	8
Not properly	2	4
Total	48	100

Source: primary data

From the above table it can be analysed that 75percent of the respondents regularly file advance tax liability.

Table 4 Method of assessment

Method of assessment	No of respondents	Percentage
Self assessment	36	75
Regular assessment	6	13
Assessment on the basis of return	4	8
Others	2	4
Total	48	100

Source: primary data

From the table it can be interpreted that most number of respondents makes self-assessment and best judgement along with precautionary are followed by only 4percent of the population.

A 4 point Likert scale was used to evaluate the level of awareness and it was identified using Mean score and standard deviation. Range was used to determine the level of awareness and it was calculated as follows:

0.75- 1.75 -low
1.76- 2.5 - moderate
2.6- 3.25 – high

Table 5 level of awareness about various tax laws and exemptions

Particulars	Mean score	Standard deviation	Interpretation
Taws laws	2.78	2.28	Moderate level of awareness
Exemptions	2.78	2.28	Moderate level of awareness

Source: primary data

From the table it can be interpreted that the respondents possess moderate level of awareness.

Table 6relationship between the frequency of tax journal subscription and services sought from tax consultant

Frequency	Subscription of tax journals	Service of tax consultants
Always	2	33
Often	2	9
Occasionally	6	6
Rarely	9	0
Never	21	2
Total	50	50

Source: primary data

It can be interpreted from the table that tax journals including Taxjournal , Economic Times are subscribed by 2 respondents either on regularly basis or most of the time whereas 33 regularly avail the services of tax consultants. In order to find out the relationship between the frequency of journal subscription and service of tax consultants Karl Pearson's coefficient of correlation was calculated using MS Excel with the help of CORREL function.

The value of correlation is -0.56948

This implies that there exists a strong negative correlation between the services availed from tax consultants and subscription of tax journals.

Table 7 frequency of formulation of tax plan

Frequency	No of respondents	Percentage
Beginning of the year	14	28
End of the year	30	60
At any time	4	8
Not planning at all	2	4
Total	50	100

Source: primary data

The findings of the study show that almost 60percent of the respondents plan their tax at the end of the year.

Table 8 management of accounts and tax matters

Frequency	No of respondents	Percentage
Appointment of specialist	19	40
General accounting staff	11	23
External agencies	18	37
Self	0	0
Total	48	100

Source: primary data

The table shows that a specialist is being appointed for the purpose of management of accounts by most of the respondents.

Auditing of accounts is to be done for businessmen u/s 44AB of the Income Tax Act. The table gives an idea about the frequency of audit of accounts.

Table 9audit of accounts

Frequency	No of respondents	Percentage
At the end of accounting period	35	73
Half yearly	5	10
Quarterly	0	0

Occasionally	8	17
Not properly audited	0	0
Total	48	100

Source: primary data

It was found during the course of study that most of the respondents do auditing of their accounts at the end of accounting period. 73percent of the respondents audit their accounts properly.

Table 10Number of employees working in the organisation

Frequency	No of respondents	Percentage
Below 15	32	64
15-35	2	4
35-50	4	16
Above 50	12	24
Total	50	100

Source: primary data

It was found that the number of employees working with the respondents is below 15 for most of them.
Deductions can be claimed on Gross Total Income under sections 80C to 80U of the Income Tax Act. The major type of deductions availed are shown in the table.

Table 11Major deductions availed from gross total income

Deductions	No of respondents		Total
	Yes	No	
80C: deduction for investment made in PPF , EPF, LIC premium , Equity linked saving scheme etc	30	4	34
80G: donations	31	19	50
80GGB or 80GGC: : donation to political parties or an electoral trust registered in India	43	19	50
Others, if any	0	0	0

Source: primary data

80C which is related to the limits of investment made for the individuals is benefited by 88percent of the respondents. 72percent claims the benefit of **80G** which is related to donations. 84percent of the respondents claim benefits of **80GGB** or **80GGC** which is related to political party contribution
The major types of donations which are available for deduction from gross total income u/s 80G of the Income Tax Act can be classified as follows.

Table 12 classification on the basis of donations

Donations	No of respondents		Total
	Yes	No	
100% allowable donations	12	38	50
50% allowable donations	22	28	50
Other approved donations	33	17	50
Unapproved donations	39	11	50

Source: primary data

Only 24percent of the respondent's avail 100percent allowable donations and 44percent avails 50percent allowable donations. 78percent of the respondents make donations to unapproved sources. These donations cannot be claimed for deduction from gross total income. Making donations to approved sources helps to reduce the tax liability of the person.

Suggestions and Conclusion

The present study was conducted mainly to analyse the level of awareness and knowledge, and major tax management practices adopted by businessmen in Pathanamthitta district. There exists a moderate level of awareness among them with respect to tax planning and they make use of the service of the tax consultants for efficient tax management. Donations and deductions are made in accordance with the provisions of Income Tax Act. The major findings during the process of study urged the need for rationalization and simplification of the existing tax laws are inevitable so that it can be easily executed. There is a need for implementing uniform tax rates so that every person may be assessed equally, promotion of investment in selected avenues by providing tax incentives so that the benefits of such investment can be claimed. Tax planning education should be provided as it is a continuous process. Tax related advertisements and circulars must be utilized effectively for efficient tax management and also it can educate the tax payer. In India the tax laws are admittedly complicated because of various deductions, exemptions, relief and rebates. Therefore, it is only logical that taxpayers generally plan their affairs so as to attract the least incidence of tax. It is high time that the tax system of the country becomes rationalised, simplified and operational where an assessed is assessed but should not feel exploited.

Scope of further research and Limitation

As stated in the title the study is concentrated only among small scale business men in Pathanamthitta district and gives an overview of tax management practices. The study can be elaborated using detailed data analysis tools and different dimensions of tax management.

References

1. Lal, B. B and Vashist, N.: Direct Taxes, Income Tax, Wealth Tax and Tax Planning; Darling Kindersley (India) Pvt. Ltd., Based on provisions applicable for AY 2021-22
2. Mehrotra, H. C and Goyal, S. P: Direct Taxes (with Tax Planning); SahityaBhawan, Agra. Based on provisions applicable for AY 2021-22
3. Ahuja, Girish and Gupta, Ravi: Professional Approach to Direct Taxes Law & Practice; Bharat Publications., Based on provisions applicable for AY 2021-22
4. Bare Act: Income Tax Act, 1961 & Income Tax Rules, 1962
5. Government of India , Ministry of finance(2002) final report of the task force on direct and indirect taxes. https://www.indiabudget.gov.in/budget_archive/es2002-03/chapt2003/chap29.pdf
6. N, Rao, Govinda and R, Rao ,Kavita (2015). National Institute of Public Finance and Policy, Trends and Issues in Tax Policy and Reform in India. https://www.brookings.edu/wp-content/uploads/2016/07/2005_rao.pdf
7. AmareshBagchi and Govinda Rao. (1983). Elasticity of Non-Corporate Income Tax in India. *Economic and Political Weekly*, 18(35),1539-1540.
8. Arindam Das Gupta and DilipMookherjee. (1995). Reforming Indian Income Tax Enforcement. Working Paper No.3, Institutional Reform and Informal Sector, University of Maryland at College Park, USA.
9. Arindam Das Gupta. (2000). Decomposing Revenue Effects of Tax Evasion and Tax Structure Changes. *International Tax and Public Finance*, 7(2), 177-194.
10. Alice Mani. (1994). Savings of the House hold sector with Special Reference to Kerala. Ph. D Thesis, Cochin University of Science and Technology, Kochi.
11. Ashly Lynn Joseph and Prakash. (2014). A Study on Preferred Investment Avenues Among the People and Factors Considered for Investment, *International Journal of Management and Commerce Innovations*, 2(1), 120-129.
12. AnathapadhmanabhaAchar. (2012). Savings and Investment Behaviour of Teachers, An Empirical study. *International Journal of Physical and Social Sciences*, 2(8), 264-286.
13. Ahmad, Entisham and Nicholas Stern. (1991). The Theory and Tax Reform in Developing Countries. *Sage Journals*, 29(3), 371-372.
14. Ankita Gupta. (2009). The Trends and Responsiveness of Personal Income Tax in India. Project Reports Series, at Fourth Annual International Conference on Public Policy and Management, Indian Institute of Management Bangalore
15. Govinda Rao and Kavitha Rao. (2005). Trends and issues in Tax Policy and Reform in India. Working Paper, National Institute of Public Finance and Policy, New Delhi.

Effect of Corona Pandemic on Socio-Economic Conditions of Fishermen's at Ahmedpur Macchi Vyavasaik Co-Operative Society Ltd., Ahmedpur Dist. Latur (M.S.) India.

N.G. Popatwar
Head and Research Supervisor, Dept.of Fishery Science, D.S.M.College, Jintur.
Mail ID: drnglanjikar72@gmail.com.

Abstracts*:* The present study was to understand the socioeconomic conditions of the fishermen in the pandemic corona during last one and half years. In the corona lockdown period these communities were badly suffered and tremendous loss and fighting for survival from April 2020 to March 2021. In this study period the social and economic development will be stopped and its effect are seen on these communities. Fish is one of the most important animal protein food sources. The last fifty to sixty years havebeen seen rapid and major changes in the fishing industry. The improvement and modernisation and efficiency influencing the working conditions. The study period was undertaken from April- 2020 to February-2021. For the study to effect of corona Pandemic on these fiehermens during last one year. To the study nearly 35 fishermen's of Ahmedpur Macchi Vyavasaik Co-Operative Society members who have been competely depending upon the fishing sectors. The data was collected from the fishing communities such as personal interviews, observation based study and information about the families of co-operative societies. In the study period from April month there was first lockdown of corona due to which majority of the fishermen were to working as fish catching because lockdown restrictions hence no consumer and not post harvesting facilities. These fishermen face numerous problems. 80%of the fishermen were working as labour in agricultural fields. 10%fishermen working as labour in miscellaneous activities. 10 % fishermen were no any working activities and they were workless. Fishing was the prime business of the studied fishermen area. The literacy among the respondents is very poor, where a majority of them are illiterate and uneducated. Maximum Fishermen were middle aged with daily working in various ways. The poor condition of most of the fishermen maybe due to low education, backward class, and scarcity of alterenate employment opportunities, low living standards and main cause is the alcohol drinking conditions. No any financial assistance to these fishermen. During this corona Pandemic it is very dangerous situation infornat of all these communities. Main fishing activities are for the subsistence of the family. It is observed that from these fishermen communities the basic and root level problems is the daily alcohol drinking. Among these 35 fishermen one fisherman is died due to frustation and he goes for fishing and he is burried inside the net in drinking condition and died. One of the fisherman died due to nojudgement of depth and mud due to alcohol drinking by frustration. Aallove the world peoples were died due to corona virus but in the study area two fisherman were died due to lockdown and frustration of no fishing, how to survive and no one can support and help these poor fishermen.

Keywords: Ahmedpur Macchi Vyavasaik Co-Operative Society, socio-economic, Lanji, subsistence fishing.

Introduction:

Fishes encompass the most numerous vertebrate group characterised by an exclusive diversity of species. Safe water supply and hygienic sanitation facilities are the two basic essential amenities the community needs on a top priority for healthy living. Rapid urbanisation has imposed significant pressure on the aquatic ecosystems. Due to rapid population growth, development, and urbanization with industrialization, the activities of the humans on our natural water bodies have increased and virtually human activity on these natural waters have lead to alterations in the quality of water bodies. The fisheries sector play a significant role in nutrition, employment, foreign exchange, Socio-Economic activity especially for rural communities contributing to the livelihoods, food security and poverty reduction through such mechanisms and global economy.Datta S.K; Kunda R.(2007)[1].Ahmedpur tahsil area is the dry area in Latur Districts, which is situated in between the Latitudes 18°41`20° N –18° 43` 00° N.And Longitudes 76° 55` 10° E – 76° 57` 50° E and covering area an 3900 Sq.Km. This area is dry and Rocky with minimal annual water rainfall. But during last three decades in this area number of seepage lakes and storage lakes were constructed on various streams and rivulets. In this area Manyad river, waki river, Hawarga river, and number of streams were flowing.In rainy seasons all water bodies were fullfield and these water bodies are the important resources for fisheries to fullfil the domestic demands of fish along with providing cheap human nutrition and generating good economy as well as provide the employment of fishermens.Ali H, et.al.(2009)[2].Aquaculture sector and production of aquaculture serves as means of livelihoods to millions of people worldwide .Due to corona pandemic during last one and half year the socio-economic conditions and livelihood status of all these fishermens is not good and satisfied because day by day fish production from natural water bodies was declined and growth of fishes is not satisfactory. Hence socio-economic conditions of these fishermen are very poor in relation to others based on various variables responsible for that like income , education, occupation, family effluence, physical assets, social position, social participation, caste, muscle power, political influence etc. Most of the researchers agree that income , education and occupation together best represent socio-economic status.Hossian M (2007)[3]**.** My opinion is also similar from the study of this co-operative society.In our area fishing is an important business in view of income, employment generation and supporting livelihood and these fishermen's play an important role in socio-economic development of this area. The research and training related to these fishermens related to fishing communities is very less. No one can leading, no one take care about fishing and training to new techniques and new changes occurred. Similar results were obtained by number of workers on this related aspects.Kostori MFA (2012)[4]. Hence the present study is there fore an attempt with aim to point out the present situation of corona pandemic and it's effects on such uneducated and poor fishemen suffering badly. One side we told we provide all required facilities but unfortunately such class of people is left away. To see these people in the eye of humanity and help them otherwise they can left away from society.

Materials and Methods:

In Corona pandemic during last one year from April 2020 to February 2021 study was based on the social and economical conditions of fishermen and it's status to the present co-operative society. All these members of co-operative societies are 35 members of Ahmedpur Macchi Vyavasaik Co-operative society, Lid. Ahmedpur, dist. Latur (M.S.) India.These fishermen were selected because among these members28 are the natizans of my village Lanji Ta. Ahmedpur and 07 members are from proper Ahmedpur town. The necessary data were collected from primary data and then this data is co-related with present data. For this study semi structured and structured interviews schedule was used during the survey. Total 35 Fishermens were interviewed personally in two places as my own village Lanji and Ahmedpur. During this lockdown period the number of fishermen were engaged is very less because due to corona pandemic no one can puschase the captured fishes and there is no place for marketing. The fish samples were captured by these fisherman tallies with the work of Ahsan *et.al.(2014)*[5]The catch data are analyzed following the standard methods of Jhingran *et.al.* 1969.[6] For catching the fishes various type of nets are used regularly and according to current marketing and market price the fisherman conditions are studied. For the studying the questionnaire datasheet was prepared and it can be fully filled from the fishermen's the following information are sought from the fishermen during the survey. Tyagi,2009; Basak,2010.[7]The relevant questioners which are prepared are as following ways.,

Name of the fisherman

Whether the fisherman is full timer or part timer fisherman

Caste

1. No. of family members.
2. No. of children's.
3. The amount of investment in joining co-operatives.
4. Whether own house /Rent house.
5. Facility of electricitypresent or not at the fisherman resistance.
6. Facility of latrine present or not at the fisherman resistance.
7. Facility of good quality drinking water at residence.
8. Education level.
9. Health condition.
10. .Taken the insurance policy for fisherman.
11. Alternative income source or not.
12. Income from other sources.
13. No. of assets like Motorcycle, TV etc.
14. Land holding status.
15. Religious status.
16. Political status.
17. Family Expenditure.

Results And Discussion:

Due to the corona pandemic from last one and half year in all over the world. Most of the humans life were endangered and various bad effects are seen on poor class communities in which fishermen communities are one of them. There is no effect on higher class and middle class people but poor class people were badly affected in corona pandemic, their subsistence can be wrapped and they can psychologically threatened.Various activities associated with aquaculture such as fish seed production, harvesting, transportation, marketing, processing, feed production have halted due to nationwide lockdown (Admini, 2020) [8] in spite of being allowed by different governments in India (MHA, 2020) [9]. Fishing and fish marketing businesses were believed to pursue their activities under conditions of adequate social distancing and sanitation which proved to be difficult (MSSRF, 2020) [10]. All these resulted in decreased efficiency, reduced productivity and low turn-out of work force as described in the subsequent sections which ultimately led to dire economic consequences (Jigeesh, 2020) [11]In the surveyed area it was observed that the fishermen of the Ahmedpur Macchi vyavasaik co-operative societies are totally dependent on the water bodies which are leased by the Fisheries department to this society.

Age and sex of the respondents: All the respondents are the males and the average age of the fisherman is 37 year. From which 14 are young fisherman aged in between 18 -30 years, 12 fisherman are the in between 31-45 years 12 are the in-between 30-40 year and 5 fisherman are in between 50-55 years. Same result was observed by Kostori (2012).In this society there is no any women's for fishing or marketing business, all are the males. Family type: As every where this type of questions were ask it's answers is their is nuclear family pattern.80%of fishermen have nuclear family and only 20%fishermen have joint family. Educational background: In present investigation study area most of the fish farmers or fisherman have uneducated near about 60%.primaey education near about 35 % and only 05% are the highschool education not complete any board examination. For such huge backlash the new education policy 2020 of government and the leading NGOs should take this issue in to account so that a proper strategy could be made and those fishermen are uneducated they can educated and taken in main running flow. Housing conditions and Drinking water facilities: When such issues was discussed among all those investigation fishermen there is negative approach for the politician and government. No well building housees and eventually upto republic the India then also no pure drinking water supply facilities provide to this communities.85%fishermen have been drinking impure quality water and infected due to water problems. 70%fishermens live in tin shade houses.80% fishermen have been lack of good condition sanitary facilities. They have use today on open areas in villages. Those are in cities only they use sanitary facilities. Most of the fishermen woman'sand business as farm labours. No any alternative income sources, no health facilities and ignored the family health insurance and face number of various problems. Religious status of these co-operative societies shows only the Nomadic tribe communities means all are related to fishing communities as Hindu Bhoi. No one can politician from these fishermen's. In the study area it was found that all these fishermen due to covid-19 pandemic during last one and half year they facing varoius different types of problems to their families. From the study pointing views from these communities three fishermen's were died due to corana pandemic from last one and half year. These fishermen's have the some following problems as,

1. Alcohol drinking is the main cause for these fishermen's
2. Lack of suitable financial abilities and alternative income sources
3. Lack of proper education and knowledge of marketing
4. Lack of knowledge of health insurance
5. Lacking of training and extension support
6. Lack of modern gears and it's operating system
7. Lack of medical and sanitary conditions
8. No one can support for poor financial conditions
9. Due to lockdown there is no alternative job and they totally depending on fishing and marketing, hence whole economy of family is collapsed.

These problems must be solved and suggest the remedial measure for the fishermen's communities in fishery sectors. Those state government and local government give support and financial benefit hands to these fishermen's as some facilities given to poor people, such progressive measure were solved the some problems of these communities.Agriculture department can cooperate with rural development department and organizations and some NGO also support to these communities also. Despite the strong demand for meat, dairy, and aquaculture nationwide lockdown. Further, shrimp farmers have delayed stocking due to lockdown while fish farmers have suspended crop harvest due to absence of markets. It is estimated that only from this co-operative society40% -55% of summer fish catchingis happening in Ahmedpur taluka area,as also in other states (Pradhan, 2020) [12]. Subsequently, demand for fish and fish feeds was restricted to less than 23%. Most of Small scale fisheries sector is affecting due to covid-19 pandemic lockdown periods.Most of the fisheries sector in Latur district area is affecting due to covid-19 lockdown periods.

References:

1. Datta S.K; Kunda R.(2007)- Socio-economic Appraisal of culture based fishermen:Case study in West Bengal. J.Soc.Sci,15(3):255-262.
2. Ali H, Azad MAK, Anisuzzaman M, Choudhary MMR, Hoque M and Sharful MI;(2009)-Livelihood Status of the Fish Farmers in Some selected areas of Tarakanda Upazila of My meaning district. Journal of Agroforestry and Environment 3(2): 85-89.
3. Hossian M (2007): A Preliminary survey on the fishermen and socio-economic Status of fishermen of the old Bramhmaputra River, M.S thesis. Dept. of Fisheries Management, Bangladesh Agricultural University, Mymensingh, 95pp.
4. Kostori MFA (2012)- Socio-economic Condition of Fishermen of the Chalan Beel under Tarash Thaha of Sirajganj in Bangladesh. Bangladesh Research Publication Journal 6(4): 393-402.
5. Ahsan, D. A., Based, M. N. K., Bhaumic, U., Jara, S. and Bhattacharya, S. B. (2014). Migration, Spawning patterns and Conservation of Hilsa shad (Tenualosa ilisha) in Bangladesh and India. Ecosystems for life: A Bangladesh-India initiative-Dialogue for sustainable management of trans-boundary water regimes in south-Asia. Academic Foundation, New Delhi i association with IUCN. Total pages 95.
6. Jhingran, V. G., Natarajan, A. V., Banerjee, S. M. and David, A. (1969). Methodology on reservoir fisheries investigations in India. CIFRI Bulletin No. 12.
7. Basak, R. (2010). Information needs and information seeking behaviour of research workers in the field of fishery and fish farmers in West Bengal. Ph.D. Thesis. Jadhavpur University.
8. Admin TFT. Fish and Aquatic Food Systems COVID-19 Updates: India. 2020, The Fish Site, 5:5. http://blog.worldfishcenter.org/2020/05/covid-19-updates-india/
9. MHA-Ministry of Home Affairs. OM No. 40-3/2020-DM-I-A 2020, dt. 15th April, 2020.
10. MSSRF. COVID impact on aquaculture in Tamil Nadu, Andhra Pradesh and Odisha, 2020, MSSRF / PB / 2020 / 05 / April 2020. https://www.mssrf.org/sites/ default/files/ 05%20Aquaculture.pdf.
11. Jigeesh AM. Distressed fisheries sector demands immediate support. Business online, 2020, https://www.thehindubusinessline.com/economy/agri-business/distressed-fisheries-sector-demands-immediate-support/article31332857.ece..
12. Pradhan P. Shrimp farmers at their wits' end. 2020, https://smartagripost.com/shrimp-farmers-at-their-wits-end.

Socio- Economic Impact of Rural- Urban Migration- A Case Study of Bhaini Badshah Pur, Hisar District, Haryana

Puja Devi[1] Dr. Narendra Kumar Bishnoi[2]
[1]Research scholar Guru Jambheshwar University science & Technology, Hisar
[2]Co- author Chairperson Department of Economics Guru Jambheshwar University science & Technology, Hisar
Email- jangrapooja65@gmail.com
Email- nkbishnoi123@gmail.com

Abstract: The concept 'Migration' refers to the mobility of an individual or group of individuals from place to another temporarily or permanently. The current research is to analyse the impact of migration on the SES in rural populations and the main causes that lead to rural-urban migration. The study is based on primary data from 177 migrant workers of a particular village namely Bhaini Badshah Pur, Barwala, Hisar in Haryana. Statistical software such as SPSS and multivariate regression tool is employed to obtained objective based results. The results highlight that due to quality of education and occupation prospects are the major factors motive of rural-urban immigration. Furthermore, it has been argued by village people that the SES with regards of schooling, earnings, livelihood pattern and health are developed up to a larger extent just because of migration. The same outcomes are verified with the use of the multivariate regression model.
Keywords- Rural- urban migration, SES (Socio- Economic status), Education, Migrants, Employment Opportunities

Introduction

The concept 'Migration' can be defined as the mobility of person from oneprovince to another province whether temporarily or permanently. The decision with respectsto movement influenced by predominantSES. Socio-Economic condition refers to a composite measure that typically includes economic status, measured by income; social status, measured by education; and work status, occupation (Dutton and Levine, 1989). Migration is defined as a qualitative mechanism that affects individuals and households in terms of their education, social, economic and demographic profile (Adewale 2005). The International labour Organization for Migration (2011) has defined migration as the movement consisting of an individual or group of individuals, usually across international or within a state. It also includes the flow of refugees, distressed migrants, migrants of economic aspiration and individuals moving for different objectives. The concept is very crucial and it focused the attention of the government body and policy planners. In many communities, migration is one of the major components of livelihood to reduce the risk and increase household income. There are numerous inter-linked factors that push the rural masses for migration. According to the census of India (2011), international migrants hit the absolute figure above 45.58 crores which is 30 per cent greater than those in 2001. At the same time, it has been calculated that around 39.6 crores (88 per cent) migrants within their home countries i.e. rural to urban areas or undeveloped to a developed economy and it can be expected to incline in the long run. Migration is gradually recognized importance as an immense part of the rural population has been leading an uncertain economic life due to the non-synchronization of employment opportunities in the agriculture sector in the rural areas and the rapidly-growing population. There is a close relationship between urbanization and rural-urban migration in every part of the world. Migration deals with the movement of individuals, families, or collectives from one region to another. This movement may be either within the country from rural to an urban area or rural to rural areas or urban to rural areas (R. Mishra). Social and economic are two major causes of migration. At the time of 1960-1970 inter-state migration in India was low due to the predominance of agriculture, the rigidity of the caste system, the role of joint families, the diversity of language and culture, food habits and lack of education (Chaterjee and Bose, 1997; Nair and Narain, 1985). But the rapid transformation of the Indian economy, improvement in the level of education and that of transport and communication facilities, a shift of workforce from agriculture to industry and other tertiary activities grows the rural to urban migration among Indian people in recent times. In India 1991-2001, 21.5 per cent of the total population of Haryana was migrants which increased up to approx. 34 per cent in 2017 which are mainly due to marriage with 65 per cent (census of India). Various determinants cause the change in the pattern of migration, which is mainly identified as high population density, the surplus of the labour force, high employment rates, dissatisfaction with housing, demand for higher schooling, rural-urban wage differentials, the distance between village and city etc.

Review of Literature

Vero and Odyuo (2021) examined the major reason for rural-urban migration and the impact on Socio-Economic conditions on the migrants in Phiro village in the Wokha district. Primary data was collected through personal interviews and questionnaires whereas; secondary information was gathered from books, research journals and census of India etc. The results indicate that poor infrastructure for education and lack of work alternatives are the main reason for pushing people toward urban migration. Moreover, a positive change was also noticed on Socio-Economic determinants because of migration. Alphonse Badole (2020) worked on the effect of rural-urban migration on Socio-Economic conditions in Ghana. The author found significant changes in the migrant's livelihoods in terms of education, health and employment. Moreover, the study also revealed that lack of employment opportunities was the major cause of the rural people movement.Priyanka and Megha (2018) did an empirical study on the Social structure of Bilawal village in CharkhiDadri of Haryana. The village was selected based on physiographic variability in the form of the presence of morphological characteristics such as waterfall, various types of rocks, and relatively different types of socio-economic conditions. Primary data were collected from 100 families out of 535 based on random sampling. The author found that people of this village are moving towards secondary occupation for their livelihood and the scenario is improving with time. Lakhwinder e*t* al (2017) evaluated the relationship between migration and economic development in 36 villages in Punjab as this state has been continuously receiving a large number of migrants from Haryana, Uttar Pradesh, and Bihar since the green revolution. The results indicated that wheat harvesting, paddy sowing, and paddy harvesting are peak season when the migrant workers are most needed in Punjab and after this season they usually go back to their respective native places. Kamala and Abhimanyu (2017) worked on reasons of migration in the Himalayan region of the state Uttarakhand from secondary sources i.e. census report 2011 and primary data collected from researcher self the fieldwork during July to October 2016 through interviews. They found that migration raises the issues of improved human to resources ratio at the origin and betterment economic situation alongside possible deterioration in a social situation. Out-migration has an impact that it improves the income and standard of living of source areas in several ways. The remittances received in source areas generate demand for goods and services in that region which further improves employment and income opportunities. During the same time,Sandeep Rao and Veenaexamined the SES of migrant's workers who settled in Bengaluru. The primary motive of the research was to analysis the situation prior and after migration. The main purpose of the study was to analyses the gravity of the situation through a questionnaire method from Bangalore as migrated people are the highest in number in this state. The results indicate that unskilled labourers have to depend on middlemen for jobs and they exploited the rural workers.Further, Berhanu (2012) found that higher the value of household assets leads to lower migration. The key reason behind this was argued by the people that as the land-holding more, more hands are required to increase the productivity, hence the lower propensity to migrate. Ackah and Medvedev (2010) compared migration between male-headed and female-headed families and found that male-headed families have more capable than their counterpart female-headed in terms of earning and hence, they are more likely to become migrants. Moreover, Pundir and Singh (2001) examined the nature and extent of rural-urban linkage and its impact on SES of people in two villages in Gujarat. The research highlighted that the villages which are well linked with urban areas seem to be improved condition than the villages which are not properly connected to urban areas. Further, the income level of the people living in the villages linked with urban areas is comparatively higher than that of the villages which are not linked.Dasgupta and laisley (2000) identified social, political, economic variables that were associated with migratory movement from villages. Primary data was taken from 40 villages from seven districts in India. They found that literacy rate, diversification of occupation, and commercialization of agriculture were significantly associated with migration levels in villages. Females usually migrate for one of the following four reasons: to work, to study, to accompany their husbands, and to accompany their families in case of married.

Objective of the study

The major objectives of the study are the following-

1) To examine the Socio-Economic condition of migrants in the study area.
2) To examine the variation of migration as per social and economic category in the study area
3) To examine the Socio-Economic livelihood before and after the migration.
4) To examine the major destination place of migration and the type of work undertaken by migrants.
5) To examine the major reasons that push for rural-urban migration in the study area.

Research Methodology

1. Sources and techniques of collection

The research is based on primary and secondary data. In order to obtain the primary data, the researcher has chosen 177 families in which individuals or entire families are migrants and a self-administered questionnaire is prepared to gather information. Questions are asked from respondent's regards demographic profile, major reason for rural-urban migration and its impact on their livelihoods however; secondary data are collected from magazines, journals, and Census of India and official records of village authority.

2. Statistical tools for data analysis

To get the objective based empirical outcomes, descriptive and inferential statistical tools are employed. To meet the constraint of this statistical analysis, SPSS software version 25.0 is adopted. Moreover, regression analysis is also employed to analyse the data and results are presented through tables and charts.

3. Size and Location

The village, Bhaini Badshah Pur (Barwala) belongs to the Hisar district in Haryana and situated more or less in the centre of the state and even in the district. According to census 2011 information, the location code of Bhaini Badshah Pur village is 061001. It is situated 6 kilometres away from the nearby town, Barwala, and the distance with Public Work Department (FWD) road is 1 km. It is situated 40km away from Hisar, which is both district& sub-district of Bhaini Badshah Pur village. Nayagaon, (2 km) Daultpur (3 km), Uklana (5km), Khedar (2 km), Faridpur (4km) are the nearest villages of it . Uklana and Barwala are the tehsils of this village.

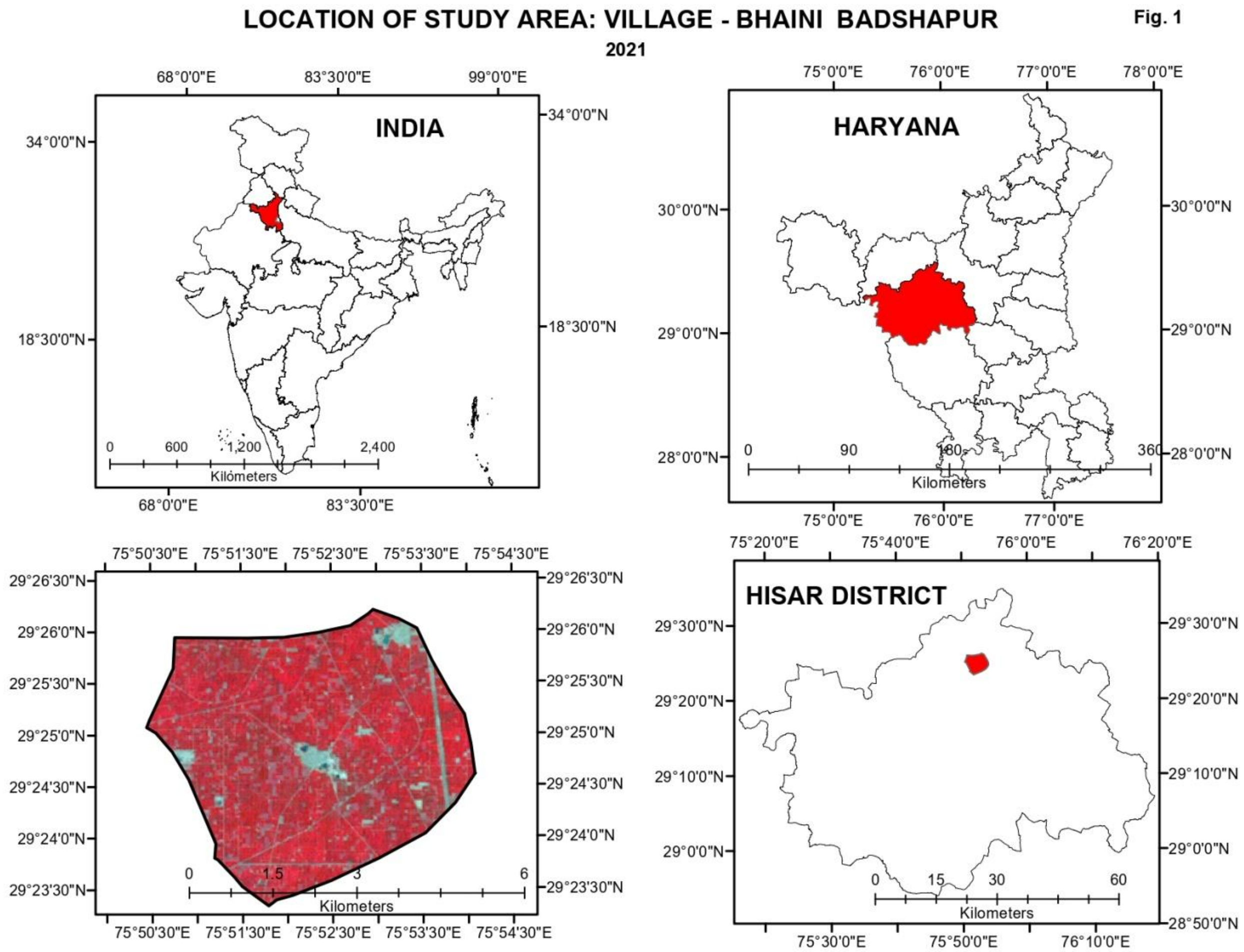


Figure 1: Location map of Bhaini Badshah Pur, Barwala

Result & Discussion

1. Socio- Economic characteristics of the migrants in the study area

Table 1 highlight that 88 per cent of migrants are male however only around 12 per cent are females. The result is supported by the viewpoint of Awumbila *et* al. (2015) whose analysis argued that due to reproductive responsibilities along with decision-making restrictions, women are less likely to migrate compared to their counterpart males. Hence, it could be a factor that females are less migrating towards the urban area in the study area. With regards to age group, the results indicate that majority of the migrants are young person's ages between 16-30 years which is signifies 49.71 per cent, followed by the age 31-45 years (35.59 per cent), migrants between the age group of 46-60 years also represents by 11.89 per cent and migrants more than 61 years are only 2.25 per cent. In general, the tendency of out-migration is steadily declining with age proliferations. The results are supported by findings of research by Sjaastad (1962), young people show a high propensity to migrate compared to their old counterparts because young people are willing to take the high risk associated with migration and expect more profits over a while. Education is one of the important weapon that effect the decision of movement. In the migration context, education can be two contrasting viewpoints on migration. Firstly, migrant people are well qualified comparative non-migrants as they have a better option of getting good jobs (Levy, 1974) while other viewpoints that migrant people are less educated and unskilled (Bealset. Al 1967). When compared is made based on education in the study area, it is found that most of the migrants are educated up to senior secondary (29.20 per cent), however, least proportion represent illiterate, primary educated and territory education qualification 6.87 per cent, 5.15 per cent and 5.84 per cent respectively. These result supported the viewpoint of the study by Deotii and Estruch (2016) who says that more educated people are more likely to move outside due to lack of employment opportunities except primary occupation compare to illiterate people. Moreover, it is also observed that more qualified and skilled people had a high propensity to migrate to other districts, states, and countries however, less educated people are migrating for unskilled work to either to other villages or nearest town Barwala. Moreover, in terms of earnings, the results show that majority of the migrants are earning more than Rs.50000 per month (48.58 per cent), followed by income slab 30000-50000 (28.24 per cent) and least migrants are earning income less than Rs10000 (1.69 per cent). Thus, the results represent that majority of the migrant can meet their financial expectations.

Finally, land-ownership of migrants revealed that most of the migrants are landless and land has up to 2 acres, 31.07 per cent and 28.80 per cent respectively. The key reason is observed behindthat currently landless people do not agree to take land on lease-in as this is not profitable for them hence land-owner required more people to increase the agriculture productivity hence, it could be the reason that landless people are more likely to migrate.

Table 1: Socio- Economic profile of migrants

Variable	Frequency	Per cent
Gender		
Male	157	88.70%
Female	20	11.30%
Age		
Less than 15 years	1	0.56 %
16-30	88	49.71%
31-45	63	35.59%
46-60	21	11.89%
61 and above	4	2.25%
Education		
Never attend school	20	6.87%
Literate	6	2.06%
Primary	15	5.15%
Middle	35	12.02%
Secondary	44	15.12%
Senior Secondary	85	29.20%
Graduate	51	17.52%
Post- graduate	18	6.18%
Other professional/ Technical	17	5.84%
Monthly Income		
Less than Rs10000	3	1.69%
10000-30000	38	21.46%
30000-50000	50	28.24%
50000 and above	86	48.58%
Land- holding ownership		
Landless	55	31.07%

1-2 acre	51	28.80%
3-4 acre	35	19.77%
5-10 acre	17	9.6%
More than 10 acre	19	10.73%

(Source: Field survey January 2022)

2. Disparity of migration among social and economic categories in the study area.

The below figure no. 2 represents the variation of migration among social categories and the results indicates that major proportion of out- migration are associated with the general category households (61.58 per cent), followed by 'other backward category' (29.37 per cent) and least proportion belongs to the schedule category by 9.05 per cent. Comparison with regards economic categories is represented through figure no.3 and it highlights that more than half proportion (51.05 per cent) of migrants belongs to APL ration card and followed by BPL category (27.60 per cent) migrants in this village. So, it is a contradiction of the commonly accepted notion that most deprived communities such as the schedule category are more prone to out-migration for better-off households.

Figure 2: Out migration by social cate

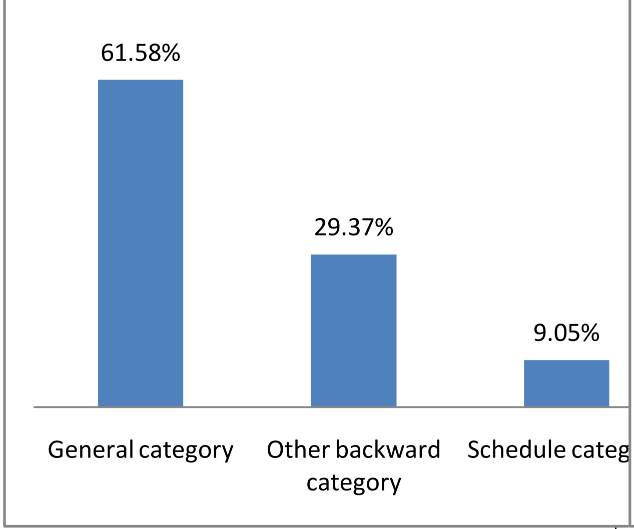
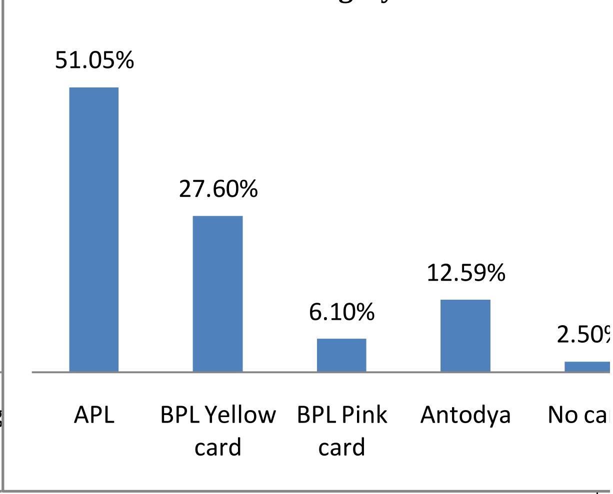


Figure 3: Out- migration by Economic category

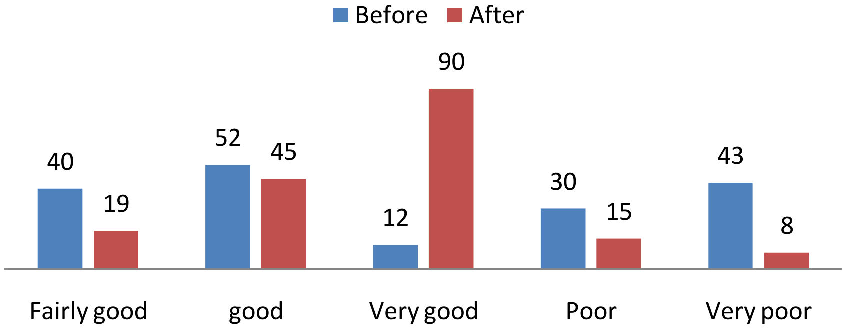


(Source: Field survey, January 2022)

3. Socio- Economic impact of migrants before and after rural-urban migration

In below figure no. 4, the outcomes indicate that there is a progressive impact on the SES of migrants. For instance, the result indicates that only 6.7 per cent of the migrants had a very good condition in the village, while this proportion has raise up to 51 per cent because of rural-urban migration. Improved employment prospects could be significantly associated with this increased proportion. Furthermore, the result also revealed that around 17 per cent of the migrated people reported poor condition just before migration however, this percentage reduced to nearly half (8.4 per cent). Moreover, 24 per cent of migrants lived under very poor conditions but this situation improved drastically (4.5 per cent). The major reason behind argued by migrants are the availability of jobs, better infrastructural facilities, a modern health care system, upgraded education, communication and a couple of other amenities which contributed largely to improve Socio-Economic conditions of migrants.

Figure 4: Socio-Economic livelihood before and after of migration



4. Place of destination and type of work undertaken

Further, questions are also asked about place and type of the work undertaken at the destination the place and results are presented through ahead figures. Figure 5 represents that a major proportion of migrants primarily migrate at short distances such as other nearest towns (Barwala)and other districts by 39 per cent and 34 per cent respectively. Moreover, it is also noticed that people who migrate to the nearest town go daily or casual labour and come to native home in the evening whereas the migrants who migrate to other districts mainly in Gurugram, Noida, and Hisar in Haryana state and accommodated along with their family. Furthermore, some people are also reported to have migrated to other states such as Rajasthan, Bangalore, Delhi, and Chandigarh (13 per cent), and five people are migrated to the U.S.A, Canada, and Ireland which constituted 2 per cent of migrants. When the comparison is made based on occupation in both males and females, a huge variation can be observed in both genders among various occupational categories from figure 6. The results deliver an interesting picture of the migrants. A huge ratio of migrated people in both gender are engaged in territory or service activities (82 per cent and 50 per cent respectively). Thus, it can be concluded that there is lack of salaried employment in rural areas paralleled tometropolotian areas. However, agriculture and business are least preferred by both males and females during the migration period. Casual labour is the next most preferred occupation by males (40 per cent).

Figure 5: Place of migation

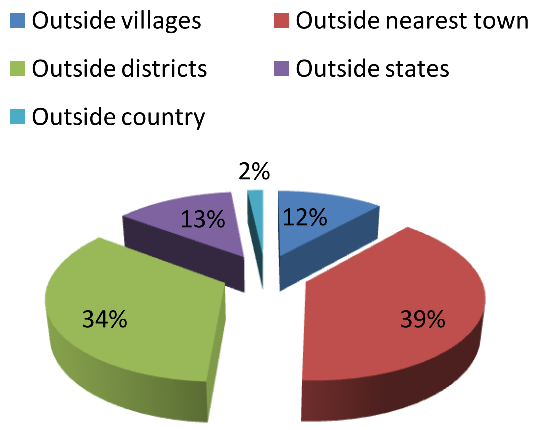
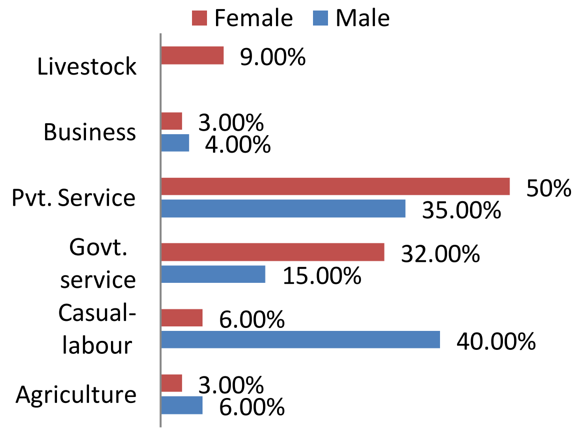


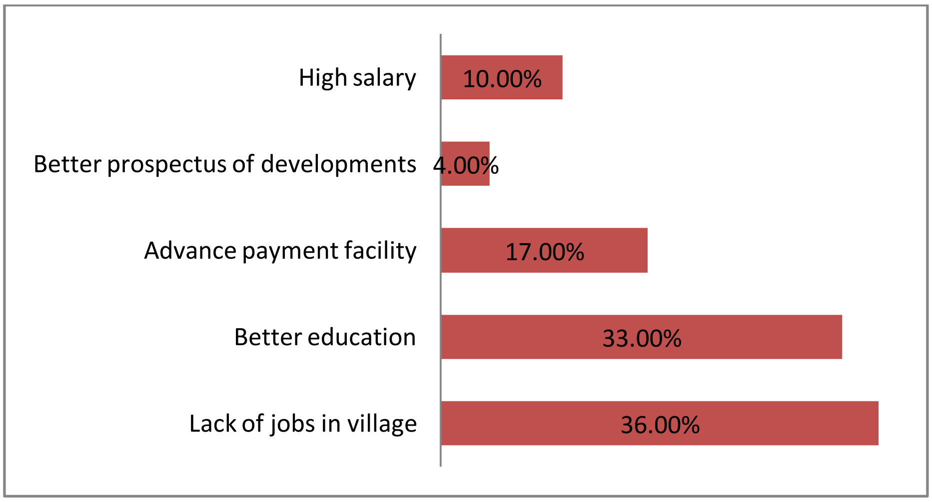
Figure 6: Work undertaken by both male and female



(Source: Field survey January 2022)

5. Reason for migration

The major causes of out-migration are also presented through figure 7. The analysis shows that people of the Bhaini Badshah Pur village are out- migrated because of the unavailability of employment opportunities and lack of quality of education. Land scarcity is another important push factor provoking the migrants to leave the village. In destination places, diversification of jobs and superior educational amenities are the attractive factors. In this village, the largest proportion of people is migrated to attain better and higher education and for jobs. These people are staying at their workplace. One important point also observed from the study is that no family is moved outside with the entire household as few members of the household are staying at the native village to take care of the house and land. However, people who aremigrated to outside states and countries are just for better employment and education.



(Source: Field survey January 2022)

The result of regression analysis are shown through tables 2 and 3 which identified that social category, age, gender and income are highly associated with the decision making regard rural- urban movement however, land is not significantly attributed with this as the households who possess more land are engaged themselves in primary occupation in the study area.

Table 2: Beta coefficient, t value and Multivariate Regression model

Coefficient Beta	**t- value**	**p- value (sign.)**	
Constant		-7.255	.000
Social category	.032	.785	.433
Age	.538	13.274	.000
Gender	.261	6.937	.000
Education	.014	.322	.748
Income	-.039	-.913	.362
Land ownership	.003	.069	.945

(Significant level* p<0.01)

Table 3: ANOVA model

	Sum of Squares	**Mean Square**	**F**	**Sign.**
Regression	1546.212	257.702	54.830	.000[b]
Residual	2397.026	4.700		
Total	3943.238			

(Adjusted R Square- .385)

Conclusion

The current research reflects that the migrations from the village towards metropolitan cities are taking a rapid pace. The results reflected that the population of the study area has dropped by more than double in the last few decades. The primary objective is to analysis the SES of migrants and found that there is strong association between migration and improved SES of migrants. Moreover, educated people do not prefer to work in agriculture where there is no certainty of income. Hence, these people search for jobs outside for more remunerative and permanent work engagement. In terms of age groups, it is noticed that young people are more likely to migrate as they are more adventurous& willing to attain higher education. This indicates that the young population are reducing in the study area hence, the government need to take some initiative to improve and upgrade the existing school, set up agro-based industries etc. This will not create only employment in rural areas but also reduce the congestion in the metropolitan areas. The study also found that major destination places are Delhi NCR, Gurugram, Hisar district and Punjab where the majority of the people of the study area migrate. Although there are varied reasons for migration the key motive of mobility is due to work opportunities and education at destination places. Thus, income is another important factor of migration. Apart from this, steps should be taken to improve health facilities, transport and road connectivity which assist to develop the capabilities in the rural masses. Moreover, the focus is also required to shift from the tradition way of agriculture to modern cropping methods which will also boost up the village economy. Interestingly it is also observed that although migration has become a way of a better life for educated people, still they are connected to the roots because of having land- ownership, culture and strong kinship ties; therefore, they visit in village frequently.

Reference:

1. Amarender Reddy, Radhika Rani, Tim Cadman, T. Reddy, Battarai and N. Reddy (2016). “Rural transformation of a village in Telangana: A study of Dokur since 1970s”. International journal of rural management 12 (2), pp. 143-178.
2. AlphoneBadolo (2020). "The effects of rural- urban migration on socio-economic status-A case of Sunyanimuncipal area of Ghana". Global scientific journal, Issue 11.
3. Lakhwinder ,Inderjeet and Ranjeet. “Changing character of rural economy and migrants labour in rural Punjab”.Vol. 16 (1)
4. KyaingKyaingThet (2014). “Pull and Push Factors of Migration: A Case Study in the Urban Area of Monywa Township, Myanmar”. News from the world of statistics, Vol. 1, Issue 4
5. Veena A and Sandeep Rao (2017). "An Analysis of socio- economic conditions and migration patterns of migrants settlement in Bangaluru".
6. Priayanka and Megha (2018). “Social structure of Bilawal village in Badhra block of Haryana: A geographical analysis”. Vol.6, 2321-9939.
7. Adewale (2005). “Socio- Economic factor associated with urban- rural migration Nigeria- A case study of Oyo state Negeria”. Journal of human ecology, Vol. 17(1), pp.13–16.
8. Deotti, L., &Estruch, E. (2016). “Addressing rural youth migration at its root causes: A conceptual framework”.
9. International Labour Organization(2003). “Statistics of employment and umployment- Economically active population.
10. Berhanu (2012). “The rural- urban Nexus in migration and livelihoods diversification: A case study of East Este Wereda and Bahiri Dari town, Amharai Region”. African Books Collective.
11. Awumbila, M., Teye, J. K., Litchfield, J., Boakye-Yiadom, L., Deshingkar, P., &Quartey, P. (2015). “Are migrant households better off than non-migrant households? Evidence from Ghana.
12. Ackah, C., & Medvedev, D. (2010). “Internal Migration in Ghana: Determinants and Welfare impact. 25
13. P.K. and Viswanath (2015). “Socio- economic conditions of migrant labourers-An empirical study in Kerala. Vol. 5 (11).
14. Kainth, G.S. (2009). “Push and Pull Factors of Migration: A Case of Brick Kiln Industry of Punjah State”. Asia-Pacific Journal of Social Sciences, 1, 82-116.
15. Yelhi Vero &khonzanthungOyuo (2021). "Socio- Economic impact of rural- urban migration- A case study of Phiro village, Workha district'. Annual Peer- Reviewed journal, Issue no 2, ISSN: 2349-8269.

'Journal of Research & Development' A Multidisciplinary International Level Referred and Peer Reviewed Journal, Impact Factor-7.265, ISSN: 2230-9578, 20 April 2022, Volume-13, Issue-19

A Case Study of Civil Hospitals On Kangaroo Mother Care Technique For Low Birth Weight Child

Dr. Manisha Arora[1] Swati Jangra[2] Anil Chauhan[3]

[1]Assistant professor in Department of Management Studies at Deenbandhu Chhotu Ram University of Science and Technology, Murthal, Haryana.

[2]Assistant Professor at Government College Hathin, Palwal, Haryana

[3]Assistant Professor at Dr. B.R.Ambedkar Govt. College, Palwal, Haryana.

Email: Manishaarora1492@gmail.com, .

Email: swati.jangra77@gmail.com,

Email: avtarji55@gmail.com.

Abstract: Nothing in this worldcan take the place of the mother. For an infant, the mother is the source of warmth and nutrition. Children are the future and so they need proper growth facilities physically and mentally. Children who born early and with low weight need extra care and attention than normal ones. Early born children have less chances of survival and have immunity issues. So, Kangaroo Mother Care technique is blessing for such babies. This technique allows mother to have close skin to skin interaction with baby and breastfeed more often. This study is designed to assess the level of knowledge and the acceptability of KMC among the mothers of preterm low birth weight babies. This study was done in the Civil Hospitals in Rohtak and Sonipat district of Haryana. A total sample of 150mother who are admitted in Hospitals is taken for this study. This study successfully concluded that Kangaroo mother care is more feasible, less expensive and preferred method over Conventional care method for increasing mortality rate and growth rate in developing countries.

Introduction

"Children are future of the society and their mother are the guardian of that future'' WHO report.LBW is the main cause for increased infant mortality rate. Every year near about 20 million infants of Preterm or Low Birth weight (LBW) born worldwide and out of witch 7-10 million of are born in India. More than 80% of the neonatal mortality occurs in Preterm /Low Birth Wight babies due to infection, hypothermia and feeding problems. Up to 90 percent of newborn deaths are among low birth weight babies, and caring for them in low –income countries is particularly challenging. The major complications that can occur in LBW babies are asphyxia, hypothermia, cerebral hemorrhage, infections, and dehydration. Immediate care is needed for LBW babies. These include maintenance of stable body temperature, Prevention and treatment of asphyxia and infections and sustainable nutrition. High incidence of LBW babies and their related morbidity and mortality adds more responsibility on the mother' in caring for their babies. Inadequate Knowledge of the mothers worsens the condition. The mothers have to provide additional nutrition, warmth and love to baby. The basic needs of the baby are met through KMC by the mother. The newborn period is risky for all babies, especially for low Birth weight newborns- most of whom are preterm. Low birth weight or premature necessitates the early removal of newborns from their mothers in an incubator or a radiant warmer. This seclusion and separation limits parents' opportunities to interact with their children, which may result in stressful interactions between mother and child. KMC has positive effects in developing parent –infant bonding and attachments.The "Kangaroo mother care: A simple method for caring for LBW children" was developed in 1979 by Drs. Martinez and Rey of the Maternal Child Institute in Bogota, Colombia. (KMC). The name refers to how a kangaroo carries her baby after birth, which is similar to how the ladies in the programme cradle their premature babies. The child's proximity to the mother — her caresses, voice, and heartbeat — is regarded to be a vital factor in preventing apneas and promoting the child's breathing. The infant's body temperature is maintained by constant skin-to-skin contact, which also promotes the development of a tight emotional relationship between mother and child. In skin to skin contact, the oxygenation of the baby has been enhanced. The Mother Kangaroo Method's essence and basic base are love, warmth, maternal nursing, and the kangaroo position. Kangaroo Mother Care is a socially accepted and scientifically sound practice. The mother, not the doctors or the hospital, is in control of and responsible for her child's care. It is a strong and simple strategy for promoting the health and well-being of both preterm and full-term infants.

Its key features are:

1. Skin-to-skin contact between the mother and the newborn begins at an early age and continues for a long time.
2. Breastfeeding exclusively.
3. It commences in a hospital setting and can be continued after discharge.

4. Newborns may be discharged sooner than expected.
5. Mothers who remain at home need adequate support and follow-up.
6. It is a gentle and successful strategy that avoids the distress that preterm newborns frequently suffer in a crowded ward.

KMC offers significant advantages over traditional incubators, according to numerous studies, and it has boosted the health of newborns in both developed and developing countries. KMC improves the mother child bonding and decreases the mother's stress. Other benefits of KMC are:-

1. The uterus of the mother contracts due to the baby's legs kicking on her abdomen.
2. Nutrition is enhanced through KMC. The volume of mother' milk increases and likewise the frequency of feeding provide.
3. The smell of the mother's milk increases sucking reflex and facilitates faster growth.
4. A baby in Kangaroo position gains 15-20 grams/ kg weight a day.

Objective of the study

To assess the level of knowledge and the acceptability of KMC among the mothers of preterm low birth weight babies.

Review of Literature

Cattaneo A. et. al. (1998) was conduct a study on Kangaroo mother care for low birth weight infants to check the effectiveness, feasibility and cost of it comparative to conventional method of care. This was a randomized controlled trial and conducted within a year in hospitals like Addis Ababa (Ethiopia), Yogyakarta (Indonesia) and Merida (Mexico). This study showed that Hypothermia is controlled in KMC, exclusive breastfeeding is recommended at discharge, child gain weight at earliest and so discharged earlier, easy maintenance of equipment, less costly than CMC.

Mendoza (2000) conduct a study on Impact of Kangaroo mother care on the survival of lows birth weight babies. The babies born in 7^{th} month are taken as sample for this study. This was a longitudinal study and so the population taken for the study were different and comparison between them is done in a year. This study proved that there is no any difference between the samples and it was suggested that proper breastfeeding and care with KMC will helps in achieving weight gain.

Ramanathan. K. (2001) in their study investigated about the effect of KMC on child and its acceptability by nurses and mothers. This study was concerned to 28 babies who born with weight less than 2500 grams. The effect of KMC on the rate of breast feeding, weight gain and duration of hospitalization was measured. This study successfully reported that KMC is highly acceptable by mothers and they feel more attached and cares more and prefer to continue it even after discharge. Further, KMC leads to weight gain, increased breastfeeding rate and earlier hospital discharge.

Vyas B. et. al. (2005) was conduct a study on Kangaroo mother care: Efficacy and Feasibility in LBW babies. For this study 110 babies were taken under observation in which56 babies were into KMC group and 54 babies in CMC group. The study showed that there was significant reduction in the incidence of hypothermia in KMC in comparison to CMC group, reduction in the duration of hospital stay, significant weight gain per day (in grams) during hospital stay and average weight gain day (in grams) on follow. Most of the mothers were comfortable in administrating Kangaroo Mother Care.

Gathwala G. et. al. (2008) in their study determined whether KMC facilitates mother baby attachment in low birth weight infants. The study was performed on 110 babies and the duration was 16 months. The data was taken by maternal interview to know the level of attachment between mother and their babies. The study concluded that mother with KMC procedure found more involved in care taking activities. Further, it was found that skin to skin contact and proper breastfeeding between mother and infant and mother reduces physiological and psychological stress and so increases the mother baby attachment and more physical growth.

Thukal et. al (2008) in their study about Kangroo Mother Care as an alternative to conventional care claimed that there is reduction in mortality after implementation of KMC. The babies born preterm are kept in skin to skin contact and so showed better results mentally and physically. They mention three important components of KMC and those are skin to skin contact, breastfeeding and early discharge from hospital regardless of weight and gestational weight.

Parmar et. al (2009) in their study identified about the feasibility and acceptability of KMC practice by mothers, family members and healthcare workers. The data of 135 babies is taken for this study and acceptability by mothers, family and health care workers is assessed. As per the data collected 96% mother understood and accepted KMC very well whereas, 94% health care workers believe that this is more useful method that the conventional method for low birth weight babies. Moreover, there is seen high level of acceptability and support for KMC practice from family and friends.

Gathwala, et. al. (2010)in their study examined whether the implementation of KMC to low birth weight improve physical growth of child, breastfeeding and its acceptability. This study was conducted over 16 months and 110 babies were observed in the study. This study reported that babies who received KMC gained weight, length and OFC. Moreover, KMC also improved physical growth and breastfeeding rate and acceptance by mothers and staff members.

Seidman et. al (2015) in their study on barriers and enablers of KMC discussed most rated barriers and enablers. The barriers to KMC are that there are issues with facilities available and environment, negative staff attitude, lack of help with KMC practices, and low awareness of KMC practices. Apart from this top enablers found to be practiced with included mother-infant attachment, support from family members, friends and other mentors. Further this study claimed that continuous KMC may be misunderstood to be related to mother only but it is difficult physically and emotionally and requires support from family members, health practitioners or other mentors.

Nimbalkar (2019) studied about the KMC and challenges and solutions related to its implication. Problem reported during its implication is skin to skin contact is not considered appropriate because personal space is not there for mothers, misconception among healthcare workers, misconception about the role of father and relatives, considered as burden over staff, KMC is granted as a routine care and policies are also available for its proper implication. On the basis of these components a model was developed in three steps pre-implementation, implementation and follow-up respectively. This study suggested that KMC only is not enough for reducing mortality rate of low birth weight child but proper breast feeding, hand washing, hygiene and maintenance, and timely intervention for complications are equally important.

ResearchMethodology

Research Design	Exploratory cum descriptive
Study area	Civil Hospitals (Rohtak and Sonipat)
Sampling technique	Convenient Sampling
Sample Size	150 sample from mother Who are admitted in Hospitals
Data Collection	Data was collected through both primary and secondary sources. Primary data was collected using questionnaires and Secondary data will be collected through books, journals and through reports of hospitals.

Data Analysis and Interpretation

A. **Demographic Profile of the Respondents:**

Table 1: Age of the Respondents

Statement	Frequency	Percent
less than 20-25	87	58
25-30	51	34
30-35	12	8
Total	150	100

From the analysis of above table it depicts that there are two major age groups found which is less than20-25 and 25-30 years which hold 58 % and 34% of total age group, where the less portion of the age group is of 8% that is of 30-35years, Which means the more mothers present in hospital belong to 20-25age group .

Table 1.2 Educational statusof the Respondents

Statement	Frequency	Percent
Illiterate	33	22.0
informally literate	16	10.7
primary education	46	30.7
secondary education	33	22.0
Graduation	18	12.0
Post graduation	4	2.7
Total	150	100.0

Table 1.2 depicts that most of the mothers are primary educated i.e. 30.7% whereas 22% mothers are illiterate and having secondary education. Least no. of mothers is post graduate i.e. 2.7 only. It shows that maximum mothers who are admitted in hospital for KMC they are less educated.

Table 1.3 Gestational age of the baby

Statement	Frequency	Percent
28-31 week	12	8.0
31-34 week	58	38.7
34-37 week	76	50.7
Above 37 weeks	4	2.7
Total	150	100.0

From the above analysis, it depicts that the 50.7% respondent say that gestational age of the baby lies in the category of 34-37 week and only 2.7% respondent say that the gestational age of baby lies in the category of 4 i.e. above 37 weeks.

Table 1.4Birth weight of the baby

Statement	Frequency	Percent
1000-1300 grams	15	10.0
1300-1600 gram	42	28.0
1600-1900 gram	57	38.0
more than1900 gram	36	24.0
Total	150	100.0

From the above analysis, it depicts that the 38% respondent said that birth weight of their infant is 1600-1900gram and only 10% respondent said that the birth weight of infant is 1000-1300gram. However all baby found in KMC are pre mature baby and their weight is not up to mark.

Table1.5 How old the baby

Statement	Frequency	Percent
less than 1 week	64	42.7
1-2 week	41	27.3
2-3 week	32	21.3
more than 3 week	13	8.7
Total	150	100.0

It founds that for the good recovery of infants after the birth of the unhealthy baby doctor straight transfer baby to the KMC.As in table 1.5, 47% mothers said that the age of their baby is less than 1 week whereas8.7% mothers said that the age of their baby is more than 3 week.

Table 1.6 How soon after delivery did you started KMC

Statement	Frequency	Percent
less than 24 hrs	17	11.3
24-48	37	24.7
48-72	52	34.7
more than 72 hrs	44	29.3
Total	150	100.0

From the above analysis, it depicts that the 34.7% mothers start KMC after 48-72 hrs of delivery and only 11.3% mother's start KMC within the 24hrs. It state that after delivery within 48 hrs mothers started KMC for the providing better environment to baby.

Table 1.7 Did you know about KMC before coming hospital

Statement		no awareness	some awareness	full awareness	Total
Educational status	illiterate	30	1	2	33
	informally literate	15	1	0	16

	primary education	38	5	3	46
	secondary education	28	5	0	33
	graduation	8	4	6	18
	Postgraduation	1	1	2	4
Total		120	17	13	150

Whilecomparing the education level with the awareness level of the mother about KMC it observed that most of the mothers are primary educated and they are not aware about the KMC owhile 4%graduated mothers have full awareness about KMC before coming in the hospital 20% illiterate mothers have no awareness before coming in the KMC. So it can be concluded that the knowledge about KMC will increases with education level.

Table 1.8 Do you feel that you received adequate support from the nursing staff during KMC

Statement	Frequency	Percent
Yes	87	58
No	57	38
Don't Know	6	4
Total	150	100.0

From the above analysis, it depicts that the 58% mothers said that there is full support of nurses in the hospital for KMC whereas 38% said they are not supportive because the hospital is Government as 6% replied about don't know may be reason that they are not aware about the KMC.

Table 1.9: Are You Aware About KMC

Statement			no awareness	some awareness	full awareness	Total
Age	less than 20-25	Count	52	30	5	87
		% of Total	34.70%	20.00%	3.30%	58.00%
	25-30	Count	24	21	6	51
		% of Total	16.00%	14.00%	4.00%	34.00%
	30-35	Count	1	4	7	12
		% of Total	0.70%	2.70%	4.70%	8.00%
Total		Count	77	55	18	150
		% of Total	51.30%	36.70%	12.00%	100.00%

When it is to be identified that is the age and awareness level of mother about KMC is correlated? It is very surprisingthat around 34.70% mothers are not aware who are belong to the age group of less than 20-25 years but they are ready to accept the implement of KMC for the betterment of their new born child whereas 12% are fully aware and confident about the accept to implement KMC.

Table-1.10 Environment in KMC unit

Statement	Frequency	Percent
Very good	60	40.0
Good	77	51.3
Neutral	13	8.7
Total	150	100.0

From the above analysis, it depicts that around 40% said that environment in KMC unit is very good. Mothers are getting good facility whereas 8.7% mothers are neutral about this statement.

Table 1.11 Staff Behavior in KMC unit

Statement	Frequency	Percent
very good	54	36.0
Good	75	50.0
Neutral	21	14.0
Total	150	100.0

From the above analysis, it depicts that around 36% mothers said that staff behavior is very good because educated staff working in the KMC and they well know about their duties and 14% mothers are neutral about this statement reason may be they are not aware about KMC or they are not ready to accept the KMC for their Childs.

Conclusions:

"Kangaroo mother care is ray of hope for the millions of children throughout the word who are born premature and underweight'' –UNICEF From the above study it is concluded that major age groups found is less than20-25 and 25-30 years which hold 58 % and 34% of total age group, whereas most of the mothers are primary educated i.e. 30.7% it shows that maximum mothers who are admitted in hospital for KMC they are less educated and the gestational age of the baby lies in the category of 34-37 week. However it founds that for the good recovery of infants after the birth of the unhealthy baby doctor straight transfer baby to the KMC and the age of baby is less than 1 week as 47% mothers said this. 34.7% mothers start KMC after 48-72 hrs of delivery and only 11.3% mother's start KMC within the 24hrs. It state that after delivery within 48 hrs mothers started KMC for the providing better environment to baby.While comparing the education level with the awareness level of the mother about KMC it observed that most of the mothers are primary educated and they are not aware about the KMC while 4%graduated mothers have full awareness about KMC before coming in the hospital. So it can be concluded that the knowledge about KMC will increases with education level.When it is to be identified that is the age and awareness level of mother about KMC it is depicted that around 51.3% mothers are not awareness that they are ready to accept the implement of KMC whereas 12% are full aware and confident about the accept to implement KMC.36% mothers said that staff behavior is very good because educated staff working in the KMC and they well know about their duties and 14% mothers are neutral about this statement reason may be they are not aware about KMC or they are not ready to accept the KMC for their childs. So we can say that Kangaroo mother care is more feasible, less expensive and preferred method over Conventional care method for increasing mortality rate and growth rate in developing countries.

Recommendation

1. Arrange outside camp for people awareness
2. In KMC visitor and attendant should be minimized
3. Nurses need improvement of communication skill with mothers and attendant this would be happen with training of nurses.
4. Specialized isolated room for kids take a better change in KMC.
5. Adding beds sides curtains privacy of mothers should be increases.
6. Doctors should be available at every time
7. There must be proper follow up facility after discharge process.
8. Time to time counselling of mothers should be necessary about feeding and personal hygiene
9. Adding feedback mechanism in KMC.

References:

1. Make every mother and child count. The world health report; July 2005. (Available onURL:http://www. Who .int/whr/ 2005/whr 2005/ whr 2005en.
2. Cattaneo A, Blackwell K. What is the evidence for Kangaroo mother care of the very low birth weight baby! International Child Health Review Collaboration. Available on URL: www. Ichrc.org
3. Conde A, Diaz –Rossello JL, Kangaroo mother care to reduce morbidity and mortality in low birth weight infants. Conchrane database stst Rev 2003 (4): CD002771.
4. Gathwala G, Singh B &Bashara B. KMC Facilities Mother Baby Attachment in Low Birth Weight Infants. India J Pediatr 2008; 74(1):43-47.

5. .UNICEF,Kangaroo Mother Program. Ambulatory treatment for premature babies. Promotional pamphlet, UNICEF, Bogota, Colombia 1998.Available on URL:http:www. bndes. Gov. Site BNDES/ export /sites/default /bndesen/Galerias / Download /studies /Kangaroo Mother.
6. Ruiz –pelaez J.G. Charpelk N, Cuervo L.G. Kangaroo Mother Care, an Example to follow from developing countries. BMJ 2004; 329(11):1179-1182.
7. Thukral A, Chawla D, Agarwal R, Deorari and paul V.K. Kangaroo Mother Care –an Alternative to Conventional Care. India J Pediatr 2008; 75 (5):497-503.
8. Charpak N, Juan G, Pelaez R, Figueroa Z, Charpak Y.A randomized controlled trial of kangaroo mother care: Results of Follow –up at I year of corrected age. Pediatrics 2001; 108(11) 1072-1079.
9. Martins A E ,Alnar A D, Albuquerque E C, Bezerra Alves JG. Effect of Kangaroo mother care on postpartum depression. J Trop pediatr 2008(10); 55:36-38.
10. The Mother Kangaroo method IDEAS Innovation for development and south –south cooperation. Available on URL; http: //www. idessonline. Org/pdf/ br 1137.
11. Rao S, Udani R and Nanavati R. Kangaroo Mother Care for Low Birth Weight Infants. India pediatrics 2008; 45(1):17 -23.
12. Ramanathan. K, pual V.K, Deorari A .K, Taneja U, Georege. G. Kangaroo Mother Care in Very Low Bith Weight Infants. Indian J pediatr 2001; 68(11):1019-1023.
13. Parmar V. R, Kumar A, Kaur R, parmar S, Kaur D, Basu S, Jain S, Narula S, Experience With Kangaroo Mother Care in a Neonatal Intensive Care Unit(NICU) In Chandigarh India. J Pediatr2009; 76(1):25-28.
14. Kangaroo Mother Care, Clinical practical Guidelines. KMC India Network. Available on URL:www. Kmcindia.org.
15. Gathwala G, Singh B, Singh J. Effect of Kangaroo mother care on physical growth, breast feeding, and its acceptability. Trop Doct. Oct 2010; 40(4):199-202.
16. Vyas B, Dal s, Shah S, Agarwal N. Kangaroo mother care: Efficacy and Feasibility in LBW babies. J of Perinatology.2005; 25:108-122.
17. Mendoza SD. Impact of Kangaroo mother care on the survival of lows birth weight neonates. 3rdInternational Workshop on Kangaroo Mother Care. November 2000, Yogyakarta, Indonesia.
18. Anu Thukral; Deepak Chawla; Ramesh Agarwal; Ashok K. Deorari; Vinod K. Paul (2008). Kangaroo mother care-an alternative to conventional care.75(5), 497–503.
19. Seidman, Gabriel; Unnikrishnan, Shalini; Kenny, Emma; Myslinski, Scott; Cairns-Smith, Sarah; Mulligan, Brian; Engmann, Cyril; Bhutta, Zulfiqar A. (2015). Barriers and Enablers of Kangaroo Mother Care Practice: A Systematic Review. PLOS ONE, 10(5.
20. Veena Rani Parmar; Ajay Kumar; Rupinder Kaur; Siddharth Parmar; D. Kaur; Srikant Basu; Suksham Jain; Sunny Narula (2009). Experience with Kangaroo mother care in a neonatal intensive care unit (NICU) in Chandigarh, India. , 76(1), 25–28.
21. Soni, Apurv; Amin, Amee; Patel, Dipen V; Fahey, Nisha; Shah, Nikhil; Phatak, Ajay G; Allison, Jeroan; Nimbalkar, Somashekhar M (2016). The presence of physician champions improved Kangaroo mother care in rural western India. Acta Paediatrica,1-6.
22. Nimbalkar, Somashekhar; Sadhwani, Nitesh (2019). Implementation of Kangaroo Mother Care — Challenges and Solutions. Indian Pediatrics, 56(9), 725–729.

A Literature Review of SWAYAM-India's Technology Enabled Higher Education Programme

Dr. Ashish S. Hattangdi
Assistant Professor, Mumbai University's Alkesh Dinesh Mody Institute for Financial and Management Studies
E mail: ashish.hattangdi@admi.mu.ac.in

Abstract
The progress of a society is dependent on the education systems existing in the society. Distance education, which integrates internet technology, can be of huge benefit to India. SWAYAM platform (Study Webs of Active Learning for Young Aspiring Minds, is a program under the Ministry of Human Resource Development (MHRD)), which uses internet technology has achieved considerable success in terms of number of student enrollments. However, it also has a large dropout rate. This study investigates what may lead to the engagement and satisfaction of students in SWAYAM so that the dropout rate can be minimized. Lockdowns and restrictions which have been implemented by the government, due to covid situation have made SWAYAM a feasible option for delivery of large scale quality education to the Indian masses. However, there is no proof in literature as to what contributes to engagement and satisfaction of the students enrolled in SWAYAM program. This study does a literature review and finds out that there are mainly 5 types of interactions of students within the distance education program that contribute to the engagement and satisfaction of the students.
Keywords: SWAYAM, education, technology, distance, satisfaction, effectiveness

Introduction

The development of the nation depends on its education system. India has a vast education system designed to preserve its values and knowledge among the students. Higher education also provides skilled labor to the society and industry for its smooth functioning. There are many constraints on people who wish to take up regular University based classroom traditional education. This can be overcome by using modern technology such as the internet for the education of the Indian masses. SWAYAM, which is the initiative started by the government of India for technology enabled distance education, promises to be such a platform which can facilitate lifelong learning and education for the Indian people. However, there is little or no research on the aspect as to what contributes to the success, satisfaction and learning effectiveness of the students engaged in SWAYAM mode. According to the SWAYAM portal on SWAYAM.gov.in, 12541992 students enrolled in various courses, of which 915538 students registered for the exam, and 654664 were certified by the examination process. There are 203 partner institutes and 2748 courses have been completed. (https://SWAYAM.gov.in/nc_details/, Viewed 02/03/2020).But the dropout rate is very high and needs to be solved by means of a research study.It has been found from the study of SWAYAM, that majority of the courses,50.49 % were offered in engineering, in the past, whereas more recently, more online courses are offered in science. English was a dominating medium of instruction although few other languages were also available for learning in SWAYAM. (Sivakumaren, K. S., & Thangavel, R, 2019)

Literature review

Learning in SWAYAM has four step approaches.

1. Quadrant -I (e-Tutorial): videos of lectures
2. Quadrant-II (e-Content): text documents
3. Quadrant-III (Discussion forum): telegram groups, discussion boards, mailing lists.
4. Quadrant-IV ←(Assessment): internal assignments, quizzes and final exam

(Chiranjit Majumder, 2019)

There are many advantages and disadvantages in the current setup of SWAYAM as stated by Kamble, R. M., & Chavan, S. (2020)

The advantages include

1) SWAYAM provides good support to students and teachers
2) It offers a large variety of courses to the students
3) It can be offered in as many languages as possible
4) It is easily accessible to any individual learning from any place in the world
5) It encourages flipped classrooms which learners can use to watch videos and discuss it with the coordinator, or the existing faculty.

6) Multi-disciplinary interaction among students is possible as the students have a diverse background and are heterogeneous in nature.
7) It comes with a credit system which helps transfer educational academic credit for student records.
8) Individual learners' progress can be evaluated at any time, during the course to understand where he or she stands, even for self-assessment. (Kamble, R. M., & Chavan, S., 2020))

Limitations of SWAYAM

1) The biggest challenge in organizing SWAYAM courses is the technological infrastructure for two activities
   a) Access to the course content.
   b) course content creation

However, this is being addressed by the Digital India initiative and many governments are offering tablets and computers to students, free of cost, along with technical infrastructure.

2) SWAYAM also needs digital literacy and the students and teachers need to be trained in the use of digital tools.

3)Many candidates who join the courses lose interest and ultimately drop out of the course if they are not satisfied with the course experience. Hence this needs to be more researched, to find out what is contributing to the engagement, satisfaction and hence course completion by students.

4) With regard to assessment, individual learners are assessed by objective type or multiple-choice questions which to some academics are not justifiable or not good enough to assess the capabilities of the students. (Kamble, R. M., & Chavan, S. ,2020)Many initiatives of distance education failed because the students are not satisfied. This can lead to closure of the entire program. This study explores critical success factors of what contributes to the success and sustainability of such educational initiatives by discussing and investigating aspects related to satisfaction of the student who is treated as a customer from a management point of view. There is a need to examine what works and does not work in case of distance education.(Bourne et al., 2005) state that anytime, anywhere learning enabled by technology provides the flexibility in education that is needed for a lot of adults who have to balance job and education. Development of technology such as the internet has allowed millions of students the opportunity to undergo education which otherwise, they would not have been able to do so. (Bourne et al, 2005; and Frederickson et al., 2005)Some authors have put forth the finding that students value the convenience and flexibility offered in distance education courses. There is a lot of expectation that the demand for such forces will increase over time and educators need to find out how to best satisfy the demand. Situation and context of distance education varies as per country and culture along with the teaching style as well as a student learning style. There is hardly any study, to the knowledge of the author, in India which addresses the issue of student satisfaction in case of ICT enabled distance education initiatives like SWAYAM. Hence the present study is a pioneering work in the Indian context.The success of any distance education programme can be measured in multiple ways (Bernard et al., 2004)

1. Achievement outcomes: these are objective measures such as standardized tests that assess the level to which the students have achieved the learning goals of any course. Currently, atSWAYAM, these are monitored and assessed by two components. First subjective in nature in form of assignments, essays and evaluated by the course teacher and secondly the MCQ, or the multiple-choice question type of exam, which is conducted by the National Testing Agency (NTA) at the end of the course.
2. Attitude measures are subjective reactions, views of satisfaction about the course, the faculty, the content and the uses of technology. This depends on the experience of the students and may greatly influence whether the program will be sustainable or not as students will join those programs which satisfy them.
3. Retention outcomes: which are indicated as the number of students who continue in a course out of all the enrolments and is inversely proportional to the dropout rate which is seen in the education system.
4. However, the learning goals and objectives of each student and program are different. Hence there is no unique method to measure the effectiveness of learning. Even if the learning object is the same, it is very difficult to have a control and experimental group for research purposes. The satisfaction of the students using distance education is based on perception and the evaluations rather than the reality as indicated by the institution. ((O Malley & McCraw, 1999))

Conclusions and directions for future research:

The satisfaction of students in technology enabled distance education is very important and the success and sustainability of SWAYAM depends on the satisfaction experienced by the students. Without student satisfaction, the distance education program may fail and be unsustainable. Hence student satisfaction needs to be studied in details and implemented as a key performance area in the offering of any distance education program including that of SWAYAM. Satisfaction of students primarily depends on many factors which need to be investigated as part of further research studies.

Acknowledgements:

This is a research paper, which is part of a study funded by Impactful Policy Research in Social Science (IMPRESS) scheme, an initiative of the Ministry of Human Resource Development, Government of India and is being implemented by the Indian Council of Social Science Research

References:

1. Bernard, R. M., Abrami, P. C., Lou, Y., Borokhovski, E., Wade, A., Wozney, L., Huang, B. (2004). How Does Distance Education Compare with Classroom Instruction? A Meta-Analysis of the Empirical Literature. Review of Educational Research, 74(3), 379.
2. Bourne, J., Harris, D., & Mayadas, F. (2005). Online engineering education: Learning anywhere, anytime. *Journal of Engineering Education*, *94*(1), 131–146.
3. Frederickson, N., Reed, P., & Clifford, V. (2005). Evaluating Web-supported Learning Versus Lecture-based Teaching: Quantitative and Qualitative Perspectives. *Higher Education*, *50*(4), 645–664.
4. Kamble, R. M., & Chavan, S. (2020). SWAYAM–A FREE MOOC COURSE; ITS CONCEPT AND IMPLICATIONS. Editorial Board, 9(6).
5. Majumder, C. (2019). SWAYAM: The Dream Initiative of India and its uses in Education. International Journal of Trend in Scientific Research and Development, 3, 57-60
6. O�Malley, J., & McCraw, H. (1999). Students perceptions of distance learning, online learning and the traditional classroom. *Online Journal of Distance Learning Administration*, *2*(4), 45–62.
7. Sivakumaren, K. S., & Thangavel, R. E-Learning Education through SWAYAM Online Courses: A Study. E-Learning, 9, 19-2019.

Websites:

1. (https://SWAYAM.gov.in/nc_details/, Viewed 02/03/2020)
2. http://ignoustudentsatisfactionsurvey.blogspot.in/ Accessed March 12, 2012)
3. Sloan Consortium, http://www.sloan-c.org/publications/survey/index.asp, Website accessed June 18, 2008

Degradation of Human Values as Reflected in Vijay Tendulkar's Mitrachi Goshta (A Friend's Story)

Dr. Y.S. Handibag
Assoc. Prof. & HOD, Dept. of English Yogeshwari Mahavidyalaya, Ambajogaiyash.handibag@gmail.com

Abstract: Twentieth century has seen an emergence of new trends in English language and English literature. There were many writers who were becoming vocal on certain topics which were considered 'taboo' issues till that point of time. The writers started to challenge the set norms of the society and a revolt can be seen in their writing. Vijay Tendulkar was among one of such writers. Tendulkar has presented typical Indian problems which are prevalent in Indian culture. His works expose hypocrisy, corruption, vulgarity, narrow–mindedness and barbarism. The plays present a society divided on the basis of gender, caste and class. His plays present the complex human nature and changes in human attitudes. His play '*Mitrachi Goshta*' (A Friend's Story) talks about myriads of lesbian relationship through its central character Mitra (Sumitra) and how this unhealthy relationship takes a heavy toll on the life of other characters like Bapu, Nama and Manya Dalvi who are closely related to Mitra. It was prohibited issue at that time but Tendulkar portrayed the relationship in its numerous shades. Tendulkar presents pathos of a lesbian relationship with seriousness. The play created a sensation due to unusual subject. The play scrutinizes violence, sensuality and wickedness in human being.
Keywords: lesbian relationship,violence, sensuality, human values, degradation, Vijay Tendulkar

Vijay Tendulkar, a well-known Indian playwright who enriched the soil of Indian drama and theatre by presenting various socio-political problems of society through his plays, has been recognized as the leading playwright of the avant-garde movement in Indian context. Tendulkar's plays critically examine the modern Indian social issues and highlight the dynamic human relation and complexities of their nature in his works. He was a Marathi playwright, a dramatist, literary essayist, screen and television writer,political journalist, novelist, one act play writer, short story writer and social commentator. He is the most controversial and the most prolific playwright in the field of contemporary Indian English Drama.Tendulkar'splays include eleven plays for children, four collections of short stories, one novel and five volumes of literary essays and social criticism. He was an important translator in Marathi, having translated nine novels, two biographies into native language as well as five plays. He is also original writer of screen plays for eight films in Marathi. Tendulkar has worked as screen writer in Hindi and has written original scripts and dialogues for eleven Hindi films. Tendulkar received many prestigious awards like Sangeet Academy Award and Kalidas Samman Award. Government of India awarded him with Padambhushan in 1984. Tendulkar, once in an interview with Sumit Saxena, said, "I have not written about hypothetical pain or created an imaginary world of sorrow. I am from a middle-class family and I have seen the brutal ways of life by keeping my eyes open. My work has come from within me, as an outcome of my observation of the world in which I live. If they want to entertain and make merry, fine go ahead, but I can't do it, I have to speak the truth."He has highlighted the filthy social issues that he found in society, to make people aware of them and to think of their probable solutions. In the words of Asha S. Kanwar, "By leaving the ethical questions open, Tendulkar is perhaps inviting his audience to think about the solutions for themselves". All his plays contain a subtle critique of modern middle class and lower middle class Indian society. His plays highlight the evils of society and demand a solution for the social problems.Vijay Tendulkar's play '*MitrachiGoshta' (A Friend's Story)* is translated into English by Gauri Ramnarayan. This play is bold attempt to focus on the problems of gays and lesbians. It is written in the mid 50's. According to Sigmund Freud sexual desires are controlled by pleasure principle between man and woman, which is an instinctive human behaviour. It comes in the form of marriage which controls and guides all human aspirations. It is the mechanism of the society which is called heterosexuality. But those who accept sexual relation beyond this moral code are called anti-social, odd, and peculiar and out of ordinary forms of sexuality are called queer. It is mismatching between sex, gender and desire. Queer may be bisexual, lesbian and gay. Queer is slang for homosexual. Gay or lesbian studies focus on any kind of sexual activity or identity that fall into normative and deviant categories. Italian feminist and film theorist Teresa de Lauretis coined the term 'queer theory' in 1990. The Gay Liberation Movement was started with 'The Stone Wall Riots' of 1969 in U.S.A. The rise of the feminist theory contributed to the development of Gay and Lesbian theory.

A Friend's Story has been performed for the first time on 15th August 1981 at Gadkari Rangayan, Thane in Bombay. The story of the play is very much related to the life of a girl who lived in Pune and Vijay Tendulkar has seen her performing a male role on stage. In the preface of the play Tendulkar says:

> I was keen to hear him (her friend) about her (Mitra) (She was still to be seen in Pune). I come to know from his talk about a trait in her that I had not heard of before. She had a craving for a girl, and had an affair with her which ended in a Major Crisis for Mitra. I still remember the shock waves and the confusion produced in my young mind (Tendulkar, xiv).

Bapu (Shrikant Marathe) is the narrator as well as a character in the play. He is the first year Arts student who meets Sumitra Dev (Mitra), a second year B.A. student. She is masculine, carefree and aggressive. She is different from all the other girls. Her entire personality has masculinity. Mitra is born as a girl but her all choices are like a male.

> **Sumitra:** My mother used to say, I had hoodwinked God to be born a girl. I was always with the boys. Used to play all their games from marbles to *gollidanda*.Even Kabaddi. It was great fun (Tendulkar, 6).

Mitra is a girl but her choices are against her gender. She plays the games such as marbles, *gollidanda* and kabaddi which are mostly played by a male. She should try to change her choice which could help to change her personality like a woman. Her behaviour may be due to hormonal changes. Bapu stumbles upon Mitra's photograph and comes to her to return it. She also invites Bapu for a cup of tea and they become friends. Bapu gets surprised to see her boldness in the first meeting.Mitra tries to commit suicide by swallowing sleeping pills. She disintegrates human values by such act. Her family members are responsible for her act. They fix her marriage but when she meets her husband many times before marriage, she doesn't feel the excitement, thrill or the attraction. She realizes that she is a homo and has attraction for girls. She also gets sexual experience with servant which has given painful experience to her. She realizes that she is different and could never become a man's partner. She forgets the social norms and her behaviour is an immoral act.

The scholar Shailaja B. Wadikar also comments on it:

> Mitra suffers physical deformity. She is a lesbian. Although she tries hard, she cannot get over the deformity. All the efforts of her family members such a fixing her marriage, providing her opportunities, having a close intimacy with her proposed life partner, etc. come to nothing. However, she feels neither thrilled by his touch nor attracted towards him. Likewise, she neither feels awkward nor fights shy in the company of boys (Wadikar, 105).

Bapu advises to Mitra that she should tell her family about her problems. Mitra says to him that they will not understand her problems because they do not know that such people exist in our society. She cannot live her life like a normal woman. She accepts her life and suffers. She realizes her deformity when she enacts in college drama. Pande, the secretary of the drama committee was in search of hefty dame to play the male role. So, Pande tells Bapu to make up the mind of Mitra for the role. While playing the male role Mitra strides up to hug Nama and Kisses her. Nama gets confused. She realizes that she has fallen in love with Nama.

Sumitra: Because there is a reason…. I mean, not exactly that, but something like that…. Bapu, I've fallen in love…. with a girl.

Bapu: (Besides himself) what. (Mitra stares at him attentively, Bapu is speechless)

Sumitra: Bapu, that girl has found a place in my heart. I… I have some very strange feelings… towards her. I… I tried hard to reject them… But they won't go away. (Tendulkar, 24)

The odd relationship of Mitra and Nama is unacceptable to the society. Indian value tradition doesn't recommend such relation. It is against social norms. If we want to create good society, such relationship should be stopped. Everybody must have a sense of responsibility and should follow social and moral values. Bapu is a good natured boy who has a keen insight into life. He knows well about Mitra's deformity. He doesn't like her choice of sex but he accepts her as a friend and supports her in her suffering. His friend Pande loves Mitra. Mitra loves Nama and Dalvi also loves beauty queen Nama.

> **Pande:** Drink? Yes, I did drink. That bastard Gadring loosened my tongue with whiskey. But listen, I'm not babbling because I'm drunk.

I swear I'm a gone case. I'm ready to give my life for her. Say that you like. Brother, I'm her slave, that's all! (Tendulkar, 21).

Pande gets attracted towards Mitra to see her strong manly body. He is ready to give up his life for her and wants to become a slave of her. He wants to throw himself under train and will drown in the river or will take rat poison. He also says he can't live without her. Mitra is opposite to Pande. She has fallen in love with Nama. She realizes that she doesn't want a man but need a woman. She is different. She requests Bapu to manage her meeting with Nama. He manages to get Pande out of the room whenever Mitra needs to meet Nama. Nama doesn't like to meet Mitra at first. Mitra comes to know that she is having an affair with Manya Dalvi, the college ruffian. She feels jealous on Manya.

Such is the odd relationship of Mitra and Nama affecting the human values associated with the quality of life in the contemporary society. Mitra is not only responsible but Nama and Bapu are equally responsible. Such odd relationship is a failure of Indian idealism. In Indian value system, it is not accepted by society, nation or in those days when the play was written, the Indian constitution has not permitted to a queer relationship. Our tradition and culture are praised by other nations. So, it is their duty to keep balance in the society and avoid such relationship. It is the responsibility of every person to try to become a good citizen of the country. An individual has freedom of will but it doesn't mean that she can choose anything. We are independent but we should follow social order; otherwise, human values would be meaningless.It gives us power to transcend our paradigm, to swim upstream, to rewrite our script, to act based on principles rather than reacting based on emotion and circumstance. While environmental and genetic factors may be powerful, they do not control us. We are not victims. We are not the product of our past. We are product of our choices. We are 'response-able', able to respond to choose beyond our moods and tendencies. We have will power to act on self- awareness, conscience and vision (Tripathi, 198).

Shrewd Mitra writes anonymous letters to Nama and her father in Bapu's handwriting. She doesn't show that she is responsible for letters. Her selfishness and stubbornness are revealed. Manya Dalvi matches the letters with Bapu's handwriting. Dalvi wants to kill Bapu for this act but it was Mitra's act. She deliberately forges Bapu's handwriting to get Nama. Sumitra follows very mean ways and forgets values. She should follow ethical principles. Mitra forgets the purpose of life.If a human being remains constantly aware of the purpose of his life and directs all his actions towards the fulfillment of that purpose, there remains nothing impossible for him. Those who are not aware of the purpose of life are easily caught by the whirlpool of miseries (Goel, 207).Mitra and Nama should understand the purpose of life. They should try to make life worthwhile and fruitful. Their example may be followed by others in the society; so, they should try to avoid such queer relationship. Sumitra is the most responsible person for such odd relations. She should follow culture and eliminate these things, which is a hurdle to human values. Such odd relations creating disequilibrium, disharmony and disorder in human life at all level from home to the global village. Pande requests Bapu again and again for a meeting with Mitra. He is ready to do anything for her. He can't live without her.

Bapu: It is a good thing if you don't get more involved with her.
Pande: More? Is it possible to be more involved than I am? I can't live without her or die without her Bapu. I am doomed (Tendulkar, 33).

Pande falls in love with Mitra but cannot dare to say anything in front of her. He forces Bapu to arrange his meeting with Mitra. He always sees her in his dreams, in a text book, in a note book, on the black board, at the gym, on the cinema screen, everywhere. Bapu sees his miserable condition and tells him that Mitra is a lesbian. Pande could not bear it. He gets hurt and leaves for war in Europe or Africa. Pande is a strong-willed person who can face any situation in life but he too runs to avoid the situation. It brings the attitude of people towards a deformed person like Mitra who is not accepted by society.Mitra gets success to convince Nama to meet at Bapu's room a few times. They come close to each other as a lover, but one day Dalvi finds them together in Bapu's room. He abuses Mitra and orders Nama to leave the room with him. Mitra gets insulted. Sumitra wants to tear Dalvi and will not tolerate his presence with Nama. Nama too loves Mitra but sometimes she is fed up with her love. Nama has her problems and Mitra is not in the condition to listen to her problems. Mitra is completely in love with Nama. She never wants to leave Nama. She wants to make her a puppet.Sumitra treats Nama as an object and behaves with Nama in an inhuman way. Mitra disintegrates human values by her behaviour. Bapu doesn't like Mitra's behaviour with Nama because she treats her low, so Bapu wants to free Nama from Mitra's clutches. Mitra blackmails Nama and forces her to love. She treats her brutally. Mitra and Nama begin to meet again without Dalvi's knowledge. Dalvi demands Bapu his room for his meeting with Nama. He also informs Mitra of his problems. Mitra says to keep the room in his name and she would pay the rent. Bapu doesn't agree with her so she leaves the room in anger. Nama wants to get her free from Mitra on the other hand Sumitra plans to keep Nama under her thumb all the life. She says to Bapu that she will never allow leaving Nama otherwise she will make their relationship public. Bapu is against such blackmailing.In vacation Bapu goes to his native place and on his return he comes to know that Mitra and Nama's affair has become a public scandal. Someone had published a story by changing names. The college campus was full of rumours. Nama denies and blames Mitra for it. The college management takes action against them and the college campus was full of rumours. Nama disappears from college but Mitra is seen on the campus. Mitra expects her rustication from college but she still loves Nama.

> **Sumitra:** I? I can expose her, with proofs! She'll have nowhere to hide. But I won't do it. Why? Don't know. May be I still retain a soft corner for her. I still love her. Bapu, I still crave for her… She doesn't step out of the house because she is afraid to face me! I waited for her for three hours this morning…. (Tendulkar, 59).

Mitra wants to murder Nama to get her and is willing to die for her deformity but she is saved. Mitra also gets rustication from the college. Manya Dalvi also abuses her. Nama's sister lives in Calcutta and her marriage has been fixed with the boy from Calcutta. Bapu tells Mitra about it and convinces her to forget Nama. Mitra doesn't listen to Bapu and goes to Calcutta in search of Nama. Mitra doesn't get her so Bapu gets hurt by it and says her that he is not going to be used as a doormat and kicked aside when not needed. Mitra is also thrown out of her house. She lives in women's hostel. She becomes a whore. She starts drinking heavily and meets a couple of officers. Mitra realizes her mistakes that she creates problems for others and no one wants her. Bapu always helped her but Mitra doesn't keep her promise. Bapu was like her parents to support her. Dalvi wants her to be kicked out even from a hostel. She goes to a club to drink costly foreign wine today with one officer and tomorrow with another. They get their money's worth from her. At last Mitra commits suicide in the morning.The relationship of Mitra and Nama is odd. Mitra's struggle against the society is not easy but at last she has to lose her life because society will not allow such relationship. It is against the social rule and our society is also responsible for her suicide. Instead of showing any sympathy for her physical deformity, people tease her. Manya Dalvi harasses her and also blackmails Nama. He has deceived many girls in society but society punishes the people like Mitra. The play focuses on problems of deformed people.

References:

1. Kanwar, Asha S. *Ghashiram Kotwal: A Study Guide*. New Delhi: IGNOU,1993. Print.
2. Saxena, Sumit. "*A Conversation with Sir Vijay Tendulkar*," in Passion for Cinema, 20 December, 2006.
3. http://passionforcinema.com/a-conversation-with-sir-vijay- tendulkar
4. Goel, Aruna and S.L. Goel. *Human Values: Principles and Practices*. New Delhi: Deep and Deep Publications Pvt. Ltd., 2008. Print.
5. Mishra, Smita. "An Estimation of Vijay Tendulkar as a playwright". *Contemporary Indian Dramatists*. Ed. Shubha Tiwari. New Delhi: Atlantic, 2007. Print.
6. Tripathi, A.N. *Human Values*. New Delhi: New Age International Publisher, 2009. Print.
7. Wadikar Shailaja. *New Horizons: Tendulkar's Contribution to Modern Theatre*. New Delhi: Atlantic, 2013. Print.
8. Tendulkar, Vijay. *MitrachiGoshta, A Friend's Story, A Play in Three Acts*. New Delhi: Oxford University Press, 2001. Print.

'Journal of Research & Development' A Multidisciplinary International Level Referred and Peer Reviewed Journal, Impact Factor-7.265, ISSN: 2230-9578, 20 April 2022, Volume-13, Issue-19

Recent Trends of Teaching Language and Literature through ICT

Warad Manisha Annarao
Research Scholar

Abstract: The sudden appearance of COVID-19 has become a public health emergency. It has announced a pandemic by world health organization. Due to covid-19 the schools and colleges are closed. Students are learning online. Online teaching method is a purely technical. Now teachers use modern technologies for teaching. It is changing the face of education. Especially after pandemic, it is need to change. We are observing changes from time to time. I think there is a great need to accept new trends of teaching English literature. English is not only the language of poetry, fiction or drama but a language of expressing and learning. This paper attempts to explore the changing trends of education field specially in teaching Englishlanguage and literature.

Introduction

We see changing trends in all the field and all walks of life .Trends are changing everywhere in the world. Educational institutions are also changing rapidly. The use of ICT tools in teaching is important today. It is changing the face of education. Students are using the latest and electronic digital technology in their everyday life. They are ready to learning with the help of ICT tools.There are many recent trends in teaching English literature. There seems to be a lot of upheaval in the fields of English literature. All recent trends may also be reflected in the English studies today. Especially after pandemic, it is the need to change. We are observing changes from time to time. I think there is a great need to accept new trends of teaching English literature. Modernization has given new trends of teaching English literature. Uses of internet and social media have opened gates of changing trends. English is not only the language of poetry, fiction or drama but a language of expressing and learning.

General trends of teaching English

There are many trends for English teaching such as: Grammar translation method, direct method, bilingual method, structural approach, community language teaching etc. These were very popular methods in the past.

New trends of teaching English

Audio - visual Aids

Students are most attracted to this teaching method. The adolescent Students are most actively used this audio visual Aids. They spend many hours each day using these aids. It is a friendly to students. Teacher can use audio - visual aids in their teaching for example: Watching T.V.-Movies, radio, YouTube, reading newspaper etc.

Use of ITC

Teacher can use ITC in their teaching English literature. Teacher can design the program of teaching with the help of computer and internet. Teacher can collect data from internet and Used that data in their teaching. Internet is useful for interaction to share information and ideas.

E-Books

E-book is an electronic device of a traditional print book. It can be read by using e-book reader like iPods and kindle. E-Books are improved the teaching and learning skills. In e-book teacher and student can add images, videos and text, graphics, posters, audio etc.

Blended learning

Due to covid-19 the schools and colleges are closed. Students are learning online. Online teaching method is a purely technical, blended. Now teachers use modern technologies for teaching for example online classes online exams etc.

Use of Computer Software

These days number of software is available in market that can help a lot in learning and teaching both. It gives latest words, knowledge of the language, dictionary. This type of software are used in online classes. It is helpful for online learning.

Role Playing

Role playing is an effective method of English teaching. Dramatizing a short story in English a playvery significant because of it transfers students from artificial word of the class to somewhat real life situations. The teacher should give his instruction clearly to the students. Students should follow the instructions of teacher.

Social media

Social media such as Facebook, Twitter, and Google Plus etc. there are various benefits of using social media in the classroom. Learn new digital literacy skills; go beyond text example images video designs. Social media websites have improved student's communication as they can connect with their classmen's easily.

YouTube

YouTube is the place of countless videos and tutorials that explain English grammar and pronunciation and literary text. Some are funny and some more information. Some good channels improve your English pronunciation.

Conclusion:

The recent trends in English literature today place an important role in modern English literature. Trends such as social media have provided appearance of new writers. Use of internet has a changed the appearance and shape of English language. Uses of modern technologies are used for teachers and students. These new trends provide countless resources of teaching and learning. It are provided students a healthy learning. Students can learn effectively in their own space and time. Social media websites can be useful in preparing for the lessons as you can find some interesting data there or get help others if there are any difficulties. In addition Facebook, Twitter, Instagram and other social networking are helpful tool for discussion and analysis among scholar of English literature. These methods enable both the teacher and students to learn English efficiently because they break out the classroom environment and run away from the traditional methods of teaching.

References:

1. Holden, S. (1981) Drama in language teaching .Essex: Longman.
2. Goodwyn, A. (1999) English in the Digital Age:Information and Communications Technology and Teaching of English. London:Cassell.
3. Poore, M.(2013) Using Social Media In The Classroom.Replika press.
4. Mathew,N.& Dohery-Poirier,M(2000).Using the world Wide Web to enhance classroom intruction.
5. Gray,A.(2013).Brilliant Social media. Pearson Education.
6. Bax, S.(2011).”Digital education :beyoun the ‘wow’ factor.Research on web 2.0 digital technologies in education ”. in Thomas,M.(Ed.)Digital education:opportunities for social collaboration.New York: Palgrave Macmillan.
7. Greenhow,C.(2011).Online social nerworks and learning. On the Horizon,19(1),4-12.3

Fostering Inclusive Education Ensures Equal Opportunities for Students with Disabilities in the 21st Century Educational Systems

Fr. Baiju Thomas
Research Scholar, Ramakrishna Mission Vivekananda Educational and Research Institute, Faculty of Disability Management and Special Education, Vidyalaya Campus, SRKV Post, Coimbatore – 20,
rtobaiju@gmail.com

Abstract: The current study explores fostering inclusive education (IE) ensures equal opportunities for students with disabilities (SwDs) in the 21st century educational systems.One of education's purposes is to assist children in maturing and living happy lives.Equal opportunity to develop learning abilities and effectively participate in activities in the classroom, much as equality of opportunity to become a flourishing person, can be claimed to be a matter of personality.An IE program's goal isn't to "fix" a child so that they can fit in. It's more about modifying the educational environment to make it more accommodating and welcoming to SwDs. In IE, different people are embraced and recognized.When it comes to mixing equity and quality, IE brings the highest outcomes in the 21st century educational systems. They ensure that all children receive a quality education. This study proposed modifications to IE policy that will help all students excel in school. It looks into policies at the system and school levels to examine how they may help promote equity opportunity for SwDsin the 21st century educational systems. Educators must remember that SwDs, like their typical peers, may belong to a specific socioeconomic class or face challenges at home that impair their learning capacity. It's not just about academics in school; it's also about learning about friendships, feelings, and friendships. From a young age, regular children are permitted to consider their future and ambitions. Because their handicap affects the perceptions and attitudes of those around them, SwDs have less opportunity to dream. As an outcome, SwDs may determine to study and partake in IEensures equal opportunities in the 21st century educational systems.
Keywords: Inclusive Education, Equal Opportunity, Ensure, Fostering, SwDs, 21st Century, and Educational Systems

Introduction

Children should have equal opportunities; it is commonly agreed. This thesis is based on two observations about children and education: first, that education has a massive effect on a person's life chances in terms of working conditions, future profitability, representative democracy participation readiness, and collective human flourishing; and second, that virtue randomly described birth situations such as social class, race, or gender should not be used to ascertain a child's life chances. Yet, there is considerable dispute over what educational equality is and what it entails in reality (Jencks 1988).The quality of their education strongly influences children's life chances. Schools aim at providing children with knowledge, skills, and interpersonal competencies required for their development, adult life, and contributions to the economy and society. Schools can offer learning experiences that a child may not obtain at home, mainly living in a disadvantaged environment (Heckman, 2008; Heckman, 2011).Equal opportunities, as stated by many sustainable development priorities, is a goal that can be achieved in a stable society. Everyone's right to education is protected by IE, which ensures everyone's presence, participation, and growth, and also equal opportunity. However, in many locations and educational practices, the concept of IE is still alive and well.As an outcome, the study's primary purpose is to figure out which integration and inclusion activities can enable SwDs in 21st-century educational systems to have more equal opportunities.

Inclusive Education

The IE is an educational system that ensures that SwDs have the same equal opportunity inthe classroom as their non-disabled peers who are developing typically. Students who take significant services and support spend most of their time with their non-disabled peers in inclusion classrooms rather than separate schools and classrooms. The first section of this study looks at the definition of inclusion and its roots in democratic civil rights movements. A discussion of how to run an inclusive classroom is covered, as well as a variety of techniques for assisting educators in developing a "diverse and inclusive education.IntegratingSwDs into a classroom setting with children who do not have disabilities is what IE involves (Kugelmass, 2004).It is a socially equitable educational opportunity that ensures that all kids have equal access to school despite physical, intellectual, behavioral, or behavioral issues (Loreman et al., 2005).All of the pupils in a class may benefit from the concept of inclusion, which has been around for quite some time. In light of the free democracy concepts (Dewey, 1996), it is essential to re-examine how adaptability aids in creating an inclusive group for everyone in society (Turner and Louis, 1996).Around the world, SwDs are increasingly being educated alongside their non-disabled peers, a process known as inclusion. Inclusion is promoted through international declarations, national legislation, and intellectual interventions.Together with disability rights activists' efforts, these regulations have resulted in a rise in the number of disabled students who attend school with their non-disabled peers, providing equal opportunities to 21st-century educational systems.

Inclusive Education of Students with Disabilities

Recently, IE's worth has risen significantly. Over time, support for a more diverse approach to education has grown (UNESCO, 2009). An opportunity to better serve all of a school's pupils may be seen in IE. Education should be the driving force behind all educational policies and practices to achieve a more fair society. SWDs education is influenced by various factors, including schools, family, and the community. When it comes to ensuring that all students have access to high-quality education, the use of IE is vital (S. Miles and N. Singal., 2008). IE is essential for promoting social fairness and worldwide understanding. Educational institutions must give sufficient support for SwDs and other special needs and those who have difficulties in learning. The system's primary goal is institutional discrimination based on race, gender, socioeconomic status; class; language; religion; gender identity, and ability.In the environment of an IE, these differences are celebrated as sources of innovation that everyone can benefit from. All buildings should be transformed into inclusive environments, not just SwDs, to ensure everybody has equal access (Unicef, 2009). An educational establishment's ability to teach SwDs from various social, economic, and ethnic origins is essential to its inclusivity. Policymakers must eliminate or reduce discriminatory practices that affect all children in the classroom and outside classroom settings. There must be an equal opportunity given to current approaches, techniques, processes, and methods to ensure SwDs in the 21st century educational systems.

Education for All

Education is a vital resource for affecting society and effecting change. Thus, education should be accessible to everybody. "Everyone has the right to education," the international community said in 1948.At the Justine Summit in 1990, all children's primary school achievement was designated as Education for All (EFA). As part of the EFA's new Dakar goals, they take into account educational quality, acknowledging that six years of subpar early schools can lead to little learning or, on the other hand, that poor primary education means there are fewer as a whole child having completed primary school, which runs counter to EFA ideologies. The Millennium Development Goals (MDGs) and the six Education for All goals were adopted by governments across the world in 2000.IE is essential to achieving EFA because it strengthens education to serve all pupils. Learning should be based on the idea that education is an inalienable right and a basis for a more equitable world.There is a serious problem as a result of the number of school days and hours each week. A parent who has never been to school or has not finished primary school may not know the quality of the IE their SwDs get, but they know that children will be less successful if their teacher does not go to school. Pupils in many elementary public schools are attempting to fulfill their EFA in the 21st century educational systems.

Inclusive Education Ensures Equal Opportunity for SwDs

IE believes that just because each person is unique in their way, the learning process should be adapted to meet the requirements of each student learner (Marchesi, A.; Martn, E.; Echeita, G... Babio M... Aguilera J... Pérez 2012). According to the IE campaign, everyone should have access to quality education (Porter, G.L.; Stone, J.A, 2001**).**We are not saying that all students should be taught the same way just for equal opportunity. Therefore, there is no way to tell which students have the best chance of succeeding in the classrooms. "Equal opportunity" refers to the convergence of and acceptance for diversity, which is what the name implies (Muntaner, J.J,200**0).** All children should have equal access to education, irrespective of their socio-economic condition. Equal opportunity is a significant concern in IE (Unianu, E.M,2012**).** Upon that foundation of universal human rights and equal opportunity, IE is a movement (Armstrong, F.; Armstrong, D.; Barton, L, 2016**).** An inclusive educational system requires reduced learning barriers, accessible environments, and equal coverage. Inclusion is providing every student in the classroom with a reasonable opportunity.Equality of opportunity may be described using an evidence-based causal model, and the experts know which measures are more tightly connected to specific points in an equal opportunity framework. A significant and unusual effort has been made here.Today's educational system can be characterized by providing students with equal opportunity to access high-quality education that is inclusive and equitable and promoting lifelong learning in the 21st century educational systems.

Conclusion

An IE system can only thrive if schools improve their ability to educate all of their students. Since all students have different needs, it is essential to clarify inclusion in acknowledging and responding to those needs while also lowering or eradicating exclusions from education.Then, if we are to achieve equality, we must address differences. One strategy to assure absolute equality of opportunity for all students is to alter the way pupils are evaluated and taught. The effectiveness of IE programs for SwDs can increase their probability of staying in school. Since it reduces inequality, this has a significant impact. This was found that inclusion was used to give equal opportunity for SwDs in the 21st century educational systems.

References

1. Barrio Martínez, C. D., Echeita, G., Martín, E., & Moreno Hernández, A. (2012). Construyendomodos de hacer y pensar la psicologíadeldesarrollo y de la educación. Construyendomentes: ensayos en homenaje a Juan Delval= Constructing minds: essays in honor of Juan Deval.
2. John Dewey. (1996). Theory of the moral life. Ardent Media.
3. Heckman, J. J. (2008). The case for investing in disadvantaged young children. CESifo DICE Report, 6(2), 3-8.
4. Heckman, J. J. (2011). The economics of inequality: The value of early childhood education. American Educator, 35(1), 31.
5. Jencks, C. (1988). Whom must we treat equally for educational opportunity to be equal?. Ethics, 98(3), 518-533.
6. Kugelmass, J., &Ainscow, M. (2004). Leadership for inclusion: a comparison of international practices. Journal of research in special educational needs, 4(3), 133-141.
7. Lima, A. T., Sobrinho, R. R., Gonzalez-Aguilera, J., Rocha, C. S., Silva, S. J., Xavier, C. A., ... &Zerbini, F. M. (2013). Synonymous site variation due to recombination explains higher genetic variability in begomovirus populations infecting non-cultivated hosts. Journal of General Virology, 94(2), 418-431.
8. Loreman, T., Deppeler, J., & Harvey, D. (2005). Inclusive education: A practical guide to supporting diversity in the classroom. Psychology Press.
9. MuntanerGuasp, J. J. (2000). La igualdad de oportunidades en la escuela de la diversidad.
10. Porter, G. L., & Stone, J. A. (2001). Las seisestrategias clave para el apoyo de la inclusión en la escuela y la clase. Soportes, 5, 94-107.
11. Ryan, J., &Silvanto, S. (2009). The World Heritage List: The making and management of a brand. Place Branding and Public Diplomacy, 5(4), 290-300
12. Singal, N. (2008). Working towards inclusion: Reflections from the classroom. Teaching and Teacher Education, 24(6), 1516-1529.
13. Turner, L. H., Chiew, Y. C., Ahlert, R. C., &Kosson, D. S. (1996). Measuring vapor- liquid equilibrium for aqueous- organic systems: Review and a new technique. AIChE journal, 42(6), 1772-1788.
14. Unianu, E. M. (2012). Teachers' attitudes towards inclusive education. Procedia-Social and Behavioral Sciences, 33, 900-904.
15. UNICEF. Division of Communication. (2009). Tracking progress on child and maternal nutrition: a survival and development priority. Unicef.

Modern Technique for Cultivar Identification

Shilpa Jagtap
Dept of Botany, SahebraojiButtepatilmahavidyalaya, Rajgurunagar. (MH) India.
shili237@yahoo.com

Abstract: Electrophoresis techniques are the most widely used to develop alternative tests, which can distinguish varieties on the basis of stable biochemical properties of the seeds or seedlings, protein and isoenzymes because of their reliability, rapidity and cost effectiveness. In the present investigation the electrophoresis analysis of five different varieties of groundnuts like ICGS-11, TAG-24, B-95, SB-XI and TAG-26 has been carried out. So the main objective of the investigation was to explore the possibility of utilizing the observed polymorphism in banding pattern, as molecular marker in identifying these varieties.
Keywords: Protein and Isoenzymes, Molecular marker, Polymorphism, Electrophoresis, Groundnut.

Introduction

The intensive crop improvement programs have resulted in the development of large number of varieties in all important crop science. Variety identification has therefore attained critical importance in the national and international seed programs. Different cultivars are commonly identified on the basis of taxonomic difference of seed, seedlings and mature plant. Testing of cultivar for its distinctness, uniformly and stability of character is an essential step for registration of variety. The division of seed and technology IARI is engaged since 1985 in developing suitable electrophoresis techniques for varietal identification in a number of crop species, using seed protein and isoenzymes. Biochemical method for testing plant varieties are becoming both popular and specialized. Considering the objective, these tests can wide application.In the changing context of agriculture and various kind of right of plant material it will become necessary that we characterize our material at molecular level. Electrophoresis of protein provides one of the powerful techniques in this respect. Electrophoretic technique has been used to identify cultivar of Barley, *Horedeumvulgare* L.(Bassiri ,1976,Fedak1974),Maize inbreeds, *Zeamays* L.(Brown and Allard,1969a,1969b),Potatoes, *Solanum* sp.(Zwartz,1966,Desborough and Peloquin1968 and Desborough 1969), Bajra, *Pennisetum Americana,* Broad bean, *Viciafaba*(Bassiri and Rouhani,1977).

Proteins are universally present in almost all plant. The seeds are one of the richest source of plant proteins. Most of storage proteins have no enzymatic activity and simply provide a source of amino acids, Nitrogen and Carbon skeleton for the developing seedlings. Storage proteins are deposited in the seed in an insoluble form in protein bodies and survive desiccation for long period of time. They characteristically contain high levels of amino acids and deficient in others.Cereal storage proteins are limiting in lysine while legume storage proteins are limiting in methionine and cysteine. Because of seed provide an important source of protein for human being and livestock nutrition, much research has been devoted to increasing the content of essential amino acids and improving the nutritional quality of seed proteins (Nelsons, 1979).Legume seeds are the second most important protein source, on world basis, after cereals. Proteins are made up of amino acids. Amino acids have negatively charged carboxyl groups and positively charged amino groups. Thus amino acids simultaneously contain positive and negative charge. Thus there is little or no net charge. Such ion are called as zwitter or dipolar ion.The pH at which amino acid molecules have equal positive and negative charge is called isoelectric point. At this point (pH) amino acid does not migrate in an electric field. If pH is lower the carboxyl group goes to be ionized and molecules become positively charged. Increasing the pH cause NH3 group to dissociate and lose proton. Thus it becomes NH2 the molecules thus become negative charge because of negative charge on carboxyl group. Groundnut (*Arachishypogaea*L.) belongs to the sub family papilionaceae of the family leguminosae. Groundnut also known as peanut grows in a range of climates and conditions. It is consumed as food and edible oil and used as fodder. The groundnut probably originated in the region of Eastern south America, where a large number of species are found growing wild e.g. *A. moniticola* (K and R) on the basis of genome donation. *A. hypogaea* is thought be have originated from a hybrid between *A. cardeasii* and *A. batizacoi* (K and G) with both parents occurring in reasonable proximity of Bolivia. The cultivated groundnut *A. hypogaea*is an allotetraploid (2n=20) (Gibbons et al 1971).In the present investigation an attempt is made to characterize the albumin and globulin proteins of seed of five different varieties of groundnut on SDA-PAGE.

Material and Methods

Seeds of groundnut (*A .hypogaea*) of 5 different varieties are collected from Rahuri Agriculture University. These are : TAG-24,TAG-26,SB-XI, ICGS-11,B-95. They were dried thoroughly in an oven at 40^{oc} for 2 hours and then ground in grinder to have seed meal. The seed meal (5gm) was taken in a burette and subjected to defeating by passing petroleum ether (30ml) for 2 to 3 tomes, through it, followed by a wash in acetone (30ml). After complete elution with acetone, the seed meal was removed from the burette, dried it well at room temperature and used it for separation and isolation of Albumin fraction and globulin fraction of seed storage protein. Extraction of Albumin and Globulin fraction was extracted by Osborne (1924) method from the defatted seed meal. The quantity of Albumin and Globulin fraction present in 1gm of seed flour was estimated by Lowry (1950) method.Separation of proteins on the basis of their molecular mass is performed by denaturing proteins in the presence of Sodium dodecyl sulfate (SDS), a strong anionic detergent, and thiol agent such as 2-maercaptoethanol and subjecting it to polyacrylamide gel electrophoresis. This technique is called as SDS-PAGE. Most proteins bind to SDS in constant weight ratio. Due to strong negative charge on SDS, the SDS bound denatured protein molecules carry identical charge density and therefore migrates in polyacrylamide gels on the basis of the size of the molecules. Electrophoresis was carried out at 10 mA or 50 volts constant current until the bromophenol blue marker has reached the bottom. The gel was removed from the plates and placed in the CoomassieBrillient Blue staining solution for about 12 hours. The stain was destained in destaining solution till background was clear. The position of band was noted on the OHP sheet, which placed over the gel. The gel is photographed immediately to make a permanent records of bands. The relative mobility (Rm) of given protein band is calculated from OHP sheets as follows:-

$$Rm = \frac{\text{Distance travelled by protein}}{\text{Distance travelled by marker dye}}$$

Result and Discussion:-

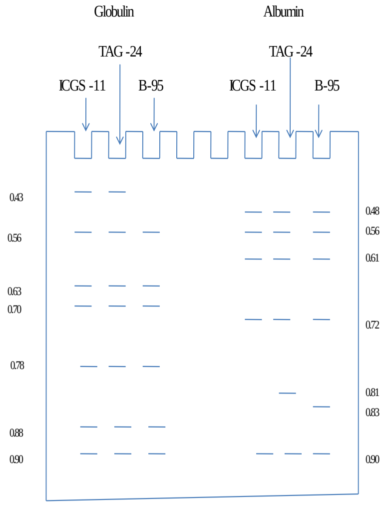
The Electrophoretic analysis of Albumin and Globulin fraction of five different varieties (TAG-24,TAG-26,SB-XI, ICGS-11,B-95) has been shown in fig. 1. From figure it is evident that both Albumin and Globulin fraction varied in their composition from cultivar to cultivar. These all five cultivar under the study differed in these Albumin profiles. No two cultivars were similar in albumin fraction composition, which indicates this variation can be exploited as genetic marker for identification cultivar of Groundnut, The cultivar showing only one Albumin fraction (Rm 0.95) is the SB-XI, cultivar exhibiting Albumin fraction 0.83 is B-95, cultivar exhibiting Albumin fraction 0.80 is TAG-24, cultivar with Albumin fraction having 0.63.0.65, 0.69, 0.86, 0.89 is TAG- 26 and cultivar with Albumin fraction having Rm values 0.48.0. 56, 0.61, 0.72 and 0. 90 is ICGS-11.All five cultivar under the study varied in their Globulin composition which can be use as genetic marker in identifying the cultivar. Thus the cultivar showing highest number of Globulin fraction (8) are varieties ICGS-11 and TAG-24. The cultivar showing lowest number of Globulin fraction (5) is TAG-26. The cultivar with seven Globulin fractions is B-95 and with 6^{th} Globulin fraction is SB-XI. Variation in Albumin and Globulin profiles are clearly due to variation in genetics loci of genes and thus they are highly heritable. Thus all five cultivars under study vary in genetics loci for Albumin and Globulin and can be use as stable genetic markers. Thus all the cultivars differed in the number and type of Globulin and Albumin, base on which they can be identified with certainty. Thus all cultivar with Albumin fraction having band number 1,2,3,7,12 and Globulin fraction having band number 2,3,6,7,9,11,14,15 is ICGS-11, with Albumin fraction having band number 1,2,3,7,8,11 and Globulin fraction having number 2,3,6,7,11,14,15 is TAG-24, Albumin fraction having band number 1,2,3,7,9,12 and Globulin fraction having number 3,6,7,9,11,14,15 is B-95, Albumin fraction having band number 13 and Globulin fraction having number 3,8, 12,13,16,18 is SB-XI, Albumin fraction having band number 1,4,10,13,17 is TAG-26.

The advantage of using electrophoresis technique in taxonomical and breeding work has been discussed by many investigators (Alard and Kahler, 1971., Menke et al, 1973, Fedak 1972). This technique is rapidly gaining popularity for using characterization at many crop plant, although the method employed are not standardized and the results from various laboratories are at variance.Ground nut cultivars have so far been practically differentiated according to morphological differences in plant height, pod colour, number of seed in pod, pod length. However, the above characters are liable to be influenced by the environmental conditions and difficulty is encountered in identification of cultivars with similarities in pedigree. Agronomic characters such as yield, plant height, pod weight, etc. are laso strongly under the effect of environment and cannot be use to advantage in cultivar identification. The advantage of using electrophoretic varieties are not under the control of ecological factors(Schwartz, 1960, Loescheke and Stegman 1966). Identification of cultivars by the use of protein marker is th liable because isozymes are expression of the genetic makeup of the plants, or often little affected by the environment, (Lee and Ronalds, 1967, Loescheke and Stegman 1966 and Schwartz, 1960) and increase the certainty of correctly identifying a specific cultivar.It is of common occurrence that large number of protein bands may occur in different species but most of these bands are 'monomorphic' i.e. present in all cultivars of that species. Thus, the number of variant (polymorphic) bands is small. Since, only the polymorphic bands are actually of using, genetically, physiological and taxonomical studies (Bassiri, 1976).

Conclusion:

All the five cultivars under the study, showed the presence of albumin and globulin proteins. The number of albumin and globulin proteins varied from cultivar to cultivar (A total 31 protein bands were recorded in all five cultivars. Out of that 18 bands were of globulin fraction and the rest 13 bands were of albumin fraction.). Variation in protein bands is clearly due to variation in genetic loci of genes and thus they are highly inheritable. Thus, all five cultivars under study are polymorphic in genetic loci for protein and can be used as stable genetic markers. All the cultivars differed in the number and type of protein based on which they can be identified with certainty.

Fig1:- Digramatic representation of the banding pattern of Albumin and Globulin seed storage proteins of Arachishypogaea observed on SDS-PA



GE.

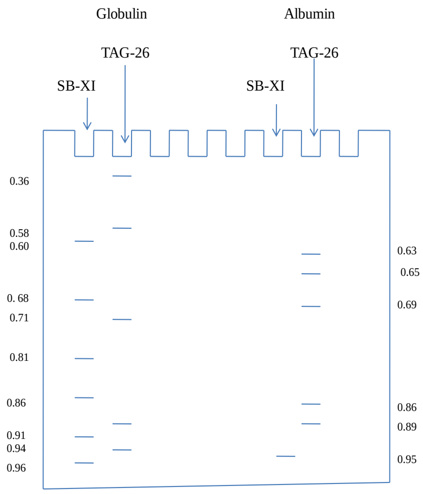


Table: Albumin and Globulin composition of five different cultivar of groundnut with respect to their banding pattern and relative mobility.

Sr. No.	Name of Variety	Albumin fraction			Globulin fraction		
		Rm value	Band No		Rm value	Band no	
1	ICGS-11	0.48	1	5	0.43 0.56	2 3	8
		0.56	2		0.63 0.65	6 7	
		0.61	3		0.70 0.78	9 11	
		0.72	4		0.88 0.90	14 15	
		0.90	5				
2	TAG-24	0.48	1	6	0.43 0.56	2 3	8
		0.56	2		0.63 0.65	6 7	
		0.61	3		0.70 0.78	9 11	
		0.72	7		0.88 0.90	14 15	
		0.80	8				
		0.90	12				
3	B-95	0.48	1	6	0.56 0.63	3 6	7
		0.56	2		0.65 0.70	7 9	
		0.61	3		0.78 0.88	9 14	
		0.72	7		0.90	15	
		0.83	9				
		0.90	12				
4	SB-XI	0.95	13	1	0.60	05	6
					0.68	08	
					0.81	12	
					0.86	13	
					0.91	16	
					0.96	18	
	TAG-26	0.63	04		0.36	01	5
		0.65	05		0.58	0 4	
		0.69	06		0.71	10	
		0.86	10		0.86	13	
		0.89	11		0.94	17	

References:

1. Alard, R. and Kahler, A.(1971).Allozyme polymorphisms in plant population. Stadler Symp.3:9-24.
2. Bassiri ,A.(1976). Barley cultivar identificatioin by use of isoenzyme electrophoretic pattern.Can.J.Pl.Sci.56:1-6.
3. Bassiri, A and Rouhani,I.(1977). Identification of broad bean cultivar based on isoenzymepatteren. Euphycal 26:279-286.
4. Desborough,S. and Peloquin, S.(1968). Potato variety identification by use of electrophoretic patterens of tuber protein and enzyme. Amer Potato J. 45:220-229.
5. Desborough,S.(1969). Tuber pritein from haploid, self and cultivar of group tuberosum separated by acid gel electrophoresis. Theor.Appl.Genet.39:4-47.
6. Fedak,G.(1972).Allozyme as aids to Canadian barley cultivar identification, Euphytica 23:166-173.
7. Gibbons, R.,Bunting,A. and Smartt, J.(1971). The classification of varities of groundnut, Euphytica,21:78.
8. Lee,J. and Ronalds, J.(1967). Effect of environment on wheat gliadin. Nature 213:844-846.
9. Nelsons, O.(1979). Adv. Cereal Sci. Technol. 3:41-47.
10. Osborne, T. (1924). Science 28,417-427.
11. Schwartz, D.(1960). Genetics studies on mutant enzyme in Maize: synthesis of hybrid enzyme by heterozygotez. Proc. Nat. Acad. Sci. 46:1210-1215.
12. Zwartz,J.(1966). Potato varities and their protein electrophorogram characteristic. Eur.Poato J.9:111-128.

'Journal of Research & Development' A Multidisciplinary International Level Referred and Peer Reviewed Journal, Impact Factor-7.265, ISSN: 2230-9578, 20 April 2022, Volume-13, Issue-19

Assessment of Water Quality Parameters From Wagholi Dam In Osmanabad District, Maharashtra

Nitin P. Patil[1] Vaishali S. Ghogare[2]

[1]Associate Professor & Head, Department of Water & Land Management, Dr. Babasaheb Ambedkar Marathwada University, Sub Campus, Osmanabad.

[2] Junior Lecturer, Chhatrpati Shivaji Junior Science College, Osmanabad.

Abstract:

Next to air, the other important requirement for human life to exist is water. It is the Nature's free gift to the human race.The quality of water usually described according to its physical, chemical and biological characteristics. Rapid industrialization and indiscriminate use of chemical fertilizers and pesticides in agriculture are causing heavy and varied pollution in aquatic environment leading to deterioration of water quality and depletion of aquatic biota. Due to use of contaminated water, human population suffers from water borne diseases. It is therefore necessary to check the water quality at regular interval of time. Parameters that may be tested include temperature, pH, turbidity, alkalinity, nitrates and fluoride.

Key words: Physico-Chemical parmeters, Monthly variation, TDS, Alkalinity

Introduction:

Water is the most important in shaping the land and regulating the climate. It is one of the most important compounds that profoundly influence life. The importance of water in human life is so much that the development of any city of the world has particularly taken place near some source of water supply. Water is available in solid, liquid and gas forms. The occurrence of water in all the three forms is basically important for human beings for comfort, luxury and various other necessities of life. The use of water by man, plants and animals is universal. As a matter of fact, every living soul requires water for its survival. It is the principal raw material for food production and many other uses outside the home and the farm. The water resources are the inexhaustible gift of nature. But, to ensure their services for all the time to come, it becomes necessary to maintain, conserve and use these resources very carefully. The remedial measures will have to be found out in future to increase available water resources and to improve the quality of water. Analysis of water availability and human use suggest that human withdraws approximately 50% of the total available freshwater resource presently. The expected population increase coupled with economic development and changing life styles over the next 25 year will substantially increase the demand for fresh water resources like lakes and ponds and without doubt, the availability of freshwater for human consumption will be one of the greatest issues for human kind in the present century. In spite of the great importance to humans, to access the freshwater of high quality, freshwater systems have been misused for many years. Fresh water habitats occupy relatively small portion of the earth's surface as compared to marine and terrestrial habitats. However, their importance to man is far greater than other area as they are most convenient and cheapest source of water for domestic and industrial needs. The fresh water components are the bottleneck in the hydrological cycle. Fresh water ecosystems provide more convenient and cheapest waste disposal systems.

Physico-chemical parameters are very important in estimating the constituents of water and concentration of pollutant or contaminant. The chemical and biological factors are interrelated and interdependent. The physical factors include water movement, light, temperature, turbidity and suspended solids. The chemical factors include pH, carbonates, bicarbonates, oxygen, carbon dioxide cations and anions and dissolved organic materials. The main object of the physico-chemical analysis of water is to determine the status of different chemical constituents, which are present in the natural and disturbed aquatic ecosystem. The quality of water may be affected in various ways due to pollution. The impure water may cause the water borne diseases which badly affects the human body. The higher values of turbidity are associated with disease causing bacteria. The higher values of TDS will cause gastro-intestinal irritation. A higher chloride value causes eye and nose irritation, stomach discomfort. The excessive amount of Nitrate effects infants below the age of six months. The present investigation aims towards analysis of the water samples collected from Wagholi Dam, with special reference to Dissolved oxygen, Total Hardness, Alkalinity, Flourides, Nitrates and Chlorides. It is Located at 18^0 14'30" N Latitude and 76^0 08'30" E longitude. The submerged area of the tank is 334 ha. The catchment area of the dam is 6835 ha. The gross command area is 2279 ha, while the cultivable command area is 2067 ha. The tank water is basically used for domestic, agriculture and fisheries activity.

Materials and Methods:

In two years of study period 2017-18 and 2018-19physical parameters like water temperature, turbidity, total dissolved solids and pH were recorded at the time of sample collection, by using thermometer and pocket digital ph meter and turbidity meter. These parameters were analyzed on the spot at selected stations soon after collecting the samples every month between 9 A.M. to 11 A.M. on fixed date to avoid the fluctuation in the observations. The estimation of dissolved Oxygen, total hardness, alkalinity, fluorides, nitrates and chlorides were analyzed in the laboratory after immediately collecting samples. These parameters were measured in the laboratory by applying respective methods as Prescribed by APHA, AWWA, Trivedy and Goel, Kodarkar. For the analysis of physico-chemical factors, the surface water was collected from the fixed spot of Wagholi Dam. It was tested. The average values of the physico-chemical parameters from all the 6 selected stations were considered for the presentation in this paper.

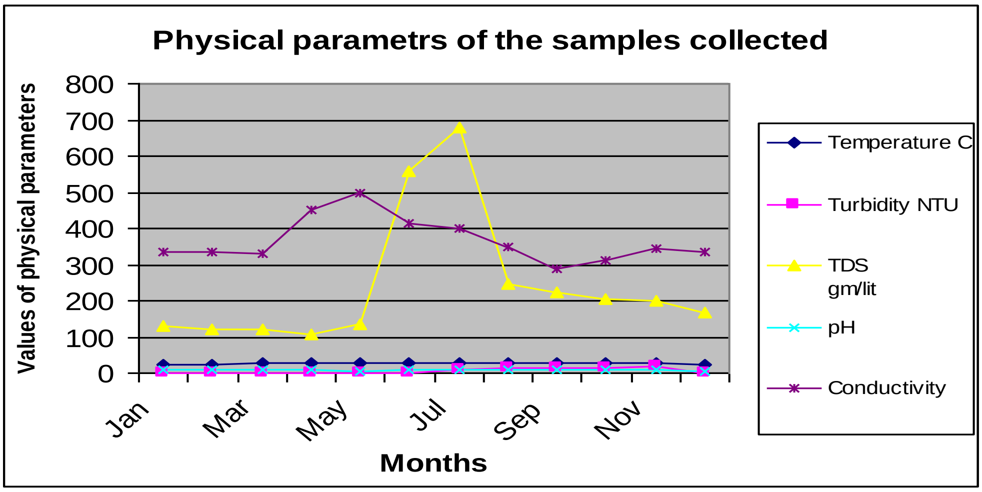
Result and Discussion:

Water Temperature:

In the present study, water temperature ranges from 22.5^{0}c to 29.5^{0}c. The maximum (29.5^{0}c) temperature was recorded in the month of May while the minimum temperature (22.5^{0}c) was recorded in the month of December (winter). It showed higher temperatures in summer and relatively lower temperatures in winter. Similar study conducted by Jayabhaye et al;, Salve and Hiware, observed that during summer, water temperature was high due to low water level, high temperature and clear atmosphere. Water temperature plays an important role which influences the chemical, bio-chemical and biological characteristics of water body.

Table 1: Average values of Physical Parameters of the samples from Wagholi Dam

Month	Temperature ^{0}C	Turbidity NTU	TDS gm/lit	pH	Conductivity
Jan	23	0.82	130.92	7.45	336.4
Feb	24.8	0.55	120.03	7.47	333.9
Mar	28.1	0.53	120.93	7.46	332.5
Apr	28.8	0.4	105.92	7.14	452.6
May	29.5	0.34	135.2	6.68	497.9
Jun	26.9	0.95	560.2	7.25	415.3
Jul	26.7	8.54	680.4	7.25	398.4
Aug	27	12.41	245.7	7.42	350.2
Sep	27.6	14.72	221	7.61	286.4
Oct	28.5	12.16	206	7.6	312.8
Nov	28.2	16.3	199.5	7.92	342.2
Dec	22.5	1.5	167.17	6.93	334



Turbidity:

The turbidity of water fluctuated from 0.34 NTU to 14.72 NTU. The maximum values (14.72 NTU) was recorded in the month of September (Monsoon) it might be due to human activities, increase of runoff water in the irrigation project and presence of suspended particulate matter, and minimum value (0.34NTU) in the month of May due to higher temperature, decrease in water level.

Total dissolved solids:

The total dissolved solids fluctuate from 0.105 gm/litre to 0.680 gm/1itre. The maximum value (0.680 gm/litre) was recorded in the month of July due to heavy inflow into the water body caused by the heavy rainfall and minimum value (0.105 gm/litre) in the month of April.

pH:

The pH was found to range from slightly alkaline to slightly acidic. The pH value ranges from 6.68 to 7.92. The maximum pH value (7.92) was recorded in the month of November (winter) and minimum value (6.68) in the month of May (summer). The factors like air temperature bring about changes in the pH of water. Most of bio-chemical and chemical reactions are influenced by the pH. The reduced rate of photosynthetic activities reduced the assimilation of carbon dioxide and bicarbonates which are ultimately responsible for increase in pH, the low oxygen values coincided with high temperature during the summer months. Similar results were also produced by Kamble*et.al.* in 2009.

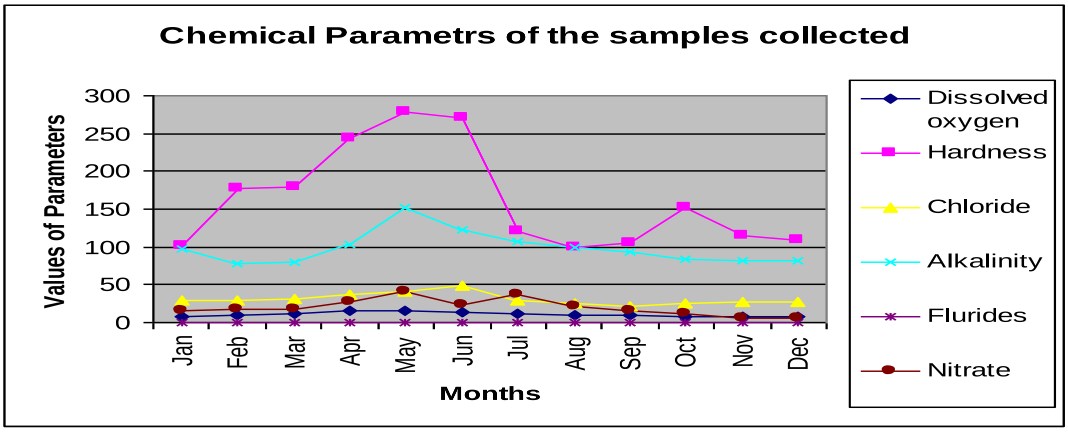
Dissolved Oxygen:

The values of DO fluctuate from 7.45 mg/1 to 15.68 mg/1. The maximum values (15.68 mg/1) was recorded in the month of May (summer) and minimum values (7.45 mg/1) in the month of December (winter). The high DO value in summer is due to increase in temperature and duration of bright sunlight has influence on the % of soluble gases (O_2& Co_2). The long days and intense sunlight during summer seem to accelerate photosynthesis by phytoplankton, utilizing Co_2 and recorded during summer. The quality is slightly lesser during winter, reported by Masood Ahmed and Krishnamurthy.

Table 2: Average values of Chemical Parameters of the samples from Wagholi Dam

Month	Dissolved oxygen	Hardness	Chloride	Alkalinity	Fluorides	Nitrate
Jan	8.54	101.81	28.5	98.18	0.285	15.87
Feb	8.96	178	28.7	78.83	0.287	17.08
Mar	12.56	178.83	31	79.83	0.31	18.12
Apr	14.85	243.2	37.2	102.5	0.354	27.46
May	15.68	279.5	41.6	152.78	0.458	41.87
Jun	13.58	270	48.5	122.56	0.567	24.16
Jul	11.74	120.8	29.2	106.38	0.429	36.57
Aug	10.1	98.65	24.6	99.64	0.387	21.98
Sep	8.98	105	21.8	94.28	0.308	15.27
Oct	8.26	152.4	25	84.24	0.382	11.45
Nov	8.15	115.8	27.1	82.72	0.276	5.75
Dec	7.45	109.4	26.5	82.32	0.264	5.27

(Values expressed in mg/liter)



Hardness:

The value of hardness fluctuates from 98.65 mg/1itre to 270 mg/1itre. The maximum value (270 mg/1itre) was recorded in the month of May (summer) and minimum value (98.65 mg/1itre) in the month of August. Hujare reported total hardness was high during summer than monsoon and winter. High value of hardness during summer can be attributed to decrease in water volume and increase of rate of evaporation of water. Similar results were obtained in the present study.

Chlorides:

The values of chlorides range from 25.0 mg/1itre to 48.5 mg/1itre. The maximum value (48.5 mg/1) was recorded in the month of May (summer) and minimum value (31.06 mg/1itre) was recorded in the month of October. In the present study maximum value of chloride was recorded in summer. Similar results were reported by Swarnalatha and Narsingrao.

Alkalinity:

Total alkalinity ranges from 78.83 mg/1itre to 152.78 mg/1itre. The maximum value May (summer) was recorded in the month of May (summer) and minimum value (121.25 mg/1itre) in the month of February (winter). The alkalinity was maximum value in May (summer) due to increase in bicarbonates in the water. Hujare also reported similar results that it was maximum in summer and minimum in winter due to high photosynthetic rate.

Flourides:

The values of fluorides range from 0.264 mg/1itre to 0.567 mg/1itre. The maximum value (0.564 mg/1itre) was recorded in the month of June (late summer) and minimum value (0.264 mg/1itre) was recorded in the month of December. In the present study maximum value of chloride was recorded in summer. Similar results were reported by Swarnalatha and Narsingrao.

Nitrate:

The values of nitrate ranges from 5.27 mg/1itre to 41.87 mg/1itre the maximum value (41.87 mg/1itre) was observed in the month of July (Monsoon) and minimum (5.27 mg/1itre) in the month of November (winter). The similar results were reported by Abdullah in 2010.

References:

1. Abdullah, S., Mohammad A.I. , Mohammad I.F.(2010): Physico Chemical Analysis of the Freshwater at Kundalika Dam,, Dist. Beed, (M.S.) India Global Journal of Environmental Research.4(1): 01-05: 2010
2. APHA (1985): Standard Methods for Examination of Water and Wastewater, 20th Edition, American Public Health Association, Washinton D.C.
3. APHA, 1998. Standard methods for examination of water and wastewater APHA, AWWA WPCF Washington D.C. 20thEdn.,pp: 1134.
4. Arvindkumar, (1995): Some Immunological Aspects of the Fresh water Tropical Wetland of Santhal. Pargana (Bihar) India, J. Envi. Poll. 2 (3): 137-141.
5. Burkholder, J.M., 2001. Eutrophication and oligotrophication, in: Encyclope of Biodiversity, Vol. 2 by Levin S (ed.). Academic Press, New York, pp: 649-670.
6. Christer, B. and H. Lars- Anders, 2002. Biology of Lakes and Ponds (Biology of Habitats).
7. Gorde, S.P. and Jadhav, M.V.(2014): Assessment of Water Quality Parameters: A Review. Int. Journal of Engineering Research and Applications Vol. 3, Issue 6, Nov-Dec 2013: 2029-2035.
8. Hujare, M.S. (2008): Seasonal variation of physic-chemical parameters in the perennial tank of Talsande, Maharashtra. Ecotoxicol. Environ. Monit. 18 (3): 233-242.
9. Johnson, N., C. Revenga and J. Echeverria, 2001. Managing water for people and nature. Sci. 292: 1071-1072.
10. Jayabhaye, U.M. (2006): Pentewar M.S. and Hiware C.J. (2006): A Study on Physico-chemical parameters of a Minor Reservoir, sawana, Hingoli District, Maharashtra.
11. Kadam, M.S. Pampatwar D.V. and Mali R.P. (2007): Seasonal variations in different physic-chemical characteristics in Masoli reservoir of Parbhanidistict, Maharashtra, J. Aqua. Biol. 22(1): 110- 112.
12. Kamble, S.M. Kamble A.H. and Narke S.Y. (2009): Study of physic-chemical parameters of Ruti dam, tq. Ashti dist. Beed, Maharashtra. J. Aqua. Biol. 24(2): 86-89.
13. Khan, M.A. and Choudhary S.H. (1994): Physical and chemical limnology of lake Kaptai, Bandgladesh. Trop. Eco. 35(1): 35-51.
14. Kodarkar M.S. (1992): Methodology for water analysis, physic-chemical, Biological and Microbilogical Indian Association of Aquatic Biologists Hyderbad: Pub. 2: pp. 50.
15. Manjare, S.A., Vhanalkar S.A. and D.V. Muley (2010) : Analysis of water quality using Physico-Chemical parameters of Tamdalage Tanks in Kolhapur district, Maharashtra. International Journal of Advanced Biotechnology and Research: 1(2), December 2010, 115-119
16. Masood Ahmed and Krishnamurthy R. (1990): Hydrobiological studies of Wohar reservoir Aurangabad (Maharashtra State) India. J. Environ. Biol. 11 (3): 335-343.
17. Pandey, A.K., Siddiy S.Z. and Rama Rao (1993): Physico-chemical and biological characteristics of Husain sagar, an industrially polluted lake, Hyderabad. Proc. Acad. Environ. Biol. 2 (2), 161-167.
18. Ramachandra, T.V., R. Kiran and N. Ahalya(2003). Status of Varthurlake: opportunities for restoration and sustainable management. Tech. Report. 102, CES IISc. Bangalore.

19. Ritcher, B.D., D.P. Braun, M.A. Mendelson and L.L.Masgters, 1997. Threats to imperiled Freshwater fauna, Conservation Biol., 11: 1081-1093.
20. Salve, V.B. and Hiware G.J. (2008): Study on water quality of Wanparakalpa reservoir Nagpur, Near ParliVaijanath, District Beed. Marathwada region, J. Aqua. Biol., 21(2): 113-117.
21. Swaranlatha, S. and A. Narsingrao. (1998): Ecological studies of Banjaralake with reference to water pollution, J. Envi. Biol. 19(2): 179-186.

A Study of Cotton Growing Farmers and Its Agriculture Marketing In Latur District

Mr. Solunke Amol Appasaheb[1] Dr. Kachave M.D[2]
[1]Research Scholar, Department of Commerce, ShivajiMahavidyalayaRenapur Dist. Latur, Maharashtra
[2]Professor and Head of Dept. of Commerce, Ramesh Varpudkar Mahavidyalaya, Sonpeth, Dist. Parbhani

Abstract : The present study is about the cotton production and marketing in the Maharashtra state. The main aims of this paper to examine the cotton production and marketing problems in Latur. Also to find out the barriers and factors affecting cotton production & marketing in Latur district. The particular references for study have been taken from Agriculture Produce Marketing Committee, Maharashtra State Cooperative Cotton Federation, Ltd. Privet cotton ginning factories & Cotton Corporation of India. 60 farmers have been selected for the survey. The collected data is analysed and interpreted by applying various statistical tools and techniques. This paper includes farmer's perception toward cotton production and marketing and also researcher tried to know the practices, problems and prospects of production and marketing of cotton in Latur district etc.
Keywords*:* Agricultural Market, APMC, Cotton Growing Farmers, GDP

Introduction

The share of the Indian textile industry is very high in the textile industry of the world. It contributes approximately 14% to India's industrial production, 4% to the GDP and 17% to the country's export earnings. More prominently, it is responsible for 20 % of the manufacturing value addition. Lately, it has been bringing home one-third of India`s total export earnings. It provides direct employment to over 35 million people and it generates the second largest employment after the agricultural sector. This industry is expected to grow to US $ 110 billion by 2015 from its present value of US $ 70 billion. Indian textile and apparel industry is taking a new course by entering the Chinese market. Most of the top global apparel retailers, such as JC Penny, Nautica, Docker and Target, have their sourcing network in India. Indian textiles and apparel exports, which is worth US $ 22 billion is expected to register a four-fold increase to touch the US $ 90 to 100 billion in the next 25 years. Cotton is the most famous textile material associated with the Indian Subcontinent. Cotton is soft and comfortable. It absorbs perspiration. It has good colour retention. It is a good printing material. The export of fast dyed cotton cloth to Europe revolutionized the garment and furnishing fashions, agricultural practices and the textile manufacturing industries of the seventeenth and eighteenth centuries. In addition to the textile industry, cotton is used in fishnets, coffee filters, tents and bookbinding. The first Chinese paper was made of cotton fiber, as is the modern US dollar bill and federal stationery. Before economic liberalization in 1991, the Indian cotton industry was in a miserable situation. The economic liberalization of the Indian economy in 1991 gave the much-needed thrust to the Indian cotton textileindustry.Maharashtra State is having the largest cotton growing area in the country accounting for nearly one-third of the national cotton area (39.87 lakh hectares). Since there are vast tract of shallow soils with poor fertility and also the precarious and uneven distribution of rainfall over a larger area, the cotton production is only around 6-10 q/ha, though certain eco niches are having higher productivity (20-30 q/ha) throughout the State. The recurrent droughts and early termination of monsoon rains during September in the Maharashtra region call for strong water harvest programmes and farm ponds. It is observed that there is a vast potential for water harvest in the undulating terrain of Maharashtra. The total rainfall in cotton-growing districts of Maharashtra is from 700 to 1000 mm and it should not be difficult to augment rain water through Farm ponds and Mini reservoirs. The irrigated cotton in Maharashtra is having high yield potential (30-40 q/ha). But as compare to another state like Panjab the productivity of Maharashtra state is very low and the area under cultivation is very large. Area and productivity-wise data are given below. The textile industry is one of the largest and most important sectors in the Indian economy in terms of output, foreign exchange earnings and employment.

Importance of Cotton Industry in IndianEconomy: -

Cotton is the backbone of the textile industry, which consumes 70% of the country's total fiber production. This industry provides one of the most basic needs of people and holds importance, maintaining sustained growth for improving quality of life. Today the world uses more cotton than any other fiber and cotton is a leading cash crop. Being a major contributor to the GDP, employment to rural areas and the less privileged, and as a major contributor to industrial production and export, the cotton textile industry has a bigger say in the future growth of the Indian economy. Several challenges stand in the way of Indian firms before they can own a larger share of the global market. Managing such a complex supply chain requires economies of scale and economies of scope with proper coordination through excellent managerial practices, technology, long term planning and facilitating policies.

The Current Situation of Cotton in Maharashtra: -

Within India, this report focuses on cotton farmers in Maharashtra, as they face several challenges:

1. Cotton farming is liable for risks: Some of the major risks facing cotton farmers are droughts, pests(inparticularthepinkbollworm,whichhasledtoseverecroplossesinrecentyears)andprice volatility. Crop insurance is used by only 54% offarmers.

2. Cotton revenue is low: As discussed above, Maharashtra has the lowest cotton yields among India's core cotton-growing states. This is pushed by the fact that most of Maharashtra's cotton farmers are predominantly rain fed putting them at more risk of crop losses due to droughts. Furthermore, landholdings in Maharashtra are small and fragmented at an average size of 1.44 hectares. Cotton farmers are also unorganized, making them price takers in their valuechain.

3. Cotton cultivation is expensive: Farmers are overly reliant on expensive hybrid seeds, chemical fertilizers and chemical pesticides. At the same time, the cost of agricultural labour is increasing due to labour migration tocities WithinMaharashtra,cottonismainlygrownin15districtsintheCentralandEasternregions. Strong intra-state differences between farmer situations exist; with yields varying from 1.6 quintals of lint per hectare in Beed to 4.7 in Amravati (data referenced is an average of the cotton seasons from 2012 to 2016). The average yield in Maharashtra lay at 3.5 quintals of lint perhectare.

Literature Review

Mariga (2004) He noted that the development of marketing services, extension and training, seed production and access to inputs was fundamental in improving cotton production especially in the smallholder sector of Zimbabwe. ***Jayne et al (1994)*** used a profit function to econometrically estimate determinants of agricultural production in the country. The study indicated the importance of state marketing infrastructure and increased credit availability in stimulating crop production.***Tokarick (2003)*** found out that multilateral trade liberalization in all agricultural markets (including cotton) is expected to induce a 2.8 per cent increase in the world prices of cotton, with 0.8 per cent from the removal of market price support and 2.00 per cent coming from the removal of production subsidies.

Significance of the Study

In 2011-12, Maharashtra state has 190 Cotton /Man-Made Fibre Textile (Non-SSI) Mills which is only 9.71 % in comparisons to India. There is only 0.02% (27) small scale spinning mills, out of 1336 in India. In the same year number of Handlooms is 0.24% (5,718) out of India. However, Maharashtra has 30 % land under cotton cultivation with produce 20 % raw cotton in comparison to India. Besides this, there are 2.87 lakhs (55.19%) of power loom units in the state out of 5.20 lakhs in India. The textile industry of Maharashtra is consolidating with the power loom sector. The majority of power looms are located in three power loom clusters which are Bhiwandi (Thane district), Malegaon (Nashik district) and Ichalkaranji (Kolhapur district). Central Maharashtra, and North-Maharashtra are the main cotton-producing areas in the state. The majority of cotton mills whether it is private or cooperative are located in a part of western Maharashtra like Kolhapur, Solapur, Sangali etc. Handlooms are in Solapur, Nagpur, Bhandara and Nashik district which is negligible in comparison with India.

Statement of the problem

Cotton is a leading and traditional agricultural productin India. On the other hand, in state, the middlemen enjoy the creamat the cost of disability, illiteracy etc., of the poor farmers. A small part of the pricepaid by buyers reaches the farmerswhile the middlemen suck the big part. Farmers are handicapped mainly in securing a fairand reasonable pricefor their produce. The reasons are many-low productivity due to improper implementation of all government agriculture-related programme lack of regulated markets, ungraded produce, no Agmark, inadequate storage and warehousing facility, etc. At present, the conditions have been greatly improved. Today, agriculture being modernized, leads to manifold productions. The role of marketing is fast changing. Also, the government exports policy, program and facilities provided for cotton grower farmer is not adequate, and the available facilities not reaching root level..

Objective of the study: -

The study is carried with the following specific objectives:-

1. To know the current status of APMC and its reforms in agriculture marketing
2. To study trends of cotton cultivation in Latur district.
3. To analyze the productivity and marketing of cotton in the Latur district.

Research Methodology: -

This study has being descriptive types of research adopted by researcher.The following different aspects of methodology were adopted for the research study. The researcher has used the survey strategy. Convenience sampling use for this study and 60 farmers had been selected for the survey.

APMC Reforms in Agriculture Marketing

Based on a Model Act circulated by the central government, almost all major states enacted APMC legislation. The regulation was introduced to overcome the problems faced in traditional marketing system by ensuring mechanism for proper sale of produce, weighment, grading and standardization, market information, market charges in proportion to the services provided, prompt payment without any un-authorized deduction etc. The market regulation brought its impact in terms of providing higher prices and better returns to framers reduction of market charges and providing amenities at the time of sale of the product to the farmer in the vicinityThe 2014 budget recognized the need for setting up a National Agricultural Market (NAM). Conceptually NAM would interlink various markets within the state and the 37country by creating a unified market through online trading platform, both, at State and National level and promotes uniformity, streamlining of procedures across the integrated markets, removes information asymmetry between buyers and sellers and promotes real time price discovery based on actual demand and supply, promotes transparency in auction process, and access to a nationwide market for the farmer, with prices commensurate with quality of his produce and online payment and availability of better quality produce and at more reasonable prices to the consumer. National Agricultural Market (eNAM) is a single pan India electronic platform for (i) Efficient and transparent price discovery; (ii) Gateway for all licensing; (iii) Facilitating intra state and interstate movement of commodities; (iv) Payment gateway and (v) All market operations. As on 31 July 2017, around 455 APMCs in 13 States are connected through eNAM.

Results and Discussion

Table 1 Satisfaction level of farmers by taking cotton crop production

Are you satisfied	No of Respondents	Percentage
Yes	43	71.66
No	17	28.33
Total	60	100.00

(Source: Field Survey – 2021)

Note: The figures in parentheses indicate percentage to column total

It was analyzed from table 1 that out 60 respondents (43) 71.66 per cent of cotton growing farmers were satisfied with taking cotton crop production and (17) 28.33 per cent of cotton growing farmers were unsatisfied with taking cotton crop production. It was conclude that majority of farmers were satisfied with taking cotton crop production

Place of Sale Cotton Production

It was noted from table 2 that the cotton growing farmers sold their cotton production to the various marketing agencies; those are Wholesale private traders, Ginning and Pressing industries, Middleman or agents, Maharashtra state cooperative marketing federation and other.

Table 2 Place of Sale Cotton Production

Place of Sale	No of Respondents	Percentage
Wholesale Private Traders	7	11.66
Ginning & Pressing Factories	13	21.66
Middleman or Agents	2	03.33
Maharashtra State Co-op Marketing Federation Ltd	33	55.00
Other Merchant	5	8.33
Total	60	100.00

(Source: Field Survey – 2021)

It was pinpointed that out 60 respondents (33) 55.00% of farmers sold their cotton production to Maharashtra state cooperative marketing federation Ltd; followed by (13) 21.66% of farmers sold their cotton production to ginning and pressing industries; (7) 11.66% f farmers sold to wholesale private traders (5) 8.33% of farmers sold to other merchant; (2) 3.33% of farmers sold to middleman or agents.It was found that the Most of cotton growing farmers of study area sold their cotton production to Maharashtra state cooperative marketing federation Ltd.

Prefers to sale of Cotton Production

It was noticed table 4 that the respondents opinions about prefers to sale of cotton productionwere collected on the basis of five point scale with numerical weight viz., Very high (1), High (0.5), Medium (0), Less (-0.5) and Very less (-1). To give the ranks to the farmers prefer to sale of cotton production on the basis of parameters, weighted average mean (WAM) was computed.

Table 4 Respondents Opinions about Prefers to sale of Cotton Production

Prefers	Very high	High	Medium	Less	Very less	Total	WAM	Rank
	1	0.5	0	-0.5	-1			
Easy to Transport	31 51.67	8 13.33	3 5.00	7 11.67	11 18.33	60 100.00	0.341	III
To No Cheating	25 41.67	12 20.00	8 13.33	6 10.00	9 15.00	60 100.00	0.316	IV
Offer Good Price	29 48.33	21 35.00	2 3.33	5 8.33	3 5.00	60 100.00	0.566	I
Proper weight taken by present marketing agency	23 38.33	12 20.00	3 5.00	13 21.67	9 15.00	60 100.00	0.225	V
Immediate Payment	18 30.00	12 20.00	4 6.67	9 15.00	17 28.33	60 100.00	0.041	VII
The minimum cost of the sale process	21 35.00	15 25.00	3 5.00	10 16.67	11 18.33	60 100.00	0.208	VI
Properly check the quality of grade cotton	32 53.33	12 20.00	1 1.67	6 10.00	9 15.00	60 100.00	0.433	II

(Source: Field Survey - 2021)

Note: The figures in parentheses indicate percentage to row total

It was analysed from table 4 that the cotton growing farmers sold their cotton production to different marketing agencies depending on some specific reasons for choosing particular marketing agency. majority of respondents near about 56.6 per cent respondents opinion was that prefer to the buyer whose offer good price (I rank) its WAM is (0.566); Most of the respondents given their preference to the buyer whose Properly check the quality of grade cotton (Rank II); the respondents given third rank to that to the easy to transport (III rank); cotton growing farmers chose marketing agency based on the relations due to the reason of no cheating in their transaction. (IV rank); for the chose their marketing agency because of proper weight taken by present marketing agency (V Rank); prefer to the minimum cost of the sale process got (VI) and cotton growing farmers chose their marketing agency on the basis immediate payment for their cotton produce, (Rank VII); It was conclude that most of farmers chose their marketing agency for the reason of good prices offered for their cotton produce

Conclusion

It observed that the majority of cotton growing farmers sold their cotton production to the Maharashtra state cooperative marketing federation within available of other various marketing agencies in the market those are wholesale private traders, ginning and pressing industries, middleman or agents etc. It was analysed that the cotton growing farmers sold their cotton production to different marketing agencies depending on some specific reasons for choosing particular marketing agency. Majority of respondents near about 56.6 per cent respondents opinion was that prefer to the buyer whose offer good price. Also it was found that majority of respondents were satisfied with taking cotton crop production.

References:

1. Annual Report 2011-2012, Department of Agriculture and Cooperation, Ministry of Agriculture, Government of India, Retrieved on 22/04/2013 from www.agricoop.nic.in
2. Ashok Gulati and Surbhi Jain discussion paper titled “Pricing “Crisis” in Cotton” presented and published by ‘Commission for Agricultural Costs and Prices, M inistry of Agriculture, Government of India’ on December 2011.
3. Brief Industrial Profile of Dhule District Retrieved on15 May 2013 from http://dcmsme.gov.in/ dips/IPS%20Dhule% 20New.p df
4. Bryman A, (2004), Social Research Methods, Oxford University Press, Oxford.
5. Purushottam Sharma Research Report-2011-12 titled “A Study on Agricultural Marketing System in Odisha” published by National Institute of Agricultural Marketing (NIAM) Jaipur Rajasthan.
6. S.L. Gup ta and Hitesh Gupta (2012), Business Research Methods, McGraw Hills, New Delhi.
7. M. Roy (2012), “Agricultural Marketing: New Challenges” published in ‘International Journal of Humanities and App lied Sciences’ (IJHAS), Vol. 1. No. 2,
8. Tripathi P.C. (2006), Research Methodology in Social Sciences (6th Ed.), Siltan Chand and Sons, New Delhi.

9. Kothari C.R. (2012), Research Methodology; Methods and Techniques, New Age International, New Delhi.
10. Gupta, S.P (1990)., "Statistical Methods", Sultan Chand and Sons, New Delhi,
11. Current Cotton Scenario, http://cotcorp.gov.in/current-
12. cotton National Cotton Scenario, http://cotcorp.gov.in/national-cot to

Best Practices Adopted In Academic Libraries

Mr. Guldagad Kiran Dhondiram
Librarian, Babuji Avhad Mahavidyalaya, Pathardi. Dist. Ahmednagar. (Maharashtra)
E-mail. kiran1978kdg@gmail.com

Abstract

This paper is mainly focused on various best practices to be followed by academic library. It discusses importance of introducing best practices in academic library to enable it to improve its process and activities, optimize resource utilization and deliver high quality, efficient services to library users. This paper includes traditional best practices, information technology (IT) based best practices like web page, institutional repositories, e-mail alerting services, extension services and general best practice. This article will be useful guide to other academic libraries to get idea about various methods can be adopt in their respective libraries to render their services effective way.

Keywords: Libraries, ICT, Information Literacy, NAAC, Library Services,

Introduction

In the present age of information explosion the libraries and information resource center play not just an important learning-support function, but the library itself has been emerging as a site of learning, sometimes more important than even the class-room. Information and communication technologies (ICT) have made a tremendous impact on the functions of the academic of the academic libraries and knowledge resource center. The developments and changes in the ICT have changed the user's expectation from the academic libraries in different ways. The ways to build a library collection and offer services to the users vary from the recent to past exercises.

Definitons:

Oxford English Dictionary describes 'Best practice as quality of most excellent or desirable type or most appropriate, advantageous, highly improved, outstanding, par excellence services or the customary or expected procedure or way of doing something that is usual or expected way in a particular organization or situation, guidelines for good practices. In this process of developing best practices we take action rather than good ideas, and we improve our skills.'

NAAC Recommended Best Practices:

Best practices are available on NAAC website and they assure that regular updating will be made with consultations on contributing. For college and university libraries NAAC has developed the listed below are some of the best practices that can enhance the academic information environment and usability.

1. Computerization of library with standard software.
2. Inclusion of sufficient information about the library in the college/university prospectus.
3. Compiling student/ teacher attendance statistics and locating the same on the notice board.
4. Displaying newspaper clippings on the notice board periodically.
5. Career/ Employment Information /Services.
6. Internet Facilities to different user groups.
7. Information literacy programs.
8. Suggestion box and timely response.
9. Displaying new arrivals and circulating a list of those to academic departments.
10. Conducting book exhibition on different occasion.
11. Organizing book talks.
12. Instituting Annual Best User award for students.
13. Organizing competitions annually.

In order to be able to provide best services to the users, the library adopts processes and practices that are not only considered to be the best but are comparable with the best in the market. The best practices are mainly classified under the following broad areas are:

Traditional Best Practices:

1. **Book Exhibition:** Arrange book exhibition on different occasion (i.e. National Library Week, Copyright Day, Library Day etc.) display rare books, newly added books or books of particular subject which are available in the library. This will lead to increased awareness among readers about knowledge wealth the library possess they can demand the books accordingly.
2. **Library Hour:** Library should start Library hour for students, It made compulsory for all the students by adding it in their daily class schedule. In Library hour students should Visit the library for spending an hour in the library for reading materials. By keeping an hour in their time table students spend an

hour in the library which brings them closer to the reading materials, indirectly it helps to increase reading habits to of students.

3. **Orientation Programmed:** Orientation is one of the best practices to create awareness among the students about the library resources, services good reading habits and activities for maximum utilization of the library. The orientation helps & useful to the fresh students at the beginning of each academic year about the importance of the library, exposing the students to its various library services.
4. **New Arrivals:** Putting the list of newly available books on notice board will make the reader about the new reading material so that accordingly he could demand for those new books & get it.
5. **Library Brochure:** It is one of the important sources for creating exactitude about the library environment, services & collection of the library students can be provided the information broacher at the time of Admission. The information brochures include information about the library facilities, like Xerox, internet etc, latest publications, latest editions to the library, CD / DVD list, bank facilities, library rules & regulations, electronic resources & online information services etc.
6. **Book Reviews:** User should ask to read the entire book and give his review on book. At the end Librarian should collect it & displays it on notice board under the name of reviewer.
7. **Readers Club:** Library should give its facility to outside reader campus. Library also establishes a reader club. Maintain good relation between library & outside users.
8. **Library short Term Course:** The aim of this practice is to create understanding about library, use of ICT equipment in library & to know the mechanics of library. For this library should organize a two to three months duration course for the benefit of user community. In this course, feeding of data entry for books, creating reader profiles, generating barcode printing & scanning the photo of reducing etc training should be given.
9. **Training to use E-Resources:** Training program should be conduct for student, teacher every year for two to three days as per their need. In this program, how to find out library books by using Library OPAC, use of library consortiums, free online journals (DOAJ), link to various useful websites etc. training should be given so that library resources, services use more effectively & efficiently.
10. **Indexing & Abstracting Services:** An indexing and abstracting service is a service that provides shortening or summarizing of particular documents and assigning of descriptors foe referencing documents.
11. **Staff User Meet:** The libraries may organize activities to staff users, which involving to work & share their ideas with each other relating to the new information services & their requirements. This helps to keep abreast the staff & the users about the latest developments & trends in library principles & practices, there by bridging the gap between the staff & users for this arrange various activities such as workshops, seminars and guest lectures.
12. **Beat Library user Award:** This practice should encourage students/ staff to make maximum use of library resources & services for every academic year.
13. **Carrier Guidance Cell:** User comes to library for searching information regarding their carrier or educational development. Today competition is going on top level, students must aware of this situation. In this context Library and Librarian should play a important role to solve their problems. Library should have very rich collection of competitive examination. Library should invite to guest lecturer for guiding to users for bright carrier.

ICT Based Best Practices:-

1. **Computerized Library with Library Software:** Software consists of the step-by-step instructions that tell the computer to do. In a University Library, the most common computer software used is library automation software, database management software, antivirus software and application software. Many software packages for various applications in the field of library & information services and management are New Autolib, SOUL, LIBSYS, KOHA etc. used for automation purposes.
2. **Library Webpage:** A library website provides a library with a website to offer its services and to tell its story community. In most of the library website online catalogue is included. A library web page or Universal Resource Locator (URL) facilitates single window access to various web enabled library services.
3. **Online Public Access Catalogue (OPAC):** It is the computer form of library catalogue to access materials in the library; it is an online database of materials held by a library or group of libraries. It is a computerized library catalogue available to the public. Most OPACs are accessible over the Internet to users all over the world.
4. **Electronic Document Delivery Services:** At present, a document delivery service typically involves a combination of paper, digital and electronic media; document delivery is a "hybrid" medium. Libraries

are implementing ICT based interlibrary lending system using electronic networks to deliver copies of journal articles and other documents in digital format [mainly in Portable Document Format (PDF)] to library users' desktops.

5. **CAS & SDI Services:** A selection of current-awareness services in the form of Table of contents' (TOC) alerts, List of new arrivals of journals and Books, Press Clippings, Research Digest, including Abstracting and Indexing Service have been started by the library. Selective Dissemination of Information refers to tools and resources used to keep a user informed of new resources on specified topics.
6. **Electronic Mail (E-mail):** This medium can also be used to send and receive mails. This is commonly and used with the internet facilities. E-mail is very useful for sending messages to and from remote areas with enhanced network. Further, it is also useful in various aspects of library environment. Thus it may be stated that e-mail may play significant role in information dissemination services.
7. **Electronic Resources:** The e-Resources on magnetic & optical media have a vast impact on the collections of university libraries. The commonly available electronic resources are accessed electronically through traditional Medias like CDROMs, or through internet as electronic journal, online database databases, eBooks, or in the form of OPACs, blogs, wikis, podcasts, etc.
8. **Institutional Repository:** An institutional repository is an online archive for collecting preserving, and disseminating digital copies of the intellectual output of an institution, Library should develop institutional repository of Question paper, Syllabus, Research papers, Notes, and carrier guidance etc can be made available for user community.
9. **Online Full Text Service:** A Full-text database is a compilation of documents or other information in the form of a database in which the compilation of documents or other information in the form of a database in which the complete text of each referenced document is available for online viewing, printing, or downloading.
10. **Online Readers Advisory Services:** Libraries are implementing Web based versions of readers' advisory services and reference services. It helps to find right information/reading material for the right person at the right time and provide the best information that matches their needs, interests, and reading level.

Library Extension Services:

1. **External Membership Facility:** To provide service to the society, this facility is useful, in which membership facility for general users can be given for some nominal caution deposit.
2. **Inter Library Loan (ILL):** is a service whereby a user of one library can borrow books or receive photocopies of documents that are owned by another library. The user makes a request with their local library, which, acting as an intermediary, identifies owners of the desired item, places the request, receives the item, makes it available to the user, and arranges for its return.
3. **Document Delivery Service (DDS):** DDS delivers copies of journal articles and book chapters owned by users to request these items and have them delivered electronically to their desktop. For many campus users this is a free service.
4. **Learn and Earn Scheme:** Internships i.e New books processing, Stock Verification etc.)
5. **Suggestion Box:** Library users can share their ideas/ views regarding the maintaining of the library, services etc. they can drop their valuable suggestions in this box.
6. **Feedback Register:** It is very use full register for library activities. It covers library collection, library services etc. the library users can write opinions in this register.
7. **Library Help Desk:** To Guide the users about Library resources.
8. **Library Security:** CCTV camera, RFID technology at entry gate, separate property counter.

General Best Practices:

1. Regular Library Advisory Committee Meeting.
2. Binding of books & periodical Volumes.
3. Inclusive of Library Information in prospects &College Websites.
4. Intercom facility for easy communication among various departments.
5. Pasting of barcode, spine label and stamping in a definite place on the books.
6. Question Paper sets of previous examinations.
7. Library Calendar of Activity & Events.
8. Use of pesticides for keeping away book worm &d damage of books.
9. Display of various library charts.
10. Keeping the library premises neat & clean.

Conclusion:

The best practices are help for improving quality of library services. The best practices adopted in academic institutes should bridge the gap between library collection & user community for maximum utilization of the resources. Library adopted various best practices in its administration, management, collection & services, extent of the use of services and use of technology. The technology based services are essential for providing up-to-date information to user community. In its effective implementation that make significant change in enhancing the use of information sources/services and users satisfaction level.

The above best practices by every academic institution library create its own image in the mind of students, faculty & society. The nature of the students to look library professional is a knowledge.

References:

1. Kulkarni, S.A. Best Practices in College Libraries, National Seminar on Library and Information Services in Changing Era, 22-23 January 2009.
2. Trophy, Peter. The Library in the Twenty-First Century: New Services for the Information Age. London, Facet, 2001.
3. NAAC- Best practices in Library and Information Services, case presentations, Best practices series-NAAC-2006.
4. GuravShivajirao D. (Jan 2015): Best Practices developed and adopted in Academic Libraries, Proceedings of UGC Sponsored National conference on Challenges in 21st Century Librarianship, Shirur (M.S.): ChandmalTaraachand Bora College; 9th -10th January 2015, p.110.
5. ManjrekarKadambari H.(Jan -2015) : Best Practices in Academic Libraries, Proceedings of UGC Sponsored National conference on Challenges in 21st Century Librarianship, Shirur (M.S.): ChandmalTaraianship, Shirur (M.S): ChandmalTrarachand Bora College; 9th -10th January 2015, p.114.

'Journal of Research & Development' A Multidisciplinary International Level Referred and Peer Reviewed Journal,
Impact Factor-7.265, ISSN: 2230-9578, 20 April 2022, Volume-13, Issue-19

Online Education: Pros and Cons

Ashish Sharad Gurav
AEF's, Ashoka International Centre for Educational Studies and Research, Nashik
ashishsg3781@gmail.com

Abstract:

Education has become examination for both students and parents. Examination play key role in whole education system irrespective to region, medium, stages of education (primary/higher). In pandemic situation due to COVID-19, everyone experienced the importance of online examination but still there is a craze of offline examination. Many competitive exams are conducted online due to its MCQ format. When it comes to academic examination or university examinations then theory examinations play the prime role in the process of evaluation. In this conceptual paper, presenter has tried to focus on both online as well as offline educationand 5 aspects of both types of education namely concept, role, procedure, merits and demerits, challenges and suggestions. Online education has many benefits and challenges too. Online education is very effective when it comes to time, energy and money. At the same time, if we will compare the result of offline and online examination, there is very big gap. Students obtain high score in online examination. Higher education is very effective in online mode because the characteristics (merits) of online examination can be followed by students of college. School students are not ready physically and mentally for online education. The age group of school students is having limitations and those are not applicable. It requires maturity of the students for smooth conduction of online education.

Key words: Online education, Examination, online examination, offline examination, evaluation etc.

Introduction:

Online education is not new concept on the horizon of education. Many universities have been using this mode from last two decades. Distance education is the best example of online education. When Open Universities like IGNOU Indira Gandhi Open University, Delhi and YCMOUYashwantraoChavan Maharashtra Open University, Nashik established, their main objective was to distance education to the needy and working students. Online education somewhat has same objectives. Merits of online examination are there, but still some demerits are also there which cannot be ignored but before discussing the demerits of online examination, we can use online examination very effectively and safely. The main merit of online education is environmental friendly. It is one of the most important merit of online education. It impacts positively on environment, as it doesn't require any infrastructure, electricity, stationery and many other things which are highly used in offline education. Paperless office is the new concept, come on the horizon of educational institutes also. Everything can be stored online in soft copies, pdf and whenever, wherever it is required we can show it, forward it and if required print it. If you will observe minutely, in many offices even in educational institutes, it is instructed that don't take print outs. Here everyone is responsible to maintain the environmental ecosystem. We know in education most of the times for stationery purpose, trees are cut down. Now the time has come, everyone should stand against the wastage of paper or use of paper whether in school, college or government office. In online education, we can save energy, money and time as far as the planning, execution and evaluation is concerned. Online education is free from many restrictions which are very important in offline education. Internet Service Provider ISP is the prime aspect of online education. It is very easy for the students who resides in urban areas but at the same time, it is very difficult to the students of rural areas. Most of the rural areas lack primary facilities and internet connectivity is no exception for it. Students belong to rural area face lot of issues and load shedding is one of those. Now we are using 5G service, we pay for it but actually in reality, 5G service isn't provided by the so called companies. Earlier the education and its format was limited but the emergence of online education mode in the field of education changes all the scenario. In online education technology is most crucial aspect which can be replaced or ignored. Technology is indispensable part in online education. When use of technology is there, that time simultaneously many things come which are unavoidable such as soft skills, techno savvy. Online education is secure but there are many issues which can be overcome with the precautions. There will be less cheating in online examination if the institute will use the proctor system or effective surveillance system for conducting online examination but for purchasing the system is not affordable to every institute. On university level, this can be done. It will be more convenient to students, teachers and parents too.

Concept of online education and offline education:

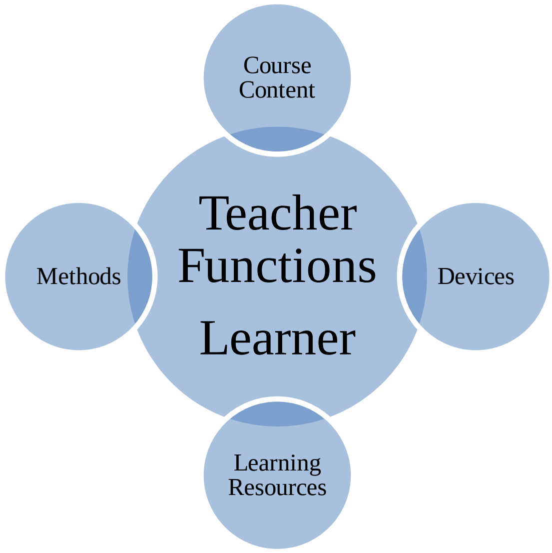


Figure 1. Model of an online teaching system

In this model of an online teaching system, teacher's role is only of facilitator and the prime importance is given to learner. Online education system is based on the learner's activeness. If the learner is active, then it is very effective but if on the contrary, learner is not active, that time teacher has to play multi dimension role on many stages. There are challenges of implementing online education. The transition may also initially take time as examiners need to get used to the system and find ways to use it most efficiently. Some learners and examiners may simply be resistant to change. Online education requires strong infrastructure.

Course Content: Now a day, all higher education is available on online mode. Even the online M. B. A. and Ph. D.There are many institutes which are affiliated to university has many online courses. Course content is different than the offline course. The format of the online education is too much different. There are pros and cons to every type of examination system and each educational institution should evaluate the different systems to see which will better meet their specific needs. While it's easy for institutions to stick with traditional pen and paper exams, global events have forced the education industry to rethink how they operate. Online examinations have many advantages, as technology keeps improving, these advantages continue to grow and soon online examinations will become the standard for course evaluation. Learning Resources: There are pros and cons to every type of education system. When we focus on online education, there are some educational institutions which evaluate students using different system if it is needed. While it is very simple for educational institutions to implement offline education. If we do the survey after the lockdown period, most of the students tend to opt online education because there are more plus points in online education as compared to offline education. So, pros and cons of online education related to higher education has become burning issue of the hour both for students and teachers also. The procedure of online education and its evaluation is very transparent and quick. Examination format is also based on the MCQ means multiple choice questions.

Role of online and offline education:

Online education is very useful for both teachers and students as it gives an opportunity to both to teach and to learn with their own speed and interest. This education is more flexible than that of offline education. As per the requirement and convenience teachers and students can move ahead. Students can opt online as per their age and requirement. The concept of traditional education has changed in all respects. It is a change took place in last 2-3 years only. In offline education many restrictions are there as compared to online education. Most importantly the compulsion of physical presence, time bound and many other. Offline education permits many facilities to the stakeholders. Physical presence in a classroom isn't only the learning option now particularly in India, we faced pandemic, lockdown. So, online education started not in higher education but in primary education also. Online education has been accepted and implemented on all the levels of education. We have the access to a quality education and whenever we want, we can get it. We have entered in blended mode now. Education has become so easy to students and parents as far as dissemination of information is concerned. The procedure has become so transparent. There's no need to discount skepticism surrounding education through the internet and technological revolution. It's hard to understand the notion of leaving behind the conventional classroom. Offline education was face to face education wherein both teacher and students are required to be present in college campus. However, that's not reason enough to shy away from this alternative, which has proven to be valid and useful for many students. According to the most recent survey from Babson Survey Research Group, over 30% of higher education students in the United States are taking at least one distance course. Online education is a sensible choice whether you are a teenager or an adult.

Procedure of online and offline education:

Online education is possible if steps of it will be understood. It is student centric and flexible education. As per the interest of the students, they can select the course. The steps of online education include students can contact the course coordinator; it is very easy to connect to the instructors. As we have personal contact in distance education similarly in online education also it is possible. Students come to know the technical requirements of the course. In online education students can create a schedule and stick to the procedures of it. As academic calendar is there in educational institutions, in the same way, in online education also students can set calendar. In online education, students can ask questions and clarify their queries on any step. When the problems are cleared of the students regarding any steps, students can plan and follow the steps in an organized way. Students who are working or doing any work can be enrolled for the online education, students have to work on stipulated time span. They cannotgive excuse related to time table or calendar of online education. Students involved in online education must be a good reader. When they go through the instructions, they have to understand it and follow it. That's why, students should understand the steps properly for the smooth completion of the course. Online students have to complete their routine work with that they have to build the required connect with the other online students enrolled in it. Merits and demerits of online and offline education: Focusing on the merits of online education, we come to know the following points as the advantages or merits of online education. Online education is flexible; it makes students and teachers flexible. In other words, we can say that online education is students and teachers friendly. It gives opportunities to students to go with their speed and interest. Students and teachers can do the arrangement of their priority of work and do the time management very effectively. Online education offers a wide selection of programs to students. In a space as vast and wide the internet, there are infinite skills and subjects to teach and learn. A growing number of universities and higher education schools are offering online versions of their programs for various levels and disciplines. From music composition to quantum physics, there are options for every type of student. Studying your program online is also a great option for getting an official certificate, diploma or degree without physically setting foot on a university campus. Now most of the educational institutions are also offering the higher education online e.g. certificate course, diploma, degree. The latest example of it is 'Upgrade' online education which provides online M. B. A., online Ph. D. and so on. Online education is accessible to all irrespective of age, region, language and other criterions as well. It saves time, money and efforts effectively. Online education allows for a customized learning experience. We have mentioned before how flexibility can help students to set their own study pace. Now online education has the ability to set the expected targets for students and teachers. There is often access to very diverse material such as videos, photos, ppt and eBooks online as well. Teachers can also integrate other formats like forums or discussions to improve their lessons. This is extra content available at any moment from anywhere, which provide more dynamic and tailor made education. And most importantly, online education is cost effective than the traditional education. Unlike in person education methods, online education tends to be more affordable. There is also often a wide range of payment options that let you pay in installments or per class. This allows for better budget management. Many of you may also be subject to discounts or scholarships, so the price is rarely high. You can also save money from the commute and class materials, which are often available for free.

Challenges and suggestions:

Online education has many challenges in India. We have to explore the biggest challenges facing online education like lack of motivation in students, limited infrastructure facilities, very few percent digital literacy in students especially rural area, lack of one to one interaction, lack of individual attention and many more.We can avoid the challenges of online education by following specific steps such as be attentive, follow the instructions effectively, be flexible, be effective communicator, try to involve yourself as much possible, active participation is the key to overcome the challenges of online education. Students who are working anywhere, can join the online sessions as per their convenient time schedule. One can easily tackle the obstacles in the process of implementation of online education. Blended mode of education can be the solution for many issues of the online education.

Findings and Conclusion:

With the reference of results of many surveys and researches, we can say that online education is very good but still in India as far as all the conditions are concerned there are many challenges in implementing online education. Urban area and rural area are treated differently in respect of infrastructure facilities, fundamental facilities and many more things. I recommend that the facilities which are provided to students of urban area, should be given to rural area students equally. Now in this age of technology, we have to accept the online mode of education. Considering the today's situation, we can use blended mode of education. We have to use online education as well as offline education similarly. As there are limitations to both the modes of education whether it is online education or offline education. Online education is very effective for the needy students who work for their livelihood but still they want to continue their education.

References:

1. https://cirrusassessment.com/advantages-and-disadvantages-of-online-examination-system/
2. SubhashniAppana (2008) University of the South Pacific, Fiji. International Journal on E-Learning Volume 7, Number 1, January 2008 ISSN 1537-2456 Publisher: Association for the Advancement of Computing in Education (AACE), Waynesville, NC USA. A Review of Benefits and Limitations of Online Learning in the Context of the Student, the Instructor and the Tenured Faculty
3. IV CongressoRiBiE, Brasillia 1998 Online Education: Pedagogical, Administrative, and Technological Opportunities and Limitations A Presentation at RIBIE '98 Brasillia, October 1998 Additional resources developed for the presentation are available at: http://home.nettskolen.nki.no/"morten/RIBIE
4. https://www.educations.com/articles-and-advice/5-reasons-online-learning-is-future-of-education-17146#:~:text=Online%20education%20enables%20the%20teacher,need%20to%20give%20anything%20up.
5. https://elearningindustry.com/learning-process-in-online-education-8-ways-enhance
6. https://www.fnu.edu/10-easy-steps-succeed-online-classes/

Cropping Pattern and Sustainable Development: A Case Study Of Kerala

Dr. Maneesh. B
Assistant Professor in Economics, MMNSS College, Kottiyam, Kollam, Kerala
manbpillai@gmail.com

Abstract: The most notable feature of Kerala's agricultural development is the emergence of cash crops as a dominant sector over the five decades. The data analysis shows that the proportion of area under food grains declined from mid-seventies and an increasing role of cash crops over food crops. The nature of changes in area indicates that paddy land has been diverted either to other crops, mainly cash crops or to non-agricultural purposes such as sites for construction of building, brick-mining and infrastructural facilities such as roads, railway, canals etc. The shift in cropping patterns from food crops to cash crops and also the shift from eco-friendly subsistence farming to profit-induced cultivation using chemical fertilizers and poisonous pesticides have accelerated the pace of biodiversity loss. The results have been an acute shortage of drinking water in summer, falling water tables, soil erosion and climatic changes. Thus, in short, the shifts in cropping pattern in favour of cash crops and the consequent reduction in area under food crops is an issue of great concern that has longterm implications for the food security and ecological and environmental balance of the State.
Key Words: Cropping pattern- land use pattern - food crops- cash crops- WTO

Introduction:

Kerala was formed on 1 November 1956, consequent on the reorganization of States on linguistic basis. The soil here is mostly laterite. The high land region is almost entirely covered with forests and is best suited for plantation crops like tea, coffee, and rubber (Government of Kerala, 2006a). Rice is the staple food of the people of Kerala. Now, the Sate is highly deficient in the production of its staple food. The traditional crops of Kerala are, besides rice, coconut, arecanut, jack, mango, banana and plantain, pepper, ginger, and turmeric. The plantation crops like rubber, tea, coffee, and cardamom are grown mainly in the highland regions.Kerala implemented land reforms as early as in 1970. Therefore, landlordism disappeared and the cultivating tenants became owners of their leased-in holdings, subject to the ceiling provisions.

Methods:

This study is based on secondary data. The data are collected from journals, magazines, books and other government publications.

Discussions

Special Features of Kerala Agriculture

Kerala is fairly rich in natural resources, which are essentially needed for agricultural development. The high rainfall, and climate is eminently suited for a variety of cash crops and plantation crops. Kerala has its own specificities owing to the special feature of agriculture sector in the State. Some of its special features are; (i) highly fragmented and small size of holdings except the plantation sector, (ii) homestead farming with mixed crops yielding high income, (iii) larger area under commercial crops, especially capital intensive perennial tree crops, (iv) export orientation of crops, such as spices, cashew, rubber, coffee, tea, etc., (v) high credit and hired labour intensive cultivation and (vi) higher indebtedness of farmers. Some of these unique features are now found to be the handicaps of the sector, in the open trade environment which emerged after the formation of World Trade Organisation (WTO). Following trade liberalization, while exports of agricultural commodities from the State declined, there was rise in imports which led to fall in domestic prices of commodities and rise in price volatility. This intensified the problems already faced by the agricultural sector of the State due to high cost of cultivation, stagnant productivity etc. (Joseph and Joseph, 2005 and Jeromi, 2005).During the last few years, the problem aggravated due to deficiency in rainfall, sharp decline in prices, lower production and the consequent increase in debt burden of the farmers. As a result, close to 2,000 farmers committed suicide in the State (Government of Kerala, 2006b).In spite of significant advances in industrial and service sectors, agriculture continues to be the largest provider of employment and livelihood both at the national and state levels. In Kerala, agriculture contributed around 14.6% of GDP in 2018-19(Government of Kerala, 2020).

Stagnant agricultural income

The contribution of primary sector to the state domestic product (SDP) has been declining fast since 1980-81. Throughout 1960s and 1970s, primary sector was the dominant sector of the state economy contributing more than 50 per cent of the State Domestic Product. While analyzing the sectoral distribution of state income during the first ten years of the 21st century it can be seen that the contribution from primary sector is decreasing and that of the tertiary sector is increasing. (Table 1).

Land Use Pattern

Before analyzing the cropping pattern, an examination of land use pattern in Kerala is provided.

Kerala has distinct bio-physical characteristics that vary across the state and contribute to its population and land use dynamics. Based on these characteristics, the state can be divided into six major zones - low lands and coastal plains, Malabar midlands, Palaghat region, southern midlands, Foothills and Eastern highlands (George and Chattopadhyay, 2001). During the past three decades, the agriculture sector of Kerala has undergone wide ranging changes in terms of ownership of land, cropping pattern, cultivation practices, production and intensity of cultivation. In earlier periods, the choice of cropping pattern was guided by agronomic considerations and consumption needs of farmers, but now it seems that mainly market forces determine the emerging trend (Mahesh, 1999).

The land use pattern of Kerala for the past few decades is given in Table 2

Cropping Pattern

The cropping pattern in the State is quite different from that at the national scene owing to the topography and climatic conditions of Kerala. Perennial crops dominate the cultivated area in the State. Over the years, the share of perennial crops has been gradually increasing. Table 3 shows the change in the area under different crops during 1960-61 to 2019-20.The data analysis shows that the proportion of area under food grains declined from mid-seventies and an increasing role of cash crops over food crops. The nature of changes in area indicates that paddy land has been diverted either to other crops, mainly cash crops or to non-agricultural purposes such as sites for construction of building, brick-mining and infrastructural facilities such as roads, railway, canals etc. The factors influencing the shift included large increase in cost of cultivation of rice without corresponding increase in its price, relative price changes in favour of competing crops, problems of managing labour, state policies relating to land tenure etc.The shift in cropping patterns from food crops to cash crops and also the shift from eco-friendly subsistence farming to profit-induced cultivation using chemical fertilizers and poisonous pesticides have accelerated the pace of biodiversity loss. Massive conversion of low-lying areas for non-agricultural purposes has led to a distortion of the balance of wetland ecosystems in ecologically fragile region. The conversion of paddy fields into areas to cultivate crops such as bananas and ginger has serious implications in Kerala. Large scale filling of paddy fields and leveling of hills have affected the ecosystem of the region. The results have been an acute shortage of drinking water in summer, falling water tables, soil erosion and climatic changes.Thus, in short, the shifts in cropping pattern in favour of cash crops and consequent reduction in area under food crops is an issue of great concern that has longterm implications for the food security and ecological and environmental balance of the State.

References:

1. George, P.S. and S. Chattopadhyay (2001), Population and Land Use in Kerala, In Growing Population, Changing Landscape - Studies from India, Chhinaand, the United States, National Academy Press, Washington D.C.
2. Government of Kerala (2006a), Kerala Human Development Report 2005, State Planning Board, Thiruvananthapuram.
3. Government of Kerala (2006b), Draft Approach Paper for Kerala's Eleventh Five Year Plan, State Planning Board, Thiruvananthapuram.
4. Government of Kerala (2020), Economic Review, State Planning Board, Thiruvananthapuram.
5. Jeromi, P.D. (2005), Agriculture Sector in Kerala and Issues Relating to Credit, RBI Staff Studies, S.S. (DEAP), 2/2005, Reserve Bank of India.
6. Joseph, Brigit and K.J. Joseph (2005), Commercial Agriculture in Kerala After WTO, South Asian Economic Journal, No. 1, June 6.
7. Mahesh, R. (1999), Causes and Consequences of Changes in Cropping Pattern: A Location Specific Study, Discussion Paper No. 11, CDS, Thiruvananthapuram.
8. Maneesh, B (2011), Agrarian Crisis – Causes and Consequences: A Study based on Selected Cash Crops in Kerala, Thesis submitted to the University of Kerala, Thiruvananthapuram.

Table 1Sectoral distribution of SDP from 1960-61 to 2019-20 (Percentage)

Year	Agriculture (1)	Primary (2)	Secondary (3)	Tertiary (4)	Total (2+3+4)
1960-61	40.00	55	17	8	100
1970-71	51.21	57.5	12.2	30.3	100
1980-81	33.84	39.23	24.38	36.39	100
1990-91	32.38	35.98	23.92	40.10	100
2000-01	16.23	22.2	21.9	55.9	100
2005-06	13.84	17.2	23.8	59	100
2006-07	13.53	17.1	25.0	57.9	100
2007-08	12.68	16.6	26.4	57.0	100
2008-09	12.14	15.79	22.84	61.35	100
2009-10	11.47	15.36	23.15	61.49	100
2010-11	11.21	15.12	23.10	61.78	100
2019-20	11.27	11.27	25.59	63.14	100

Source: Government of Kerala (Various Years), Economic Review, State Planning Board, Thiruvananthapuram.

The contribution of primary sector declined from 57.5 per cent in 1970-71 to 15.27 per cent in 2019-2020. The share of the tertiary sector made a steep jump from 36.39 per cent in 1980-81 to 63.14 per cent in 2019-20. This means that the producing sector, consisting of the primary and secondary sectors, contributes only around 40 per cent to the state domestic product. The steep decline in the contribution of primary sector started after the introduction of new economic policy (Maneesh, 2011).The agricultural sector which is the significant part of the primary sector has also been showing the same tendency to decelerate. The contribution of the agricultural sector has declined from 33.84 per cent in 1980-81 to 11.27 per cent in 2019-20 (Table 1). Over the years agricultural income has recorded lower annual average growth rate compared to the growth of SDP.

Table 2Land use pattern of Kerala from 1960-61 to 2019-20 (in Hectares)

Sl No	Category	1960-61	1970-71	1980-81	1990-91	2000-01	2010-11	2019-20
1	Total Geographical Area (TGA)	3858523 (100)	3858523 (100)	3885497 (100)	3885497 (100)	3885497 (100)	3886287 (100)	3886287 (100)
2	Forests	1056143 (27.37)	1055733 (27.36)	1081509 (27.83)	1081509 (27.83)	1081509 (27.83)	1081509 (28)	1081509 (28)
3	Land put to non-agricultural uses	209486 (5.43)	267565 (6.94)	269824 (6.94)	297381 (7.65)	381873 (9.83)	361695 (9)	455897 (11.8)
4	Barren and uncultivated land	146120 (3.79)	73805 (1.91)	85770 (2.21)	58308 (1.50)	29318 (0.75)	17912 (0.5)	10619 (.34)
5	Permanent Pastures and Grazing land	4439 (1.15)	27800 (0.72)	5432 (0.14)	1912 (0.05)	164 (0.00)	96 (0)	0 (0)
6	Land under miscellaneous tree crops	202194 (5.24)	140235 (3.64)	63875 (1.64)	34375 (0.88)	15409 (0.40)	4423 (0.1)	2143 (o.07)
7	Cultivable waste	140898 (3.65)	81275 (2.11)	129032 (3.32)	94608 (2.43)	59257 (1.53)	98014 (3)	99810 (2.56)
8	Fallow other than current fallow	66409 (1.72)	23242 (0.60)	26886 (0.69)	26466 (0.68)	33988 (0.87)	45374 (1)	46931 (1.42)
9	Current fallow	60961 (1.58)	22866 (0.59)	43579 (1.12)	44164 (1.14)	77853 (2.00)	76945 (2)	57387 (1.8)
10	Net area sown	1931773 (50.07)	2165902 (56.13)	2179590 (56.10)	2246774 (57.82)	2206126 (56.78)	2180679 (56)	2026064 (52)
11	Area sown more than once	409427 (10.61)	750186 (19.44)	705250 (18.15)	773206 (19.90)	815556 (20.99)	488026 (13)	5,60,388 (15.55)
12	Total Cropped Area	2341200 (60.68)	2916088 (75.57)	2884840 (74.25)	3019980 (77.72)	3021682 (77.77)	2668705 (69)	2586452 (67.61)

Sl No	Category	1960-61	1970-71	1980-81	1990-91	2000-01	2010-11	2019-20
13	Cropping Intensity	122	135	132	134	137	122	127

Notes: Figures in brackets are percentage of total geographical area.
Source: Government of Kerala (Various Years), Economic Review, State Planning Board, Thiruvananthapuram.

Out of the total geographical area of 38.86 lakh hectares, net area sown is about 52 per cent in 2019-20. Agriculture and forest sectors together account for over 84 per cent of the land area. The most notable feature of the land use pattern is the rise in net sown area between 1960-61 and 1970-71 from 50.07 per cent to 56.13 per cent of the total geographical area and the corresponding increase in gross cropped area from 60.88 per cent to 75.57 per cent. The proportion of net area sown as well as gross cropped area has remained almost stagnant, since then. Land put to non-agricultural uses has increased from 5.43 per cent to 11.8 per cent between 1960-61 and 2019-20 period. It may be noted that there is a substantial reduction in the area under miscellaneous tree crops, barren and uncultivable land and permanent pastures and other grazing land. The intensity of cropping does not seem to have risen during the past decades even though some fluctuations were observed in the decades in between. The cropping intensity which was 122 during 1960-61 became 137 during 2000-01 and is declined to 127 again during 2019-20. Stagnation of net sown area, existence of large areas of wasteland, fallow land etc. causes concern from economic, social and environmental angles.

Table 3Share of area under major crops in total cropped area in Kerala (Per cent)

Crop	1960-61	1970-71	1980-81	1990-91	2000-01	2010-11	2019-20
Rice	32.66	29.83	28.88	18.22	11.50	8.77	7.66
Coconut	21.44	24.71	23.68	28.69	30.98	29.18	29.41
Rubber	5.24	6.15	8.24	12.72	15.70	19.69	21.31
Pepper	2.43	3.42	3.75	5.58	6.59	6.43	3.24
Cardamom	1.22	1.63	1.87	2.22	1.37	1.56	1.54
Cashewnut	2.32	3.52	4.89	3.83	2.85	1.83	1.54
Tapioca	10.21	10.17	8.76	4.77	3.68	2.80	2.40
Coffee	0.72	1.08	2.00	2.48	2.80	3.18	3.32
Tea	1.60	1.29	1.25	1.15	1.22	1.38	1.38

Source: Government of Kerala (Various Years), Economic Review, State Planning Board, Thiruvananthapuram.

The Table shows the cropping pattern of major crops in Kerala from 1960-61 to 2019-20. From the Table, it is clear that the area under major cash crops, namely coconut, rubber, pepper, coffee, tea and cardamom accounted for 60 per cent of the gross cropped area in the state. The area under two major food crops, rice and tapioca, declined drastically to the tune of 7.66 per cent and 2.40 per cent respectively in 2019-20. It may infer that the relative contribution of rice to the total cropped area consistently declined in Kerala.The most notable feature of Kerala's agricultural development is the emergence of cash crops as a dominant sector over the five decades. The most significant segment in this category is the plantation crops consisting of rubber, tea, coffee and cardamom. Among this crops, rubber emerged as the most significant crops with largest area in the state. The area was 5.24 per cent in 1960-61 to 21.31 per cent in 2019-20. Similarly the coffee was 0.72 per cent to 3.32 in 2019-20. Cardamom 1.22 per cent to 1.54per cent and tea from 1.60 per cent to 1.38 per cent in 2019-20.Another cash crops, Pepper, also increased from 2.43 per cent to 3.24 per cent in 2019-20.

Impact of Micro-finance on Socio-economic Life of the Beneficiaries – a Comparative study between SGSY group and Non-SGSY group in Kalaburagi District

Dr. Sangappa. S. Rampure[1] Mahadevappa[2]
[1]HOD, Commerce and Management Government First Grade College, Shorapur.
[2]Research Scholar, Department of Commerce Gulbarga University, Kalaburagi.
rampuress@gmail.com
68myadi@gmail.com

Abstract: India's achievement in the development sectors is moderate, even after seventy four years of independence. Since independence, rural development and poverty alleviation in particular has been the objective of the development policy. In order to achieve the objective of eradicating poverty and creating sustainable employment in the rural areas by promotion of self managed micro enterprise for income generation. The Ministry of Rural Development has launched SGSY. The SGSY is envisaged as a holistic programme for setting up micro enterprises in the rural areas targeting individual and group both the beneficiaries. Therefore, SGSY is an important tool for combating socio-economic co-ordination, formation of groups helping each other through SHGs, self reliance and eradication of unemployment for attacking rural mass poverty with the potent means for achieving the desired goals. The objective of this paper is to analyse the socio-economic profile of the beneficiaries and to study how it impact the beneficiaries and non-beneficiaries from SGSY programme. Perception of the beneficiaries and non-beneficiaries towards the scheme has been collected through structured questionnaire with 5 point Likert scale. The study proves that the performance of SGSY Scheme is effective.

Keywords: Poverty alleviation, Community development, Socio-economic, income generation, Beneficiaries

Introduction

The progress of our country has not been uniform in achievement objectives of the poor in India. Admittedly the fruits of growth have not reached to the poor strata of society as expected. This situation did not changed significantly even though there had been emergence of number of programmes for implementing Mahatma Gandhi's ideas about rural development. Thus, eradication of poverty has been a major challenge before the nation ever since its independence. Notwithstanding the impressive progress made by the country on different fronts, poverty continues to be matter of serious concern. Though various reports and publications indicate that poverty in India is one of the declines since independence, the growth in population has kept total number of poor people almost constant in the country. In the long run poverty can be reduced only through the accelerated economic growth of the poor, which is employment intensive.

The problem of rural poverty was bought into a sharper focus during Sixth Plan period. Significant programmes was introduced by the Government were Integrated Rural Development Programme (IRDP), Training of Rural Youth for Self Employment (TRYSEM), Development of Women Children in Rural Areas (DWCRA) and JawaharRozgarYojana (JRY). During the Ninth Plan period, several anti-poverty programmes were restructured to enhance the efficiency of the programmes in delivering increased benefits to the rural poor. For a multi-pronged and concerted attack on the poverty, Government of India launched an integrated programme for self employment of the rural poor, effective from 01 April 19999 known as Swarnajayanti Gram SwarozgarYojana (SGSY). The scheme was amalgamated of six earlier programmes, Integrated Rural Development Programme (IRDP), Training of Rural Youth for Self Employment (TRYSEM), Supply of Improved Tools for Rural Artisans (SITRA), Ganga KalyanYojana (GKY), Million Welles Scheme (MWS) and Development of Women and Children in Rural Areas (DWCRA). The SGSY a central scheme with cost sharing basis of 75:25 by the central and state governments. The scheme involves selection of key activities and planning of activity clusters. It is implemented through the District Rural Development Agencies (DRDAs) with the active involvement of Panchayat Raj Institution, Banks, line department of the state governments and Non-government organisation and there by emphasise on participation of both formal and informal institution. While individual families are eligible for inclusion in the programme the SGSY laid great stress on the group approach, i.e., member of SHGs for collective active and for ensuring peer group pressure to adhering to work chic and reap the benefits of scale economy. Under Swarnajayanti Gram SwarozgarYojana the beneficiaries are known as Swarozgaries and they can be either individuals or groups. SGSY lays emphasis on the group approach, under which the rural poor are organised into Self Help Groups. The list of BPL households identified through BPL census duly approved by the Gram Sabha will form the basis for identification of families for assistance under the SGSY are expected to initiate and sustain the process of social mobilisation for poverty eradication by formation, development and strengthening the Self Help Groups (SHGs).

Review of Literature

Dr. Mahadevmurthy and Ms. Shilpa D. (2017). In his article entitled "An analysis of Swarnajayanti Gram SwarozgarYojana (SGSY): a study with references to T.NarasipurTaluk, Mysore District". The objectives of this study to theoretical background and financial performance of SGSY scheme and it also examine the socio-economic profile of the Swarozgaries of SGSY programme and also to analysis the knowledge and attitude of beneficiaries of SGSYs programme. The study is collected primary data through questionnaire. The sample size of the study is 75 respondents of SGSY programme. The researcher uses to analyse data applied Chi-square test, one way ANOVA test and T-test. The study found that the majority of the beneficiaries were positively opined and programme also creates to self employment opportunities among the rural population. It improves the standard of living of the respondents in rural areas of Mysore District.

Jeetendra Patel, S.P.Singh and SheelaRaghuwanshi (2016), in their article entitled " Impact of Income Generating activities on Livelihood of SGSY Beneficiaries", the study investigation carried out in Tikamgarh block Madya Pradesh because highest number of beneficiaries of SGSY compared to other blocks. The researcher uses simple random sample to selected 10 villages out of that selected 120 SGSY beneficiaries of dairying as income generating activities. The study found that the overall livelihood status was medium after undertaking diary as income generating activity by most of beneficiaries replied by improvement in human capital, physical capital, social capital, financial capital and food security. The overall high percentage of livelihood status category was increased.

Dr. Swapan Kumar Barman (2019), in his article "Impact of SGSY Programme on Economic Welfare of the Household in West Bengal", objective of this study is the impact on economic welfare of the households in West Bengal by including pre and post SHG situation the researcher uses the multistage random sampling technique used. He selected 519 SHGs members out of 2076 members in selected districts. The researcher found that economic welfare by using of Economic Welfare Index Model and Z test is used for data analysis. The study concludes that the economic welfare of the household belongs to SHGs members of SGSY have been significantly increased during post SHG period.

ViolinaGogoi (2019), in his article "Impact of Evaluation of SGSY on Socio-economic Development of Rural Poor in Assam" the objective of this study is to know the actual implementation of SGSY and to assess the impact of SGSY on increasing income of the rural poor of selected beneficiaries. The researcher found that the government is not successfully implemented SGSY programme in the selected villages of two development blocks as the study covered. He is also found that there is a difference between theoretical provisions and practical provisions. As per the guidelines almost beneficiaries should belongs to BPL, in case necessary 20-30 percent of the beneficiaries taken from APL. But in practical most of the cases APL beneficiaries are more than the APL members. There is a difficulty in getting the loan and subsidy from the Banks.

Dr. Satishkumar and Dr. B.P Sahu (2014), in their article entitled "Problems and Prospects in Implementation of Swarnajayanti Gram SwarozgarYojana in Haryana" the researcher adopted descriptive research design. He selected 300 SHGs beneficiaries from 15 SHGs group samples. The data was collected through the help of structured questionnaire, interview and extensive observation technique. For analyse and interpretation of the data researcher uses percentage, mean, standard deviation, chi-square and t-test as statistical techniques. The results of the present study demonstrates that majority of the respondents faced more problems in relation to SHGs. The beneficiaries face problems in getting the revolving fund, lack of family support in carrying out the activities, inadequate training, wrong choice of project, procedural delays for providing loans and insufficiency subsidy amount.

Objectives of the Study

1. To study the socio-economic profile of the beneficiaries.
2. To study the impact of economic factors on SGSY and non-SGSY beneficiaries.
3. To study the social factors impact on SGSY and non-SGSY beneficiaries.

Research Methodology

Research Design	An exploratory research
Sampling Techniques	Purposive sampling
Sampling area	10 villages are selected from Chincoli block, Kalaburagi District

Sampling unit	Individual
Sample size	120 individuals who are the beneficiaries and 120 non-beneficiaries of Swarnajayanti Gram SwarozgarYojana scheme
Data collection	The required information was collected from primary sources through structured questionnaires with 5 point Likert scale and secondary sources such as concerned website and journals
Statistical tools used	Mean
Data analysis tools	Simple chart and percentage

Results and Discussion

1. **Socio-economic Profile of the Beneficiaries:**

Table No. 1 sows the socio-economic profile of the beneficiaries under the programme of Swarnajayanti Gram SwarozgarYojana (SGSY). The total respondents were 120 beneficiaries. In the age pattern, majority of the respondents 48 (40 %) and 41(34.17 %) beneficiaries are belongs to the age group of 30 to 40 and 40 to 50 years, this shows younger generations were more benefited under SGSY programme as compared to adult generation. Out of the total respondents, 43 (35.83 %) of the respondents are male category and 77 (64.17 %) beneficiaries belong to female category. It discloses that female beneficiaries are more as compared to male category under SGSY programme. Further, majority educational background of the beneficiaries were numbering 32 (26367 %) and 36 (30 %) respondents were pertains to primary and higher primary school. In the context of caste pattern, the majority of the respondents were belongs to SC/ST 59 (49.17 %) and OBC 48 (40 %). Size of the family matter, out of the total 47 (39.17 %) and 62 (51.67 %) were belongs to small (below 5 members) and medium (5 to 10 members). In the pattern of attitude towards SGSY programme, out of 120 beneficiary respondents 61 (50.83 %) were pertains to medium. In the context of ration card, 68 (56.67 %) of the respondents were belongs to BPL cardholders. Out of the total, 54 (45 %) of the beneficiaries are have medium knowledge about the SGSY programme.

Table No. 1
Socio-economic Profile of the Respondents (F = 120)

Particulars	Category	Frequency	Percentage
Age	20 -30	15	12.5
	30 – 40	48	40
	40 – 50	41	34.17
	50 Above	16	13.33
Total		**120**	**100**
Gender	Male	43	35.83
	Female	77	64.17
	Total	**120**	**100**
Education	Illiterate	11	9.16
	Primary School	32	26.67
	Higher Primary School	36	30
	High School	27	22.5
	Graduate and Above	14	11.67
	Total	**120**	**100**
Caste	SC/ST	59	49.17
	OBC	48	40
	General	13	10.83
	Total	**120**	**100**
Family Size	Up to 5	47	39.17
	5 – 10	62	51.67
	Above 10	11	9.16
	Total		**100**
Which type of Ration	Antyodhyayaann	37	30.83

card you are holding	a		
	BPL	68	56.67
	APL	15	12.5
Total		**120**	100
Attitude towards SGSY	Low	35	29.17
	Medium	61	50.83
	High	24	20
Total		**120**	**100**
Knowledge about SGSY	Low	37	30.83
	Medium	54	45
	High	29	24.17
Total		**120**	**100**

Source: Field Survey

Table No. 2
Impact of Economic Factors on SGSY and Non-SGSY Beneficiaries

Impact of Economic Factors on SGSY and Non-SGSY Beneficiaries											
Statements	**SGSY Beneficiaries**										
	SA		**A**		**N**		**DA**		**SDA**		**Mean**
	F	**%**	**F**	**%**	**F**	**%**	**F**	**%**	**F**	**%**	
Improved in income level	44	36.7	47	39.2	15	12.5	10	8.33	4	3.3	**3.98**
Enhanced asset position	41	34.2	45	37.5	16	13.3	13	10.8	5	4.2	**3.87**
Increased Savings	41	34.2	44	36.7	17	14.2	12	10	6	5	**3.85**
Increased business expanses on purchase of inputs	39	32.5	42	35	18	15.0	13	10.8	8	6.7	**3.76**
Increased domestic expanses	26	21.7	40	33.3	25	20.8	17	14.2	12	10	**3.43**
Increased employment opportunities	34	28.3	39	32.5	23	19.2	14	11.7	10	8.3	**3.61**
Promotes the banking habits	48	40	39	32.5	15	12.5	11	9.17	7	5.8	**3.92**
Promotes repayment of loan	33	27.5	44	36.7	19	15.8	15	12.5	9	7.5	**3.64**
Increase the financial management talents	40	33.3	38	31.7	18	15.0	14	11.7	10	8.3	**3.70**
Reduced dependence upon informal finance sources	41	34.2	43	35.8	15	12.5	13	10.8	8	6.7	**3.80**
Statements	**Non-SGSY Beneficiaries**										
	SA		**A**		**N**		**DA**		**SDA**		**Mean**
	F	**%**	**F**	**%**	**F**	**%**	**F**	**%**	**F**	**%**	
Improved in income level	4	3.3	5	4.17	10	8.3	49	40.8	52	43	**1.83**
Enhanced asset position	3	2.5	4	3.33	13	11	52	43.3	48	40	**1.85**
Increased Savings	5	4.2	7	5.83	8	6.7	51	42.5	49	41	**1.90**
Increased business expanses on purchase of inputs	6	5.0	5	4.17	9	7.5	52	43.3	48	40	**1.91**
Increased domestic expanses	5	4.2	4	3.33	10	8.3	48	40	53	44	**1.83**
Increased employment opportunities	6	5.0	5	4.17	9	7.5	49	40.8	51	43	**1.88**
Promotes the banking habits	5	4.2	4	3.33	12	10	47	39.2	52	43	**1.86**
Promotes repayment of loan	4	3.3	7	5.83	14	12	48	40	47	39	**1.94**
Increase the financial management talents	7	5.8	5	4.17	13	11	47	39.2	48	40	**1.97**
Reduced dependence upon informal finance sources	6	5.0	4	3.33	11	9.2	47	39.2	52	43	**1.88**

Sources: field survey Likert Scale:

SA: Strongly Agree -05, **N**: Neutral – 03,
A: Agree – 04, **DA**: Disagree – 02 and **SDA**: Strongly disagree – 01.
F: Frequency/ No, of respondents and **%**: Percentage of respondents.

Table 02 shows the perception of the beneficiaries and non-beneficiaries towards economic factors of Swarnajayanti Gram SwarozgarYojana. The highest mean value (3.98) is given for the variable that is improved in income level of the Swarozgaries. The highest mean value for non beneficiaries (1.97) is for financial management talents.

1. 39.2 % of the SGSY respondents agreed that their income level increased and 43 % non-SGSY beneficiaries strongly disagreed that income level of the beneficiaries decreased.
2. Most of the SGSY respondents (37.5 %) agreed that enhanced the asset position and 43.3 % of the non beneficiaries disagree.
3. 36.7 % of the beneficiary respondents agreed that increased savings of the respondents and 42.5 % of the non-SGSY beneficiaries disagree.
4. Out of total 35 % of the SGSY beneficiaries respondents are opined that business expanses on purchase of inputs and 43.3 % of non-beneficiaries are disagree.
5. 33.3 % of the beneficiary respondents are agreed that increased their domestic expanses and 44 % of non-SGSY beneficiaries are strongly disagree.
6. Out of total 39 % of the SGSY beneficiary respondents agreed and 43 % of the non-SGSY respondents are strongly disagreed that increased their employment opportunities.
7. 40 % of the beneficiary’s respondents are strongly agreed that programme promotes the banking habits of the respondents and 43 % are disagreeing by the non-SGSY beneficiaries.
8. From the total, 36.7 % agreed that it promotes the repayment of loan.
9. Out of total, 33.3 % of the beneficiaries are strongly agreed that increase the financial management talent.
10. From the total, 35.8 % of the respondents are agreed that reduce dependence upon informal finance.

Table No. 03

Impact of Social Factors on SGSY and Non –SGSY Beneficiaries

Impact of Social Factors on SGSY and Non-SGSY Beneficiaries											
Statements	**SGSY Beneficiaries**										
	SA		**A**		**N**		**DA**		**SDA**		**Mean**
	F	**%**	**F**	**%**	**F**	**%**	**F**	**%**	**F**	**%**	
Improvement in financial literacy	53	44.2	25	20.8	19	15.8	14	11.7	9	7.5	**3.83**
Improvement in market Knowledge for sale of product	47	39.2	28	23.3	21	17.5	14	11.7	10	8.3	**3.73**
Role in decision making process has increased	45	37.5	29	24.2	21	17.5	16	13.3	9	7.5	**3.71**
Better utilisation of available resources	29	24.2	47	39.2	20	16.7	14	11.7	10	8.3	**3.59**
Increase in capacity building through training	48	40	27	22.5	21	17.5	15	12.5	9	7.5	**3.75**
Increase in involvement of women participation in social activity	35	29.2	51	42.5	14	11.7	12	10	8	6.7	**3.78**
Improved women participation in local Panchayat	36	30	51	42.5	13	10.8	11	9.17	9	7.5	**3.78**
Contributed to women family members education	26	21.7	48	40	21	17.5	15	12.5	10	8.3	**3.54**
Contributed to women family members health awareness	28	23.3	46	38.3	26	21.7	12	10	8	6.7	**3.62**
Increase the standard of living	45	37.5	29	24.2	21	17.5	16	13.3	9	7.5	**3.71**
Statements	**Non-SGSY Beneficiaries**										
	SA		**A**		**N**		**DA**		**SDA**		**Mean**
	F	**%**	**F**	**%**	**F**	**%**	**F**	**%**	**F**	**%**	
Improvement in financial literacy	3	2.5	6	5	10	8.3	49	40.8	52	43	**1.83**
Improvement in market Knowledge for sale of product	4	3.3	4	3.33	12	10	51	42.5	49	41	**1.86**
Role in decision making process has increased	4	3.3	6	5	9	7.5	50	41.7	51	43	**1.85**

Better utilisation of available resources	5	4.2	5	4.17	10	8.3	52	43.3	48	40	**1.89**
Increase in capacity building through training	5	4.2	4	3.33	9	7.5	49	40.8	53	44	**1.83**
Increase in involvement of women participation in social activity	4	3.3	5	4.17	12	10	49	40.8	50	42	**1.87**
Improved women participation in local Panchayat	5	4.2	4	3.33	10	8.3	48	40	53	44	**1.83**
Contributed to women family members education	4	3.3	6	5	13	11	49	40.8	48	40	**1.91**
Contributed to women family members health awareness	6	5.0	5	4.17	12	10	48	40	49	41	**1.93**
Increase the standard of living	5	4.2	4	3.33	11	9.2	47	39.2	53	44	**1.84**

Sources: field survey
Likert Scale:
SA: Strongly Agree -05, **N**: Neutral – 03,
A: Agree – 04, **DA**: Disagree – 02 and **SDA**: Strongly disagree – 01.
F: Frequency/ No, of respondents and **%**: Percentage of respondents.

Table 03 shows the interest of the beneficiaries and non-beneficiaries about social factors on Swarnajayanti Gram SwarozgarYojana. The highest mean value (3.79) is given for the increase the involvement of women participation in social activity. The lowest level mean value is (1.83) is for the improvement in financial literacy by the non-SGSY beneficiaries.

1. Out of the total, 42.2 %of the respondents strongly agreed that the improvement of financial literacy of the beneficiaries and 43 % of the non-SGSY beneficiaries are strongly disagree.
2. 39.2 % of the beneficiaries strongly agreed and 42.5 % of the non- beneficiaries disagreed agreed that the improvement of knowledge for sale of product.
3. 37.5 % of the respondents are strongly agreed that role in decision making process has increased and 43 % are strongly disagreed.
4. Out of total, 39.2 % of the beneficiaries agreed that better utilisation of available resources and 43.3 % of non-SGSY beneficiaries are disagree.
5. Out of total, 40 % of the respondents strongly agreed increase in capacity building through training and 44 % of the respondents are strongly disagreed.
6. 42.5 % of the beneficiaries are agreed that the increase in involvement of women participation in social activity and 42 % are strongly disagreed.
7. 42.5 % of the respondents are agreed that improved women participation in local Panchayat and 44 % of the non-beneficiaries strongly disagree.
8. Out of the total, 40 % of the respondents are agree that the contributed to women family members education and 41 % are strongly disagree.
9. From the total, 37.5 % of the respondents are strongly agreed that increased their standard of living and 44 % are strongly disagree by the non-SGSY beneficiaries.

Conclusion:

From the above facts, it is noted that surly Swarnajayanti Gram SwarozgarYojana is an integrated programme with a mission of eradication poverty in rural India. The above programme is eradication of poverty as well as developmental activity of the socio-economic factors as compared to non-SGSY beneficiaries. Also there is a great emphasis on the involvement of the people of the livelihood based programmes. The functioning of SGSY in Karnataka especially in Kalaburagi district is very satisfactory.

References

1. Dr. Mahadev Murthy and Ms. Shilpa D. (2017). “An analysis of Swarnajayanti Gram SwarozgarYojana (SGSY): a study with references to T.NarasipurTaluk, Mysore District”. *International Journal of Multidisciplinary Educational research ISSN: 2277-7881; Impact Factor – 4.527; IC Value: 5.16; ISI Value:2.286 Volume 6, Issue 7(8), July 2017.*
2. Patel, Jeetendra, et al. "Impact of Income Generating Activities on Livelihood of ‘SGSY’ beneficiaries." (2016).

3. Jeetendra Patel, S.P.Singh and SheelaRaghuwanshi (2016), "Impact of Income generating activities on Livelihood of SGSY Beneficiaries." Jai MaaSaraswatiGyandayini, ISSN: 2454-8367, Vol: II , Issue: II, Oct 2016.
4. Dr. Swapan Kumar Barman (2019), in his article "Impact of SGSY Programme on Economic Welfare of the Household in West Bengal," *ISSN: 2455-3085 (Online), Volume-04, Issue-01, RESEARCH REVIEW International Journal of Multidisciplinary (2019).*
5. ViolinaGogoi (2019), in his article "Impact of Evaluation of SGSY on Socio-economic Development of Rural Poor in Assam" International Journal of Research in Humanities, Arts and Literature (IMPACT: IJRHAL) *ISSN (P): 2347–4564; ISSN (E): 2321–8878 Vol. 7, Issue 9, Sep 2019, Pp 11–20.*
6. Dr. Satishkumar and Dr. B.P Sahu (2014), in their article entitled "Problems and Prospects in Implementation of Swarnajayanti Gram SwarozgarYojana in Haryana" Research on Humanities and Social Sciences, ISSN (Paper) 2224-5766 ISSN (Online) 2225-0484 (Online), Vol.4, No.5, 2014.

Conservation of Endangered Animals Through Zoological Parks

Anil Khole
Department of Zoology, B. Raghunath College, Parbhani (M.S.)
Email:kholeanilm@gmail.com

Abstract: All the animals are multicellular organisms in the biological kingdom *Animalia.* Animals are immensely important in our lives. Animals are workers, provide food and other services, also used in therapy, for farming, transportation, sports. Studies have shown that animals are important for maintaining an equilibrium in the natural order of things. By being a hunter, or prey. Animals play essential roles in the formation and maintenance of the ecosystem they live in. But humans are now responsible for causing changes in the environment that hurt animal species. Scientists have estimated that over 2/3 of the animal species that once lived on Earth are now extinct. The changes in the environment which couldn't be adapted by animals results in their extinction. Animals are a part of the world's ecosystems; wildlife provides balance and stability to nature's processes. The conservation of endangered species to ensure the survival of these species. Throughout the world zoological parks are important sites in wildlife conservation. However, they are now used for maintenance of wild animals, reproduction of endangered species. This review paper focuses on the importance of zoological parks and their role in conservation of endangered species.
Keywords: Conservation, Endangered, Wildlife, Animals, Zoo

Introduction:

A zoo is a facility in which animals are housed within enclosures, cared for, displayed to the public, and bred for conservation purposes. Evidence of private menageries owned by ancient Egyptian kings and aristocrats puts them as early as 2500 BCE. They were later transformed into public institutions in the 1700s. The late 18th and early 19th century witnessed the formation of zoological societies such as the Zoological Society of London (ZSL) (Wild Welfare). From the 1980s, zoological parks developed coordinated breeding programmes that brought endangered animals back from extinction. Along with this transformation of zoos evolution in the role of recreation incorporating elements of research and conservation. Zoological parks are evolving in respect to the conservation of biological diversity (George, 1994). The role of zoos in conservation has evolved. Additional roles that zoos can play in conservation include monitoring live wildlife use (Alfredo, 2005). The main mission of modern zoos should be to promote the conservation of species and ecosystems, as well as the ecological interactions and evolutionary processes in which they participate and the environmental services they provide to society (Cuaro´n, 2004). Zoos play an important role by allowing animal conservation programs which are at risk of extinction to live and repopulate. Also helps to conserve species by keeping them safe in enclosures for education, research as well as protected from poachers and harm.

Discussions:

Biodiversity loss has grown to crisis levels in many parts of the world, and these losses are caused by genetic, species, and ecological biodiversity loss. Of all threats to endangered plants and animals, habitat loss is the greatest (Anne, 2010). Botanical gardens and zoological parks have been established throughout the world within a similar mission to exhibit wildlife, educate visitors, conserve biodiversity, and perform scientific research (Miller *et al.*, 2004).

History of Zoos

In London (1828) the first zoo was opened and called itself a Menagerie or Zoological Garden, which is short (Blunt, 1976). The term Zoological Park was used for more expansive facilities in Washington, D.C. in 1891. In 1993, the New York Zoological Society changed its name to the Wildlife Conservation Society (Hutchins *et al.*, 1995). In India, the 1st zoo came into existence at Barrackpore in 1800. In the world there are about 800 zoos. Such zoos have about 3000 species of vertebrates. Some zoos have undertaken captive breeding Programmes. The oldest Zoo in India located at Chennai (formerly known as Madras Zoo) established in the year 1855. This was the first Zoo to be formed in India. The idea of collection of animals and maintaining them at one place was mooted in (1854) by Dr. Edward Belford. In present India has 18 most popular zoological parks which attracts children, students, researchers and environmentalists. The Central Zoo Authority in India plays a key role with zoos in programming research activities related to the conservation and propagation of wild animals. Planned research activities include studies on wildlife biology, genetic variability, species specific nutritional requirements, animal behavior, epidemiological surveys, and disease diagnosis through postmortem examination (Swarndeep, 2004).

Zoos and Conservation

Conservation is the protection, preservation, management, or restoration of wildlife and natural resources such as forests and water. Through the conservation of biodiversity and the survival of many species and habitats which are threatened due to human activities can be ensured. Now, there is an urgent need, not only to manage and conserve the biotic diversity wealth, but also restore them in the degraded ecosystems. In the early (1990s) the role of zoos in species conservation was one of maintaining populations of threatened species of animals. This function was seen as an appropriate role for zoos because of their long tradition in breeding and transporting animals (Dalia, 2013). For the conservation of threatened species, zoos are the tools to maintain the species diversity. There are two methods for the conservation of animal genetic resources, namely *In-Situ* and *Ex-Situ* conservation.

In-situ conservation

In-situ conservation is on site conservation or the conservation of genetic resources in natural populations of animal species. *In-situ* conservation itself means the creation of protected areas or habitats, as opposed to ex situ conservation. The latter has been largely equated with the preservation of samples of species in seed banks or botanic gardens (and zoos) (Heywood &Dulloo, 2005). It is the process of protecting an endangered animal species in its natural habitat, either by protecting or cleaning up the habitat itself or protection from its predators. It serves the interests both of conservation and of those who exploit species (Hutton & Leader Williams, 2003).

In-situ conservation is being done by declaring an area as a protected area. In India some following types of natural habitats are being maintained:

1. National parks
2. Wildlife sanctuaries
3. Biosphere reserves India has over 600 protected areas, which includes over 90 national parks, over 500 animal sanctuaries and 15 biosphere reserves.

Ex-Situ Conservation

Theex-situ conservation is the method of preservation of components of biological diversity outside their natural habitats. This method involves conservation of genetic resources, as well as wild and cultivated species. Such strategies include establishment of botanical gardens, zoos, conservation strands and gene, pollen seed, seedling, tissue culture and DNA banks.In*ex-situ* conservation, protection of animals takes place outside their natural habitat. Zoological parks are the places that come under *ex-situ* conservation.

Advantages of in-situ conservation	**Advantages of ex-situ preservation**
. The flora and fauna live in natural habitats without human interference. . The life cycles of the organisms and their evolution progresses in a natural way. . In-situ conservation provides the required green cover and its associated benefits to our environment. . It is less expensive and easy to manage. . The interests of the indigenous people are also protected.	. It is useful for the declining population of species. . Endangered animals on the verge of extinction are successfully breeded. . Threatened species are bred in captivity and then released in the natural habitats. . Ex-situ centres offer the possibilities of observing wild animals, which is otherwise not possible. . It is extremely useful for conducting research and scientific work on different species.

Zoo’s Contributions in conservation of endangered species

India has over 600 protected areas, which includes over 90 national parks, over 500 animal sanctuaries and 15 biosphere reserves. Zoos have been with conflicts between those who save endangered species and educate visitors (Isabel *et al.*, 2021). The species threatened by habitat loss will not be safe unless suitable ecosystems are protected.

National parks

A national park is an area which is strictly reserved for the betterment of the wildlife and where activities like forestry, grazing on cultivation are not permitted. In these parks, even private ownership rights are not allowed.

Wildlife sanctuaries

A sanctuary is a protected area which is reserved for the conservation of only animals and human activities like harvesting of timber, collecting minor forest products and private ownership rights are allowed as long as they do not interfere with the well-being of animals. Boundaries of sanctuaries are not well defined and controlled biotic interference is permitted, e.g., tourist activity.

Biosphere reserves

It is a special category of protected area where human population also forms a part of the system. They are large protected area of usually more than 5000 sq.km. A biosphere reserve has 3 parts- core, buffer and transition zone.

Role of Zoos in education

Zoos have historically been the sites for the entertainment of the general public. Today, zoos are identified as sites of conservation, research, education, and entertainment. Recent research work shows that a trip to the zoo can substantially enhance the knowledge of children about science and conservation of wildlife animals. Such a type of zoo trip can be considered an educational value in addition to book or classroom teaching. The wildlife attractions often justify their existence with a mission to educate children and adults about important issues, like biodiversity and conservation challenges (Michael, 2015). Wildlife attractions can also play a crucial role in educating the wider public about global issues, such climate change and anthropogenic activities. Zoos offer opportunities to educate visitors about habitat conservation through programs and activities, and the way individual habitats and zoos are being designed. Education about wildlife and habitat conservation is important, and must address scientific, aesthetic, and ecological values to be effective (McElroy & Michelle, 2015). When people know about the importance of conservation of species and their habitats in zoos, it creates a connection between them and nature. Zoos can complement traditional education with focused conservation education messages, which cover both the cause of conservation threats as well as what people can do to help (Falk, 2005).

Conservation Activities of Zoological Parks

The Indian scenario first came into existence during 1854 at Kolkata's Marble Palace followed by the Madras Zoo in 1855 and Trivandrum in 1857. The first zoo in India to open to the public was the Marble Palace Zoo at Kolkata in 1854 (Hosetti, 2005). During past years in India zoos were classified into large, medium, small and mini zoos as per area, number and variety of animal species. At present, 16 large zoos, 16 medium zoos and 27 small zoos exist in India. The tremendous interest of the people in wildlife as well as the increased awareness of conservation of the rich heritage of our country. Zoos are institutions or facilities in which animals are confined within enclosures, displayed to the public, and in which they may also be bred (Varsha, 2013). However, the zoos were established not only for the public; the zoos played a key role in the scientific study of zoology and various experiments of interbreeding and for the keeping of wild animals in an artificial enclosure (Arijit, 2020). By the Indian Zoo Act (1991), the autonomous Central Zoo Authority got the power to specify the minimum standards for the care of the zoo animals. A guideline was created through amendment of the Wild Life Act (1972) and notification of recognition of zoo rules in India (2009).

Conclusion:

Zoos must confront the place of helping rescued individuals of animals, and the process using invaluable space that could be used to support endangered species conservation programs. They are also important for educational and recreational purposes. Biodiversity is being lost at an alarming rate due to natural and some anthropogenic factors. The threats to biodiversity are agricultural expansion, overexploitation, urbanization and industrialization, pollution, pollution, exotic species, GMOs and Global climate change. Conservation of biodiversity is achieved through – *in-situ* and *ex-situ*. In order to ensure the maintenance of biodiversity needs to employ complementary *in situ* and *ex-situ* conservation. Moreover, promotion of indigenous resource management systems and practices, the local people's involvement in conservation planning and endeavors', and awareness creation. Institutions, government/non-government organizations around the world need to work closely for conserving biodiversity and improving human wellbeing. They must promote conservation and work to secure wild places and habitats for wild organisms.

References:

1. Alfredo D. Cuaro'nn (2005). Further role of Zoos in conservation: Monitoring wildlife use and the Dilemma of receiving donated and confiscated animals, Zoo Biology, (24):115-124.
2. Anne Maczulak (2010). Biodiversity Conserving Endangered Species, Facts on File, Infobase Pub., New York.
3. ArijitKundu. (2020) *Changing perception of zoos in India: A historical study,* IJRHAL, 8(9):2321-8878.
4. Blunt, Wilfred (1976). The Ark in the Park: The Zoo in the Nineteenth Century. Hamish Hamilton, pp. 15-17.
5. Dalia A. Conde (2013). Role of Zoos, Grzimek's Animal Life Encyclopedia, Extinction, 2:207-215.
6. Falk J.H. (2005). Free-choice environmental learning: framing the discussion, Environmental Education Research, 11:265-280.

7. George B. Rabb (1994). The changing roles of zoological parks in conserving biological diversity, AMER, ZOOL., (34):159-164.
8. Heywood V.H., Dulloo M.E. (2005). In-situ conservation of wild plant species, IPGRI Technical Bulletins, Italy.
9. Hosetti, B.B. (2005) *Concepts in Wildlife Management,*Daya Books Pub., IInd edition.
10. Hutchins, Michael, and William G. Conway (1995). "Beyond Noah's Ark: the evolving role of modern zoological parks and aquariums in field conservation." International Zoo Yearbook, 34(1):117-130.
11. Isabel Escobar-Ibarra, Daniel Mata-Rajas, FernendoGual-Sill, Carlos R. Sanchez, Fidel Baschetto, Maria Alonso-Spilsbury (2021). Conservation, animal behavior, and human-animal relationship in zoos. Why is animal welfare so important, Journal of Animal Behavior & Biometeorology, 9:2111.
12. Megan Selby (2006). Creating Conservation: The Role of Zoos in the Future of Biodiversity Conservation, Theses submitted at Wilkes Honors College of Florida Atlantic University Jupiter, Florida.
13. Michael Gross. (2015) *Can zoos offer more than entertainment?*Current Biology,25(10):391-394.
14. Miller B.W., Conway, et al., (2004). Evaluating the conservation mission of zoos, aquariums, botanical gardens, and natural history museums, Conservation Biology, 18(1):86-93.
15. Mohd. Farhaduddin, History of Zoo, Comparison of Different Zoo and Success of Captive Breeding in Bangladesh, IOSR Journal of Agricultural& Veterinary Science, 10(2):13-16.
16. Swarndeep S. Hundal (2004). Wildlife Conservation Strategies and Management in India: An Overview, Proceedings of the Species at Risk 2004 Pathways to Recovery Conference. 1 March 2–6, Victoria.

Information Technology in Commerce & Its Role In India's Economic Development

Dr.Smt. Sujata S.Patil
Head & Vice Principal, Department Of Commerce, K.R.T. Arts, B.H.Commerce & A.M. Science, (K.T.H.M) College Nashik

Abstract : Information technology has the milestone to develop the industry and transform how business is run. Industrial reform in corporate is used for advertisement promotion, information exchange, media promotion, electronic mail, mailing lists, discussions, consulting with consumers on online mode. There are two electronic business applications, namely: business-to-consumer and business to-business commerce. New generation Information technology has the power to develop the industry and transform how to growth of business. The main difficulty in the use of information technology is the massive cost of making an online & vertical network and supplying commodities to customer. The use of information technology plays an important role in trading and economic growth to achieve the target of growth. The global budget for Information technology is slated to hit $3.92 trillion this year as companies continue to assimilate IT solutions to encourage their business processes, especially for ecommerce. In Covid 19 pandemic rises use of information technology in business.

Key Words:-Information Technology, Trading, E-Commerce, E-Business, E-Business Transaction, Decision Making

Introduction:

The new world basically in covid-19 crisis change in the way of business in all sectors. A business company has accelerated the digitalization of their customer and supply-chaininter actions and of their internal operation by last three to four years. The share of digital aided products in their assortments has accelerated. Such is the state of the IT industry for2021—from small businesses and start-ups to larger enterprises, every company's looking for ways to incorporate more IT solutions to better support clients and help them to achieve their business operations as part of their digital transformation within a global pandemic. Along with tend to be able to acquire various kinds of information, so information must be filtered to get the right and relevant information. The use of the internet has experienced in credible d envelopments' in the business sector, specifically in large scale enterprises. Since the innovation of information technology in the 1991s its use has expansion because it is seen as providing massive benefits for the smooth running of the business or business activities. Inspiration and welfares of e-commerce in improving service to customers as well as increasing the effectiveness of companies in this case become the point of view of the researcher which is used as an object in this study. The adoption of e-commerce technology is one of the significant factors to support the achievement of a product from a company. To boost and rise sales quickly, by looking at the speedy development of information technology, we can exploitan online service in the form of e commerce.Sofar, the sales structure of customers used by companies is only in written form and manual form, which often tends to be misleading. Through the existence of e-commerce services that can be rapidly enjoyed by consumers and companies themselves, all services anticipated by customers can be directly followed up as quickly as possible, so thatthecompanywillbeabletodeliverthebestandfastestserviceforcustomers.E-commerceisthe practice of communication systems and computers to perform business practices. Mostly e-commerce arises between businesses, and not between business and consumers. The development of the use of technology through electronic networks in steady life has covered various aspects, including trade activities. Sinceearly times people have been familiar with cross-country trading activities, which are passed out by exploring continents around the world with simple vehicles or transportation. Technology development very supportive to humans and make human life easier & Comfort. During the pandemic, consumers have moved intensely toward channels, companies and industries have responded in turn. The survey results confirm the rapid move toward interacting with consumers through digital channels. They also show that rates of execution are years ahead of where they were when previous surveys were conducted and even more in developed Asia than in other regions (Exhibit 1). Respondents are three times likelier now than before the crisistosay that at least 85perent of their customer interactions are digital in nature.

Review of Literature: -

E-commerce is the circulation, purchase, sale, promotion of goods and services through electronic systems such as the internet or television, www, or other computer networks. Ecommerce can involve electronic funds allocations, electronic data exchanges, inventory management structures,and automated data collection systems. The information technology industry realizes-commerce activities as the application and application of e-business related to commercial transactions, such as: transfer of funds

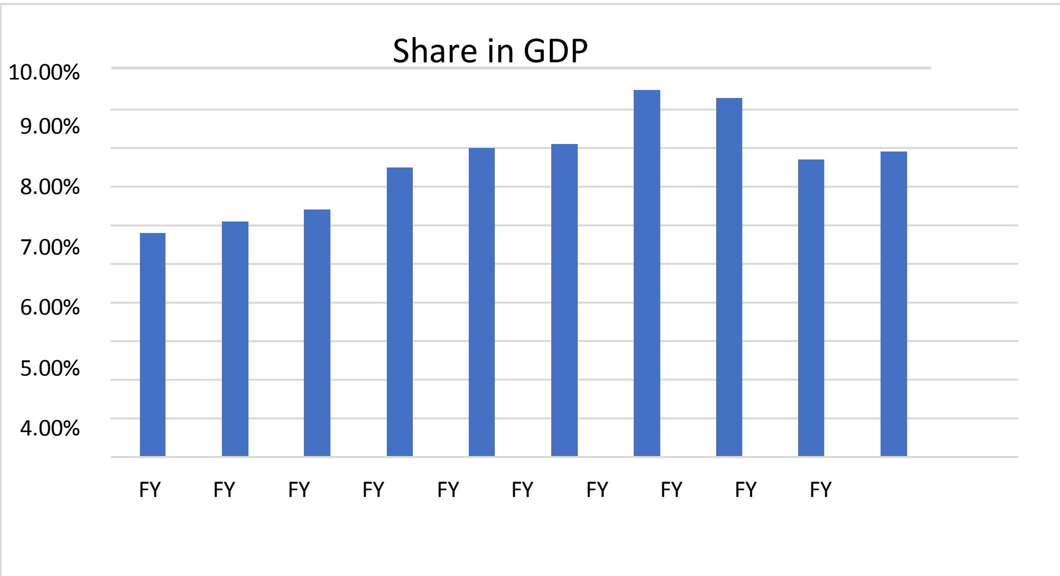
'Journal of Research & Development' A Multidisciplinary International Level Referred and Peer Reviewed Journal, Impact Factor-7.265, ISSN: 2230-9578, 20 April 2022, Volume-13, Issue-19

electronically, supply chain management, e-marketing or content marketing, online transaction processing operations, electronic data interchange etc. E-commerce is portion of e-business, where the scope of e-business is wider, not just trade but also includes collaborating business partners, customer service, job vacancies etc. In addition to World Wide Web network technology, ecommerce also requires data base or database technology, e-mail, and other forms of non-computer technology such as the shipping system, and payment instruments for this e-commerce.

Current Status in India about Information technology in Commerce:

Expansion of network of business partners. In traditional trade, it is very difficult for a business to find the trading opportunity of its business partners and markets. In India Being one of the largest off shoring destinations for different IT sectors companies across the world, the business process management market in India is of consider able importance. The information technology as well as business process management (IT-BPM)sector had contributed a share of just less than eight percent to the GDP of the country in fiscal year 2020. BPM is further like a restraint than a process that incorporates methods to improve, analyzed, automate and improve business process operations. Recently Govt. of India, Ministry of Statistics and programme Implementation (MOSPI) has signed an MOU to participate in the major project on “Statistical Compilation of ICT Sector and Policy Analysis “accepted by Orbison,the network of UNESCO Chairs in 8 Communication .In this project an effort has been made to accumulate data on the contribution of ICT sector to the Gross Domestic Product(GDP) and employment to the Indian economy following internationally accepted and harmonized definitions and concepts emerging from the OECD and United Nations. The value added has been compiled from the existing data holdings of the MOSPI.

Share of Information technology and business process management sector in the GDP of India from financial year 2011 to 2020.



Source - Ministry of electronics and information technology

Above chart shows financial year 2011 to 2019 in India information technology and business process management sector 7.5% sharing in GDP averagely. So that information technology is important sector of new generate on in India. After 2017 in India I T sector more than important sector to provide revenue as well as employ ability.

Information Technology in Trading:

The People use of IT in commerce such as trading, which only covers business transactions that relate to customers and suppliers.Butit’s not actual definition of E-Commerce Information technology in commerce (E-commerce) means that only transactions that only firms boundaries can be classified as e-commerce. If a transaction remains within the manufacturing boundary, these people will call it an electronic business transaction. Preventive center versus external transactions will not offer much help, because most people consider electronic business and electronic trade to be the same thing.

E-Commerce:

All e-commerce company can use of strength of the management team for timely delivery of goods and service. In e-commerce good business organization structure, network infrastructure and security, website design. They also providing competitive prices responsive, fast and friendly purchasing services Provide the complete and clear information about product and service Provide many bonuses such as coupons, special offers, and discounts Provide special courtesy such as the projected purchase Providing a sense of community for discussion effort from clients and others Facilitate trading activities. According to IT segments report, 87% of retail sales were through brick and mortar stores up until2019.Then be side came covid-19,causing traditional retailers to challenge to get online and e-commerce numbers flown. The biggest shift in the in the grocery shopping market. In March 2020, 43% of consumers shopped for groceries online at least once a week compared to just 23% in 2018.

Benefits of Information technology in commerce:

A Manufacturing sector do e-commerce to achieve overall organizational improvement. This improvement is expected to be the result of the three benefit swill contribute to the company's financialst ability and enable it to compete better in the business world that applies computer technology, better customer service better relations with suppliers and the financial community Returns on investment in share holders and owners increases in terms of grouping benefits, can be seen from expansion of network of business partners. In outdated trade, it is very hard for a company to discover the geographical location of its business partners in other countries or other continents. It is considered very efficient, because every company does not want equipment to run this business and only needs internet. And shrink all levels of operational costs, so that it doesn't seem costly. Because it is run through online modes .Market expansion. The scope will be progressively very broad, because it is not limited by the geographical location wherever the company is located. Fat Distance. Companies can get closer to consumers. By just clicking on the links on the sites. Consumers can go to producer wherever the customers are present.

Benefits of information technology to Consumers

The inferior costs of running an e-commerce store versus a physical store translate to cost savings for the customer. This is one of the majore-commerce benefits. Online prices are classically lower than traditional store prices, and e-commerce sites are able to offer more discounts and promotions that are flexible to claim. Shopping when you want from where you want is fared sir able (and a whole lot safer)than heading out in this COVID reality we're now living in. Corona virus aside, there's also something to be said about shopping from your bedroom, without having to venture out, wait in lines, battle cold weather, and all the other tasks that go along with consumerism. Comparison shopping is another one of the top benefits of e-commerce to consumers, who can easily compare products, brands, and websites with even side-by-side comparison possible. Many Assessments-E- shopping sites exist with the sole purpose of empowering consumers to compare products side-by-side based on price and discount metrics. In a phase where time is a rarecommodity,shopping online provides massive time savings to the consumer. Since maximum of consumers start their shopping journey online. No need to head out,shopin-store,wait in line, and then journey back home when you can access a greater product variety at a lower price from the comfort of home.

Information Technology Issues in India:-

Apparently, India is the famous country in mobile market, as well as more than famous in related social media, e-commerce-games. Many people who are interested in e-commerce in India last year was the year of e-commerce, marked by the maximum number sofe-commerce trading companies.

Like Amazon, flipkart, Uber, Ola, Zomoto, there has been enough success in this very wide and opportunity-filled market. There are some of problems they face in running their businesses, including behaviour, payment facilities, mobile, logistics facilities, and regulation

Conclusion:-

Information Technology in Commerce in India is more or less certainly related to the development of e-commerce. Such as the India. With thousands of innovative shopping methods presented by merchants, Indian citizens are increasingly facilitated to get the items they want easily, quickly and safely. The internet technology has no impact on customers, but lower prices and superior customer service made possible by B2B are what make business organizations competitive. The next e-commerce step is to track business-class wireless and mobile trading everywhere. The business to consumer strategy is a tactic that refers to transactions that arise between a business and the final consumer of the product. the basic difference between e-commerce and e-business is that the purpose of ecommerce is concerned with to how to get profits,whilee-business is oriented to long-term interests and abstract features such as consumer trust, service to consumers, work rules, relations between business partners and handling other social problems.

References:-

1.KeyNotes:-AboutDigitalIndia-MinistryofElectronics&InformationTechnology
2.Benefits of E-commerce for customers and businesses-cloud talk
3.www.digitalindia.gov.in
4.Amandeep, and Ansari, Communication Technologies and 2. 2. Information Support for Development in India. In Kiran Prasad (Ed.,) Information and Communication Technology: Recasting Development.p. 83-112. B.R. Publishing: Delhi.
5.Singh,J.(2015):Role of ICT in Education.-Inter ternational Journal of Advance Research in Education,Technology& Management, Volume3,No. 3, June2015.
6.Syed,N.I.AndJihye,H.2016):ICT Based Education for Literacy in India :Vision Beyond 2015.-InternationalJournal of Information and Education Technology,Volume6,No.5,May2016.

Challenges of Economy

Dr. Manik D. Savandkar
Assistant Professor, Nutan Mahavidhyalaya, Selu.
E-mail : savandkarmd@gmail.com

Abstract: The basic characteristics of Indian economy might be regarded aschallenges for economy; because these are the reasons (challenge's that why economy These characteristics are both the causes and consequence of poverty, unemployment, agriculture, service sector, industry. education, health care, price control. The above factors analyses the reasons behind the underdevelopment India may be considered as poor country where a large sector of the population is unable to fulfill minimum needs such as food, healthcare, Basic housing education, etc.Development of agricultural sector is basic requirement for further economic development. Agriculture is the foundation on which the entireelevation of the growth of industrial and other sectors of economy has to stand.Industrialization plays vital role in the economic development of country. Industrialization means development of industries, mining power plants, transport etc. India is a developing country so building up of industries is much important, without the development of industries economic development is impossible. Since India is developing country majority of population is trying to earn their livelihood from service sector of India economy. This sector includes banking, finance, insurance, tourism and transportation, education, information, technology, software service etc.

Introduction:

The economy of the country which faces problem is due to the detrimental situations that artist in the macro economy. The major problems which as economy faces are unemployment, inflation and stagnant growth.There are barriers in economic development process, because of those macroeconomic problem arises, this impact leads to insufficient achievement. the goals of full employment, stability and economic growth failure in achieving full employment, results in unemployment so indirectly it breaks economic development process, development cycle. Macro economic data suggests that stronger land rights for smallholder farmers and rural communities can produce significant economic growth in developing countries And these reforms worked from the bottom up, benefiting the poorest of the poor and setting them up for greater agricultural productivity.In India still there is existence of stagnant growth, stagnant growth means the economy is not adequately attaining the economics growth goal.

Objectivesof the study:

1. To examine the status and problems of economic development in India.
2. To examine the reasons behind obstacles in economic development.
3. To Study comparatively the development status of India with other nations.
4. To improve the understanding of the complex and interconnected nature of the global economy.
5. To enable governments to identify, priorities and combine reforms to support sustainable, inclusive growth.

Economic Growth Challenges

1. High rates of unemployment or underemployment.
2. Increasing inequality, with many not being included in the growth process.
3. High rates of poverty and low growth.
4. Volatile growth dependent on one source.
5. Disruption of major economic activities due to the pandemic,
   For Ex- Tourism.

Problems before the Indian Economy:

1. **Unemployment**:
   Unemployment arises when factors of production that are willing and able to produce goods and services are not actively engaged in production of farce.
   Unemployment Rate in India: One of the important parameter of the labor force is unemployment rate, Based on the survey results, the unemployment rate at all India level is under the usual principle approach for the persons of age 15 years & above in case of male category, The unemployment rate is estimated of 29 persons out of 1000 persons whereas for the female category the unemployment rate is estimated at 69 persons at out of 1000 persons at all India level.
2. **Inflation**:
   Inflation is a situation when the average price level in the economy constantly and steadily increases in simple words general price level rise from time to time. Inflation is an average increases in prices, with some prices rise more than the average, some rising less, and some even dealing thus it affect the stability

of society.

3. **Low per Capita Income**:
   Per capita income of India is stall low, thus the standard of living of peoples is still low as compared to developed countries of the world. So large population of India is still below poverty line and the main reason behind it is unemployment.
4. **Less Importance to Secondary and tertiary sector**:
   Indian economy is still largely development on primary sector means agriculture and primary producing. So it found that Indian economy is not giving sufficient importance to secondary and tertiary sector. The fact is that the population of developed economy is largely dependent on secondary and tertiary sector as compared to underdeveloped economy.
5. **High rate of population**:
   India is carrying high rate of population thus the pressure of population is very heavy, so it results in deficit of food, clothing, housing, schooling, health facilities etc. so large portion of population is unable to satisfy his basic needs.
6. **6.Poor rate of Capita formation**:
   The capital formation rate in India is very weak as compared to developed economy. Because of unemployment or insufficient income source there is low rate of savings and investment so indirectly the rate of capital formation is low.
7. **Inequality in the distribution of wealth**:
   Misdistribution in income is the result of inequality in the distribution of assets in rural areas and on the other hand, the high degree of concentration of assets in the hands of very few business houses. So its create much gap between two races of economy existed in single economy.
8. **Under-utilization of Natural resources**:
   India is poured with natural resources, so in this respect India is very rich land water, minerals, forest and power resources are available in sufficient quantity in various parts of the country but due to its various inherent problems like inaccessible region, primitive techniques, shortage of capital and small extent of the market such huge resources of India still remain largely underutilized.
9. 9.**Lack of Infrastructure**:
   Lack of infrastructural facilities is one the serious problems from which the Indian economy has been suffering till today. It includes transportation and communication facilities electricity generation and distribution, banking and credit facilities economic organization wealth and educational institutions etc.
10. 10.**Inadequate development of economy organization**:
    Inadequate development of economy organization is problems occurring in Indian economy. For attaining economic development at satisfactory rate certain institutions are very much essential. For example, for mobilization of savings and to net other financial needs. More particularly in the rural areas development of certain financial institutions are very much essential.

Suggestions:

1. If our countries want to complete with developed countries than it is necessary to overcome from the above obstacles.
2. So the economy should focus on primary, secondary and tertiary sector in suitable manners.
3. The government should take some effective steps for providing basic needs of population so that this can afford at least normal standard of living.
4. The government should try to provide full employment by creating various employment opportunities.

Conclusion:

1. The development process is having many breaks because of above obstacles so it is important to take strategic steps to accelerate the process of economic development.
2. Unless we overcome this problems, it’s impossible to have rapid economic growth and relatively it’s impossible to compete with develop countries.

References:

1. Key concepts of Indian Economy – K. Shankar ganesh
2. Indian Economy – Mishra Puri
3. https://www.researchgate.net/publication/220588562_Knowledge_Economy_in_India_Challenges_and_Opportunities
4. http://www.iraj.in/journal/journal_file/journal_pdf/14-308-148007280967-72.pdf
5. https://www.investopedia.com/articles/investing/012516/3-economic-challenges-india-faces-2016.asp
6. https://www.oecd.org/naec/objectives.htm

7. Zhao, H. (2016): The Importance of Measuring ICT Development. – Editorial in ITU(InternationalTelecommunicationUnion)News,SpecialEditiononICTIndicatorsSymposium on Measuring ICT Development: New Trends, New Challenges, Hiroshima,Japan,Issue 1, January 2016.
8. The Role of Information Technology in E-Commerce-Win winYadiati; Meiryani International Journal of Scientific&TechnologyResearchVolume-8.

Management Education in Need of Hour

Satish Dattarao Waghmare
Junior Professor, Department of Commerce Late Ramesh WarpudkarJunior College,Sonpeth
Email:satish.waghmare@gmail.com

Introduction:-

Management Education in a Asian country that-started some 50 years ago has-taken speedy over the past decade.Today's associate MBA or the same degree is checked out by survival as an entry to a boundaries career a career. That is a very difficult and intenselyremunerative. Post easinge the connection of Management Education has become additional importance, and this implies a big modification within the manner Management Education is Check out in the Asian country. Thus we have tendency to should risethe vital queries which require being mention in order that a far better insight will be developed amid the ever-changing world situation. One issue is for certain that demand of the time is that the necessities to understand the effectiveness of a powerful Para diagram shift in associate the dynamic field like "Management".

Management is associate art. So efforts should be created to drill work connected skill, not simply the theoretical once Management Education should be created 'mass education' instead of the 'class education' which too, while not compromising on quality. Henceforth management institute and endeavor should be to develop world container of correct data, attitude, skill, insight and fore sight to fulfill the challenges of the 21st century,Commerce Education has played importance role in India industry and Indian economy. There is number of challenges before the Commerce Education Nation income employment opportunities are depended upon the quality E-commerce education system learning is a part of any systematic knowledge Commerce and Management Education is concerned as one of the most popular career option in India. Commerce and Management Education is the backbone of business. This education stresses on developing the people and making effective use of available resources.The quality of commerce and Management Education depended upon the roles of teachers student participants in learning process learning process is also dependent upon the teaching aids, light library facilities, academic facilities, and activities, such as classroom, seminar, field work, as well as study tours and nonacademic activities of the college.

Objectives:-

1. The education system is developing very fast both Qualitively and quantitatively
2. The present paper is for to study the current status in commerce and management
3. To study recent trends in commerce and management
4. To know the knowledge in the field of commerce industry.

Research Methodology:-

The research articles is depending upon primary and secondary data collected by various magazine and books, research papers, articles and internet, website.

Commerce Education:-

Commerce Education is area of education which develop Theyrequired knowledge skill attitude for the successful handling of trade commerce and industry commerce education is business education but in tune with the needs of the business and society.

SWOT/ Twos Analysis:-

T-Identifying the threats to commerce educational

O-Identify the area of opportunities till available for commerce even after providing for CA, CWA,C.S and MBA and new opportunities into which you can enter.

W-Water your weakness because of which you are not preferred,(here deliberate effort have to be made to overcome the weakness).

S-What are you strength, if any?it is a better to concentrate on and consolidate on your strength.

Result and discussion:-

1. Activities based learning

Classroom teaching is the old and traditional method for learning we have to change our teaching method and have to improve our teaching skills with following activities.

1. Classroom seminar
2. Project work
3. Field work and student tools
4. Guest lecture.

2.Problem in learning process:-

Today information technology plays very important role in learning system traditional teaching methods is become out of used today, so we have to accept new activities best education system for development of students' knowledge and skill.

3. Elements of education system:-

Quality of education system is dependent upon various element of education system Which is very important today in education process our drop out ratio is a very high as compared to world.we have to improve the following factors for the improvement of exciting system.

1. Teaching
2. Learning
3. Syllabus
4. Teachers
5. Student
6. Management
7. E-Commerce.

E-Commerce involves conducting business using modern communication instrument like internet, fax, telephone,E-data, interchange-payment, money transfer system-commerce provide multiple benefits to the consumer in the form of availability of goods at lower cost, wider choice and save time. People or Consumer can buy goods with a click of mouse button without moving out of their house or offices similarly, online service such as internet banking tickets includes Airlines, Railway, Bus Bill Payment, Hotel Booking etc. Have becomeTremendous benefits for the consumer E-Commerce education has been phenomenal in making a deep impact on higher education Growth in the Internet over the last few decades has led to great impact on communication and research in the institute many MBA" Working Professional Administration housewives and similar peoples who fill short of time to go a campus program have been able to benefits immensely from online sources E-Commerce education has opened new Avenue for a Cyber-law studies It need not be started that the importance of Cyber laws has increased by leaps and bounds in the recent years with 100 of cybercrimes cases everyday awareness and knowledge about internet has become more important commerce education not only equips student about latest career development advancement it is also open to our access to information and knowledge.

Online education:-

It has become an important mode of Education Since the regular courses in India are getting very expensive and highly competitive, distance and online education is fast developing as amazing option for the student E-learning opportunities are immense in India Even the distance education programs are serving wonderfully. Distance learning b availed 22 various types such as interactive CD-ROM program, mobile learning programs, tally courses or broadcast course via television or radio, postal correspondence programs and many more.

Problems of Online Commerce Education:-

Commerce is considered as one of the most popular career option in India, Commerce Education is the backbone of business and serial development of the Nations education stress on developing the people and making effective use of available resources Commerce Education develop the relationship of peoples with one another It covers a wide area of business and society it provides skill oriented education student society Even through skill the steam face following challenges.

What Are The Advantages Of Online Learning?

1. Efficiency

Online learning offers teachers an efficient way to deliver lessons to students. Online learning has a number of tools such as videos, PDFs, podcasts, and teachers can use all these tools as part of their lesson plans. By extending the lesson plan beyond traditional textbooks to include online resources, teachers are able to become more efficient educators.

2. Accessibility of Time and Place

Another advantage of online education is that it allows students to attend classes from any location of their choice. It also allows schools to reach out to a more extensive network of students, instead of being restricted by geographical boundaries. Additionally, online lectures can be recorded, archived, and shared for future reference. This allows students to access the learning material at a time of their comfort.Thus, online learning offers students the accessibility of time and place in education.

3. Affordability

Another advantage of online learning is reduced financial costs. Online education is far more affordable as compared to physical learning. This is because online learning eliminates the cost points of student transportation, student meals, and most importantly, real estate. Additionally, all the course or study materials are available online, thus creating a paperless learning environment which is more affordable, while also being beneficial to the environment.

4. Improved Student Attendance

Since online classes can be taken from home or location of choice, there are fewer chances of students missing out on lessons.

5. Suits a Variety of Learning Styles

Every student has a different learning journey and a different learning style. Some students are visual learners, while some students prefer to learn through audio. Similarly, some students thrive in the classroom, and other students are solo learners who get distracted by large groups.The online learning system, with its range of options and resources, can be personalized in many ways. It is the best way to create a perfect learning environment suited to the needs of each student.

What Are The Disadvantages Of Online Learning?

1. Inability to Focus on Screens

For many students, one of the biggest challenges of online learning is the struggle with focusing on the screen for long periods of time. With online learning, there is also a greater chance for students to be easily distracted by social media or other sites. Therefore, it is imperative for the teachers to keep their online classes crisp, engaging, and interactive to help students stay focused on the lesson.

2. Technology Issues

Another key challenge of online classes is internet connectivity. While internet penetration has grown in leaps and bounds over the past few years, in smaller cities and towns, a consistent connection with decent speed is a problem. Without a consistent internet connection for students or teachers, there can be a lack of continuity in learning for the child. This is detrimental to the education process.

3. Sense of Isolation

Students can learn a lot from being in the company of their peers. However, in an online class, there are minimal physical interactions between students and teachers. This often results in a sense of isolation for the students. In this situation, it is imperative that the school allow for other forms of communication between the students, peers, and teachers. This can include online messages, emails and video conferencing that will allow for face-to-face interaction and reduce the sense of isolation.

4. Teacher Training

Online learning requires teachers to have a basic understanding of using digital forms of learning. However, this is not the case always. Very often, teachers have a very basic understanding of technology. Sometimes, they don’t even have the necessary resources and tools to conducts online classes.To combat this, it is important for schools to invest in training teachers with the latest technology updates so that they can conduct their online classes seamlessly.

5. Manage Screen Time

Many parents are concerned about the health hazards of having their children spend so many hours staring at a screen. This increase in screen time is one of the biggest concerns and disadvantages of online learning. Sometimes students also develop bad posture and other physical problems due to staying hunched in front of a screen.A good solution to this would be to give the students plenty of breaks from the screen to refresh their mind and their body.

Conclusion:-

Give teach our student with various activities the learning become power and also useful for the student to get employment and for the development there on business. The present economy required the types of skill and a knowledge that our course offer I hope that our main AIMS should be for quality education through the activity based education system

References:-

1. Indian higher education TV Pawar concept publishing house New Delhi 2002
2. Business education in India vi Gupta and gollakota IBA generals of management
3. www.ecommerceedu.com.
4.Organization commerce and management Jayant Joshi
5.Research methodology Dr Pradeep aglave
6.Commerce education importance and character tricks DrJangindar
7. Indian economy RudraDattasundarm

Tarabai Shinde: A Study of Indian Feminism

Mr. Surwase Yuvraj Gundu
Assistant Professor in History, Chh. Shivaji Night College of Arts & Commerce, Solapur.

Abstract: The Feminist activist & the member of 'Satyashodhak Samaj' Tarabai Shinde was rise up against Patriarchy & Caste system in 19th century India. In her introduction & controversial book, "A Comparison of Men and Women," she criticizes the system of oppression in Hindu culture. The present article seeks to study the role of Tarabai in Indian feminism, who fight for the unreasonable treatment for women and equal rights for men and women. In Indian society, where women are not only treat as subordinate to men but are also subject to discriminations, humiliation, exploitations, oppressions, control and violence. She defined feminine picture and raises questions about the standard set by patriarchy for women, which were unfair, and cause of their secondary and marginal position in society. She used her persuasive language and passionate writing to convince society that the issue at hand has a simple solution and that is equality between men and women. The article aims to find out the impact and significance of Tarabai's role in history and in the present.
Keywords: Feminism in Indian Society, Patriarchy, Caste system, Satyashodhak Samaj, Manusmruti.

Formation of the research problems

The problem of gender inequality within enterprise – especially with regard to the relative under-representation of female entrepreneur's executives – has attracted the attention of politicians at every level. This can be described as a process involving networks, lobbyists, organizations, political parties and individuals. The ensuing attention makes participation in this process increasingly important to female entrepreneurs and their organizations, a participation taking place within politics as well as within media. On what grounds have the terms of female entrepreneurship been described, debated and been subjected to political action, and how do networks and organizations act in order to highlight the issue.

Tarabai Shinde : Early life and family

Tarabai shinde was an activist. She was an associate of social activists jyotiba and Savitribai phule and was a member of their Satyashodak Samaj (Truth Finding Community). She came into activism by the Vijayalakshmi case. In 1881 in Surat Vijayalakshmi, a young Brahmin widow, was convicted of killing her illegitimate child. On appeal her death sentence ws changed to transportation for life. This so angered Tarabi that she wrote Stree Purush Tulana (A Comparison Between Men and Women, 1882) in Marathi, an early text engaging with the double standards separating the conduct of men and women. This hard-hitting polemic minced no words about the extent of men's hypocrisy and willingness to blame the victims of their vices, women, and condemned the treatment of widows in bleak terms. But it came much before its time, and society largely ignored its message.Born in 1850 to Bapuji Hari Shinde in Buldhana, Berar Province, in present-day Maharashtra, she was a founding member of the Satyashodhak Samaj, Pune. Her father was a radical and head clerk in the office of Deputy Commissioner of Revenues, he also published a book titled, "Hint to the Educated Natives" in 1871. Tarabai was the only daughter and was taught Marathi, Sanskrit and English by her father

Social work

Shinde was an associate of social activists Jotirao and Savitribai Phule and was a member of their Satyashodak Samaj ("Truth Finding Community") organization. The Phules had started the first school for Untouchable caste girls in 1848, as well as a shelter for upper-caste widows in 1854 (who were forbidden from remarrying), and shared with Shinde an awareness of the separate axes of oppression that constitute gender and caste, as well as the intermeshed nature of the two.

Stri Purush Tulana

In her essay, Shinde criticised the social inequality of caste, as well as the patriarchal views of other activists who saw caste as the main form antagonism in Hindu society. According to Susie Tharu and K. Lalita, "...Stri Purush Tulana is probably the first full fledged and extant feminist argument after the poetry of the Bhakti Period. But Tarabai's work is also significant because at a time when intellectuals and activists alike were primarily concerned with the hardships of a Hindu widow's life and other easily identifiable atrocities perpetrated on women, Tarabai Shinde, apparently working in isolation, was able to broaden the scope of analysis to include the ideological fabric of patriarchal society. Women everywhere, she implies, are similarly oppressed."Stri Purush Tulana was written in response to an article which appeared in 1881, in Pune Vaibhav, an orthodox newspaper published from Pune, about a criminal case against a young Brahmin (upper-caste) widow, Vijayalakshmi in Surat, who had been convicted of murdering her illegitimate son for the fear of public disgrace and ostracism. Having worked with upper-caste widows who were forbidden to remarry, Shinde was well aware of incidents of widows being impregnated by relatives.

The book analysed the tightrope women must walk between the "good woman" and the "prostitute". The book was printed at Shri Shivaji Press, Pune, in 1882 with 500 copies at cost nine annas, but hostile reception by contemporary society and press, meant that she did not publish again. The work finds mention in the second issue of Satsar, the magazine of Satyashodhak Samaj, started by Jyotiba Phule in 1885, however thereafter the work remained largely unknown till 1975, when it was rediscovered and republished.Taarabai Shinde was a feminist activist who protested patriarchy and caste in 19th century India She is known for her published work, "Stree Purush Tulana" originally published in Marathi in 1882. The pamphlet is a critique of upper-caste patriarchy, and is often considered the first modern Indian feminist. It was very controversial for its time in challenging the Hindu religious scriptures themselves as a source of women's oppression, a view that continues to be controversial and debated today.In spite of a century's long struggle for emancipating women, the Indian woman's image is entangled in the ancient ideal of Sita and Savitri. Everyday there are different examples of men's hypocrisy and extreme violence against women in India but every time women is criticized by society, hollow conventions of society and religion supports men and not the women. Victim never becomes the cause of crime. And in India, Feminism, a self conscious and systematic approach is not a uniquely twentieth century phenomenon. The nineteenth and twentieth century's has witnessed women in the Indian subcontinent have resisted forced widowhood, the denial of education, forced marriage, sexual violence within and outside the family, and moralistic definitions of the private and public which disabled possibilities for building solidarity and fragmented common concerns. "At her pleasure, let her enunciate her body by living voluntarily on pure flowers, roots, and fruits, but let her not, when her lord is deceased, even pronounce the name of another man'. Indian women's life was controlled by such rules and regulations where she is not even free to do anything. Books are cultural artifacts that are "important vehicles for ideas" and Tarabai Shinde's a short forty pages essay "A Comparison of Men and Women" is unique in them.

Eighteenth century had witnessed the steady expansion of British trade followed by political power in India. It also facilitated the British to know more closely about the Indian society. Though expressed sarcastically, Tarabai Shinde too favoured British for the cause of women's emancipation. From her point of view, in 'the British government women had got the gift of education, and their mind as made strong enough to face all sorts of mental and practical circumstances with courage. Tarabai Shinde must have reached this conclusion after having observed the hue and cry over women's emancipation and its effect on the condition of women. She understood that it is difficult and almost impossible for male reformers to work for women's emancipation because orthodox rules and regulation controls not only the life but also the psyche of women. Vidyut Bhagwat points out that 'appeared almost a century before Simone de Beauvior's The Second Sex, Tarabai's forthright polemical style stands in sharp contrast to de Beauvoirs'. Nineteenth century Indian feminists discussed on the exploitation of the female as a obstacle for social and domestic reforms. Tarabai very minutely focused on this issue to know the facts about women in society. Tarabai's fight was not only against the customs which deprived women of her independence but also against the dominant male who dictated the laws and norms of society based on the benefits for patriarchy. The puranas and epics like Ramayana and Mahabharata are always used to control women. She explained through an anecdote from Ramayana, how the concept of pativrata was utilized for the advantage of men. She strongly opposes to end oppression, evil practices imposed on women and to gain privilege and equal rights for women. First time she created awareness among women to raise the question against double standards of women and men, and the status of women in society and what really she deserved to be. Woman's emancipation in the nineteenth century did not bestow on women an independent stance in the society. It is true that she was rescued from the anomalous practices like sati, widowhood and early marriage as a result of the unprecedented preoccupation of the nineteenth century with women's emancipation. Tharu and Lalita state that, 'Stri Purush Tulna is probably the first full-fledged and extant feminist argument after the poetry of bhakti period. Tarabai Shinde, apparently working in isolation, was able to broaden the scope of the analysis to include the ideological fabric of patriarchal society'. Tarabai focused on the miserable condition of women is nothing but the output of men's attitude towards women, they consider her as 'object'. 'Those royal women, whose feet were never soiled with earth, were as beautiful as goddesses; but your insatiable lust reduced them to nothing but beggars in exile'.

Conclusion

Interest in the history of women and gender relations in India has intensified greatly in recent years. Historians have explored not only the way in which colonial rule shaped this history, but also the significance of gender itself in helping to construct and maintain colonial hegemony. A problem in this field, however, has been that we have very little direct testimony from women themselves for much of the colonial period, particularly testimony which directly addresses the question of women's changing social circumstances and relations with men. Originally published in 1882, this text provides an example of such a "woman's voice", speaking directly and passionately on the ways in which she saw men in colonial society as having silenced and disempowered Indian womenfolk. An obscure woman from a small country town in central India, Tarabai's commentary reveals some of the ways in which women of her class and time might have felt as they observed changes in colonial society and their implications for women. Her text is here translated, and is accompanied by a substantial interpretative essay which sets it in context, linking it with a wider subculture of women's protest, and drawing out some of the more long-term ways in which gender relations in India may have changed with the onset of East India Company rule.

Reference:

1. Phadke Y.D. Complete works of mahatma phule
2. Kosambi, Meera. Pandita Ramabai through Her Own Words. New Delhi.
3. Shinde, T. (1982). A Comparison of Men and Women. In Women Writing in India: 600 B.C. to the early 20th century. (1991)
4. Manusmruti
5. https://en.wikipedia.org/wiki/Tarabai_Shinde

The Problem of Work Life Balance among Employees

Miss. Pooja D. Bhosale[1] Dr. Arun B. Dhalgade[2]
[1]Assistant Professor, Brilliant Mahavidhyalay (Evening), Latur.
[2]Associate Professor/ Research Guide Maharashtra Mahavidhyalay, Tq. Nilanga Dist: Latur.
Email- bhosalepd26@gmail.com
Email- abdhalgade@gmail.com

Abstract: - In today's generation we can see the problem of balancing the life between work and home. Sometimes employees fails to manage their time for family but if they are giving time to family they fail to focus on work the main problem behind this is management of time. So many researchers have been completed their work on this problem but it is important to indicate the main reason of this problem and it should be much clear and accepted by everyone. Women are not only the victim here in actual men and women both are getting affected by this problem.This research focuses on the reality of problem of Work-life Balance of employees both men and women because when we talk about work-life Balance there are so many challenges are being faced by male employees so that we can get an idea about solving their problems by using different kind of techniques e.g. relaxing them or motivating them. It is a critical problem generating among employees because of diving their families having kids but no one is there at home to raise them and it will convert into family conflicts.This study will help to find causes and solutions to this problem and the actual point where this started .With that it will help to employees to know how to deal with this and how to manage their timings

Key Words: - Time Management, Family conflicts, work life problem, Balancing life.

Introduction

We are known of the fact that employees are the main engine of any organisation or institute so it becomes very important to maintain their mental health which is directly connected with work-life balance of them. Working on a job for a company and making a career can be an extremely time consuming duty for any employee. Employees are busy at their offices throughout the day and sometimes even on weekends. This gives them very little time to interact with their family. Because of high pressure of work, often family members get neglected. Also, stressful jobs cause the health of employees to deteriorate. This is where work life balance come into the picture. Work life balance concept allows an employee to maintain a fine balance in the time he or she gives to work as well as to personal matters. By having a good balance, people can have a quality of work life.This helps to increase productivity at workplace as the employee is relaxed about his personal commitments. It also allows the employee to give quality time with family to spend vacations, leisure time, work on his/her health etc. Hence work life balance is extremely important for employees and increases their motivation to work for the company. The right to request flexible working is designed to encourage employees to improve their work-life balance. Employees with 26 weeks' continuous service have the right to request from their employer a change to the number of hours they work, the times they work or the place where they work.

Greenhaus (2002) defined work –life balance as satisfaction and good functioning at work and at Home with a minimum of role conflict.Felstead et al. (2002) defines work-life balance as the relationship between the institutional and Cultural times and spaces of work and non-work in societies where income is predominantly generated and distributed through labor markets. Aycan et al. (2007) confined the subject only with Work and family and put forward the concept of "life balance" with a more whole perspective. Scholars defined life balance as fulfilling the demands satisfactorily in the three basic areas of Life; namely, work, family and private.In all type of sectors we can find this problem because the role of employees in all kind of institutions or organisation is very wide and important with that they have their personal life too when they are working at the same time they need to secure for their children or their houses The aim of this study is to understand the problem of Work-life Balance among employees and suggest possible remedies to counter those problems.

Key Concept /Definition

1. K. Agha, FT Aajmi, A Irfan, 'worklife balance is about finding the right balance between work and life, and about feeling comfortable with both work and family commitments'
2. Delecta, P. ,'Worklife balance is defined here as an individual's ability to need there work and family commitments, as well as other non work responsibilities and activities'.
3. "A Comfortable State of equilibrium achieved between an employee's primary priorities of their employment position and their private life style" – www.businessdictionary.com
4. Job Stress is a chronic disease caused by conditions in the work place that negatively affect an individual's performance and/or overall well-being of his body and mind.

Review of Literature

Indu Gautam and Sameeksha Jain (2018) Worklife balance is consider to be importance for both for business practice and academic research the literature shows that worklife balance is a central issue affecting well being, as family and work are the most important elements of every one's life. Any competing demands of work and familylife cause conflict and negtively affect the well being of workers. this syudy focused on assessing the impact of worklife balance determine by work family conflict and family work conflict on the well being of the individuals employed in the private sector in India.Well being was measured by levels of family satisfaction , work satisfaction and psychological disstress.

K. Agha, F. T. Azmi, and A. Irfan(2017) Findings of the study revealed that while work interference with personal life and personal life interference with work had a negative relationship with job satisfaction, work and personal life enhancement had a positive relationship with job satisfaction. Thus, the findings of the present study corroborate with previous research evidence. Thus, we can safely conclude that work and personal life needs to be integrated and balanced by organizations through work-life balance initiatives.

Delecta P. (2011) Work life balance has recently taken the attention of both researchers and executives. This subject interests almost everyone with a professional career. This widespread interest is partly due to its reflection on all aspects of life. For those who think that the main objective in life is to work, their career becomes the core of life. However, people have limited time and therefore have to perform many other activities other than their jobs. Without a balance between the two, many mishaps can be experienced in both. In this study work –life balance is analyzed from organizational context. This study has the potential to enable the working people to consider their stand point in terms of work –life balance and the executives to gain new perspective in order to cope with such a problem..

Research Scope

As we can see in day to day life we face differnt problem like that as a employee face a problem of imbalance between personal of life and worklife because in traditional days women used to work in house and men used to work outside the house but now both are working outside then the need of balance between work and personal life . Therefore the present employees are striving continuously for "Work Life Balance"So the researsch of this problems of worklife balance become important through which we can get idea to understand the situation of employees and we can get solution for this problem. Many of the institution fail to achieve their goals just due to unsatisfied workforce and their stressful professional work life.

Object of the research

1. To know the factors causing imbalance between professional life and personal life of employees.
2. To study the state of their quality family life.
3. To get information about time they spends for their own.
4. To suggests the remedies to establish and maintain the work life balance

Research Methodology:-

Both primary and secondary data source are used for the present study. A structured questionnaire is used to collect the responses from the female employees in the city.

1. Primary Data –Filled up questionnaire from 50 respondents.
2. Secondary data –Research papers ,internet based data of working people.

Hypothesis of the study:-

1. **Employees can maintain work life balance properly. (H0)**

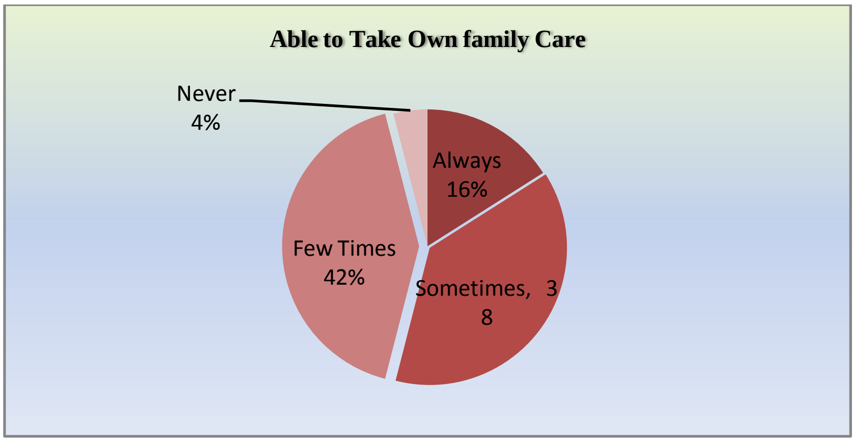
According to only 12% respondents the state of their Work Life balance is very good therefore the hypothesis is rejected

2. **Stress in work affects family life.(H1)**

   50 % respondents have stated that very few time they are able to spend quality family time hence this hypothesis is accepted

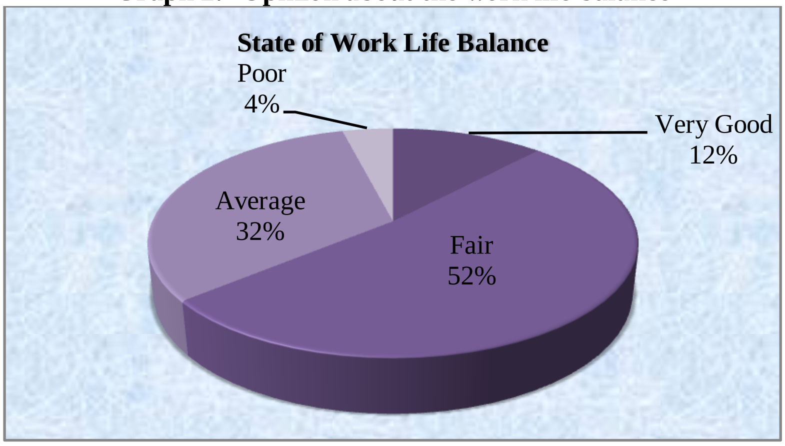
Data Analysis and Interpretation

Graph 1:- Time availability for family care



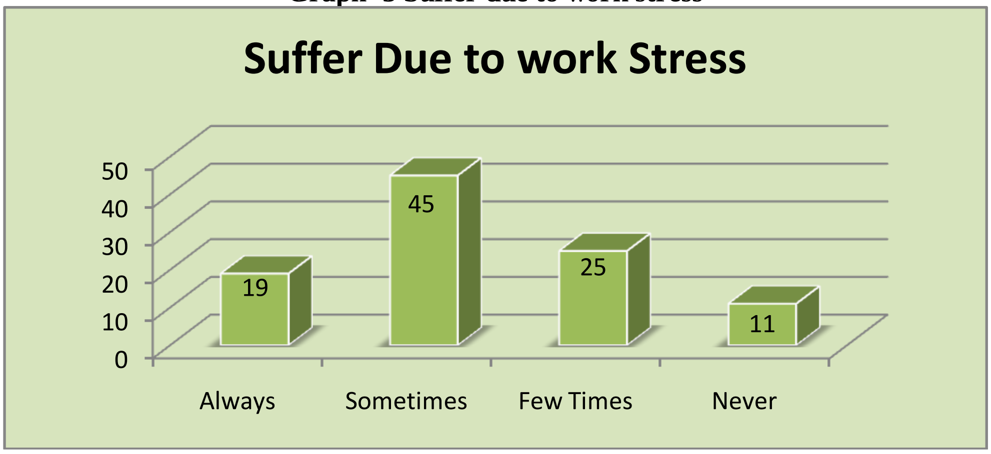
Only 16% of the respondents have stated that they are able to take care of their own at the same time 42% of the respondents have stated that few time they are able to take care of them salves.

Graph 2:- Opinion about the work life balance



Only 12% of the employeesworking have stated that their state of work life balance is very good at the same time 32% of them have straight way mentioned that the standard of their work life balance is average in nature.

Graph -3 Suffer due to work stress



19 % of the employees working have accepted that they always suffer due to work stress. According to 45% of employees some time they suffer from work stress whereas only 19% respondents have reacted in a positive mode.

Table 1:- Time for fitness and Meditation

Sr. No	Particulars	No of Respondents (in %)
1	Always	26
2	Sometimes	36
3	Few Times	20
4	Never	18
Total		100

Table-2Frequency of spending Quality Time with family

Sr. No	Particulars	No of Respondents (in %)
1	Always	29
2	Sometimes	39
3	Few Times	28
4	Never	4
Total		100

Finding & Concussions

1. Support from family and colleagues help Employees working to achieve better work life balance.
2. Employees working are not able to take care of their own generate work stress.
3. Family life and work life of employees working affects each other.
4. After marriage and birth of baby the state of work life balance becomes difficult.

Suggestions:-

1. Appropriate and professional Communication is essential between co-workersand most important these employees should prepare work schedules
2. which are compatible with responsibilities outside the job.
3. Every employees can adopt remedies to deal stress like yoga and meditation, workouts should become a part of routine life.
4. Every employee must try to maintain two separate compartments for personal life and processional life.
5. They should know how to maintain good interpersonal relationship with co-workers which is vital for work life balance.
6. Every working married employees should possess proper time management skill.
7. All work responsibilities must be matched with her capabilities and resources at the same time roles and responsibilities are clearly defined.
8. Emloyees working need to use their skills and learn new skills affecting

Their working life.

References

1. Delecta P. (2011), work life balance, International journal of current research vol.3, issue,4,PP.186-189.
2. Agha K.Azmi F.T., Irfan A. (2017), worklife balance and job satisfaction: an empirical Study focusing on higher education teachers in Oman, Internationa journal of social science and humanity, Vol 7,No.3.
3. **Dr Gautam I, Dr Jain S.(2018)** Study of worklife balance: challenges and solution, cnferance emenrging role of leadership, vaolues and ethics in organisational development ,KIET, Ghaziabad.
4. www.journallra.com
5. www. Mbaskool.com
6. www.businessdictionary.com

Strategic HRM Policies in Higher Educational Institute

Mr. Anand N. Moholkar[1] Dr.Pradip D. Shelke[2]
[1]Assistant Professor, Brilliant Mahavidhyalaya (Evening), Latur.
[2]Assistant Professor, Shivaji Mahavidhyalay Tq: Renapur, Dist: Latur.
Email- moholkar.anand@gmail.com
Email- pradeepdshelke@gmail.com

Abstract: - The concept of Strategic human resource management is the process of linking the human resource function with the strategic objectives of the organization to improve performance. Attracting and keeping talented and skilled employees is one of the most important challenges organizations face in today's dynamic educational world.Human resources are the key to rapid socio-economic development and efficient service delivery. That's why this paper stressed that without an adequate, skilled and well-motivated workforce operating within a sound human resource management programme, development is not possible. Every educational system at every level depends heavily on the human resources for execution of its programme. The function of human resource management in education includes staff maintenance, staff relations, staff development, procurement of staff and job performance reward. The challenges of human resource management include poor working condition, problem of staffing, funding, incessant transfer of teacher among others. To address the identified challenges, the following recommendations were made. Education should be made attractive by creating a conductive atmosphere for teachers. SHRM policies not only benifited for teahers but also institute More government attention is needed for education sector through improved function as education remains the basis for the progress of all other sectors of the society.
Key Words: - Human resources, Educational system, well-motivated workforce, Staff Maintenance.

Introduction

Human resource management can be seen as the design of formal systems in an organization to ensure effective and efficient use of human talents to accomplish organizational goals. Griffin (1997), defined human resource management as the set of organizational activities directed at attracting, developing and maintaining an effective workforce. Human resource management concerns the procurement or recruitment, staffing, welfare, maintenance, training and retraining, placement, promotion, motivation relationship, compensation or rewards, transfer and discipline of staff. It lies at the care of the efficiency of the organization. Human resource management is a basic function of management that determines the performance of staff in any organization. This simple implies that when staff in the education systems are adequately recruited, selected and supervised, inducted and adequately rewarded, and provided for, properly developed, appraised and promoted on the job, they will be committed to the job, remain dedicated and productive in the education systems. This can simply be put that it is the co-ordination of the activities and efforts of the workers in educational organization so that educational goals are achieved. Hence, human resource management in education is the process of motivating workers to maximize their performance in order to obtain maximum output starting from the day they are recruited. Thatmeans utilizing people to perform duties and functions in the college (Oduma, 2012).Human resources are easily recognized as the most important resource out of the resources required for the production of goods and services. Human resources are the key to rapid socio-economic development and efficient service delivery (Onah, 2008). Without an adequate, skilled and well motivated workforce operating within a sound human resource management programme, development is not possible.

The result indicates that SHRM practices are positively related to innovation capability, which in turn has a positive effect on innovation performance.

Key Concept /Definition

1. The strategic HRM formulates implements and evaluates its human resource strategies with respect to competitor organization hence called strategic HRM.
2. Basic difference between conventional HRM and strategic HRM is that people are considered as a strategic resource to achieve competitive advantage in strategic HRM unlike conventional HRM and hence strategic HRM invests in employees for long- term benefits by assuming employees as intellectual assets. https://shodhganga.inflibnet.ac.in/bitstream/10603/211550/10/
3. "Strategic human resource management means formulating and executing human resource policies and practices that produce the employee competencies and behaviors that the company needs to achieve its strategic aims."- Gary Dessler

4. Wright and McMahan (1992) defined SHRM as 'the pattern of planned human resource devployment and activities intended to enable the firm to achieve its goals'.

Review of Literature

A Allui, J Sahni - Procedia-Social and Behavioral Sciences, (2016) Recent studies have shown that high performing business organizations practice strategic human resource management (SHRM). However, there is a huge gap in both conceptual and or empirical studies on SHRM in higher education. This gap is more so in the Arab world. Although many institutions have noted the importance of some elements of strategic human resource management, few have practiced the elements on a frequent basis. It was the purpose of this study to explore the integration of institutional strategies to HRM by examining the strategic HRM practices in universities in Saudi.

C Chadwick - Human Resource Management Review, (2005) An informal survey of syllabi available on the Internet suggests that firm strategy has generally received inadequate treatment in strategic human resource management (SHRM) courses. This weakness reflects limitations in the SHRM research stream and it makes SHRM education unnecessarily narrow. In order to produce effective SHRM practitioners, strategy must become a central component of SHRM courses on an equal footing with HRM. This paper describes the advantages of doing so and offers some practical suggestions about how SHRM course instructors can begin infusing strategy into their SHRM courses.

Alwiya Allui & Jolly Sahni Prince Sultan University, Riyadh, 11586, Saudi, Arabia(28-30 October 2016) Recent studies have shown that high performing business organizations practice strategic human resource management (SHRM). However, there is a huge gap in both conceptual and or empirical studies on SHRM in higher education. This gap is more so in the Arab world. Although many institutions have noted the importance of some elements of strategic human resource management, few have practiced the elements on a frequent basis. It was the purpose of this study to explore the integration of institutional strategies to HRM by examining the strategic HRM practices in universities in Saudi. A quantitative and qualitative exploratory research design was used to study strategic human resources management best practices in higher education in Saudi Arabia. Literature was reviewed and the general features of strategic HRM practices were identified. These were captured in a survey instrument which was later administered to staff in the selected higher education institutions in Saudi to determine the extent of strategic HRM implementation. Statistical analysis was conducted to cluster similar variables together with the aim of identifying the focal areas for determining the extent to which strategic HRM practices had been implemented in a university.

Research Scope

Its helpful for development with new techniques and planning .The right strategic HRM policies can effectively implement the concept of the right job. Necessary qualities in the age of competition and positive changes can be in its function.Many of the institution fail to achieve their goals just due to lack of strategic hrm policies. Still in the era of the modern and scientific management improve educational work life of the employees. The present research tries to throw some light on them.

Object of the research

1. To know the factors causing on impliment of HRM policies.
2. To study the of strategic policy on employee.
3. To get information about why its important strategic management in educational Institute.
4. To suggests the remedies to establish and maintain the strategic HRM policies

Research Methodology:-

Both primary and secondary data source are used for the present study. A structured questionnaire is used to collect the responses from the employees of the higher education institute in the city.

1. Primary Data –Filled up questionnaire from 50 respondents.
2. Secondary data –Research papers ,internet based data of SHRM policies belongs to educational background

Hypothesis of the study:-

9. **HRM policies helpful for employees to achieve their academic goals. (H0)**

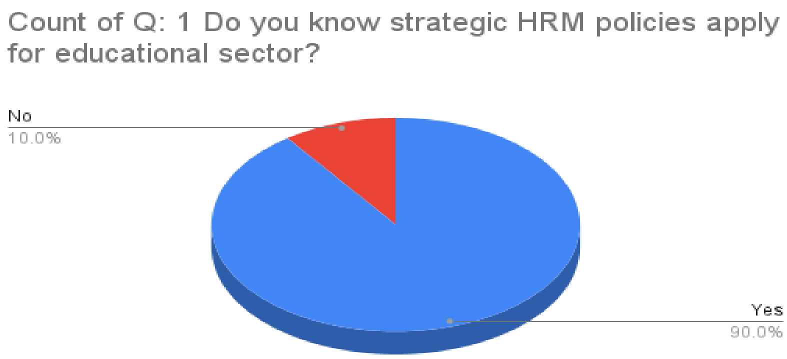
According to 80% respondents the state of their HRM policies helpful for employees to achieve their academic goals therefore the hypothesis is accepted.

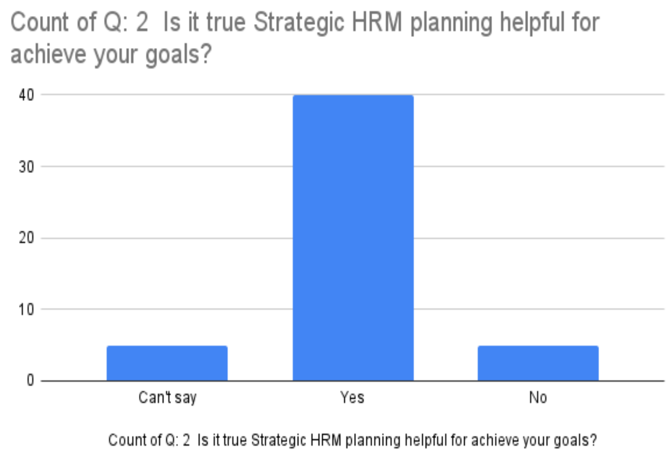
2**. To implement HRM policies affect on employees personal life**. (H1)

only 10 % respondents have stated that implement of HRM policies affect on employees personal life hence this hypothesis is rejected

Data Analysis and Interpretation

Graph 1:- 1.HRM Policy apply
2. HRM Planning Helpful for Goals

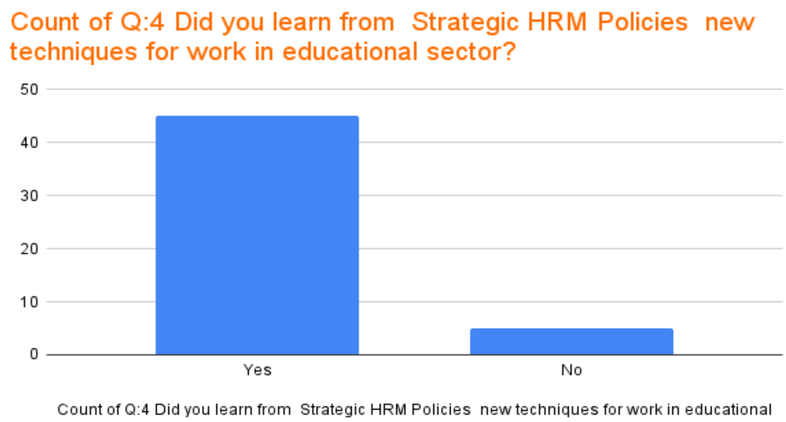


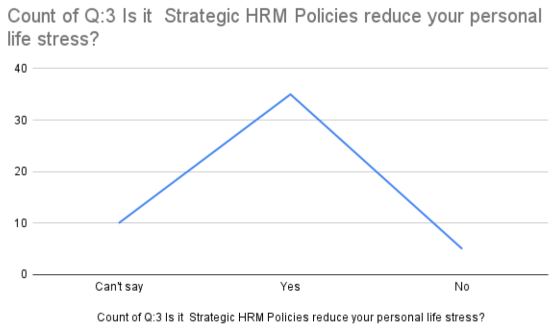


90% of the total emlpoyees said they know HRM policies and remaining 10% employees answered that they don't know HRM policies.

80% among the employees are agreed that SHRM policies are heapful to achieve their goals and 10% of the total employees said that SHRM policies are not helpful to achieve their goals and 10% remained employees answerd they cant say.

Graph 2:- III. Reduce Personal life Stress
IV. Learn From HRM Policy

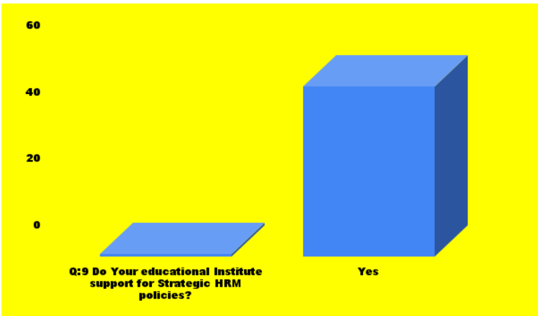


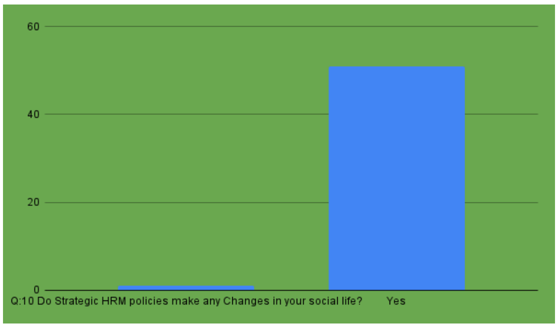


Only 80% Employees thinking Possitively and 20% employees are not posittive

Graph -3 V. Institute Support

VI. HRM Policy impact on social life





90% emplyees are agree to their institute are support for SHRM Policies and 10% remaining employees says their institute are not support for SHRM policies.

Table 1:- Possibility of run educational Institute without SHRM policies

Sr. No	Particulars	No of Respondents (in %)
1	Yes	9.8
2	No	51
3	Can't say	39.2
Total		100

Table-2 Educational Institute suport for SHRM Policies

Sr. No	Particulars	No of Respondents (in %)
1	Yes	95
2	No	05
Total		100

Finding & Concussions

1. Most of the employees positive think about HRM policies
2. There is need to change in SHRM Policies time to time in an educational institution.
3. HRM policy is not easy to understand as we think.
4. Majority senior person is not take seriously HRM policy

Suggestions:-

1. Every employee should be responsible for achievement of goals.
2. Management should be give change for HRM policy making to employee.
3. Strategic magement should not affect on personal life.
4. Strategic management should be related to academic goals.
5. Strategic HRM Policies should be flexible for employee and management.
6. Strategic HRM policies should be developed employees skill and techniques.

References

1. Alwiya AlluiJolly & Sahni,(2016), Strategic Human Resource Management in Higher Education, 12th International Strategic Management Conference, ISMC 2016, 28-30 October 2016, Antalya,Turkey
2. C. Chadwick - Human Resource Management Review, 2005 – Elsevier Ltd.
3. www.mgkvp.ac.in
4. https://shodhganga.inflibnet.ac.in/bitstream/10603/211550/10/
5. https://www.economicsdiscussion.net
6. https://www.sciencedirect.com/science/article
7. https://www.researchgate.net/publication

A Novel Approach to Detect Intrusions Using SOM for Automated Clustering

Dr.R. Saravana moorthy[1] Dr.K.Dhanalakshmi[2]

[1]Associate Professor and Head, Department of Computer Science Kongunadu Arts and Science College, Coimbatore, Tamilnadu, India.

[2] Associate Professor - Department of Computer Science Kongunadu Arts and Science College, Coimbatore, Tamilnadu, India.

Email: rsaravanamoorthy_cs@kongunaducollege.ac.in

Email: dhanalakshmik_cs@kongunaducollege.ac.in

With the rapid expansion of computer networks during the past few years, security has become a crucial issue for modern computer systems. A good way to detect illegitimate use is through monitoring unusual user activity. Intrusion Detection attempts to detect computer attacks by examining data records observed by processes on the same network. Methods of intrusion detection based on hand-coded rule sets or predicting commands on-line are laborious to build or not very reliable. This paper proposes that Neural Network (NN) techniques can be used in detecting intruders who log onto a computer network, when computer users are profiled accurately. It is a new way of applying neural networks to detect intrusions. We believe that a user leaves a 'print' when using the system; a neural network can be used to learn this print and identify each user much like detectives use thumbprints to place people at crime scenes. If a user's behavior does not match his/her print, the system administrator can be alerted of a possible security breech. The proposed system is an anomaly detection system that detects network-based attacks by carefully analyzing the network traffic data and alerting administrators about abnormal traffic trends. It has been shown that network traffic can be efficiently modeled using artificial neural networks. Therefore we use MLP neural networks to examine network traffic data. In this system, it becomes necessary to group network traffic together to present it to the neural network using self-organizing maps, as they have been shown to be effective in novelty detection, automated clustering and visual organization.

Keywords: Intrusion Detection, Clustering, Self-Organizing Map**,**

Introduction

Intrusion Detection attempts to detect computer attacks by examining data records observed by processes on the network. These attacks are typically split into two categories. They are

1) host-based attacks and

2) network-based attacks. Host-based attack detection routines normally use system call data from an audit-process that tracks all system calls made on behalf of each user on a particular machine. These audit processes usually run on each monitored machine. Network-based attack detection routines typically use network traffic data from a network packet sniffer (e.g., tcpdump). Many computer networks, including the widely accepted Ethernet (IEEE 802.3) network, use a shared medium for communication. Therefore, the packet sniffer only needs to be on the same shared subnet as the monitored machines.The proposed anomaly detection system detects the network-based attacks by carefully analyzing the network traffic data and alerting administrators to abnormal traffic trends. It has been shown that network traffic can be efficiently modeled using artificial neural networks. The MLP neural network has been used to examine network traffic data. Since it is necessary to group the network traffic together to present it to the neural network, the proposed system uses self-organizing maps, as they have been effective in novelty detection, automated clustering, and visual organization.

Comparison to Other Intrusion Detection Systems Using Neural Networks

There are a few different groups advocating various approaches using neural networks for intrusion detection. A couple of groups created keyword count based misuse detection systems with neural networks. The data that they presented to the neural network consists of attack-specific keyword counts in network traffic. Such a system is close in spirit to a host-based detection system because it looks at the user actions. In a different approach, researchers created a neural network to analyze the program behavior profiles instead of user behavior profiles. This method identifies the normal system behavior of certain programs and compares with the current system behavior. Cannady (1998) developed a network-based neural network detection system in which packet-level network data was retrieved from a database and then classified according to nine packet characteristics and presented to a neural network. The Cannady proposed detection on a packet level, whereas the proposed system uses time-window method. Our method allows us to generalize input further than Cannady's method, enabling us to recognize longer multi-packet attacks. In addition, because the system is designed to observe the network traffic in preprocessing steps, it only needs to look at three packet characteristics to identify aggregate trends. Self-Organizing Maps (SOMs) have also been used as anomaly intrusion detectors where it was used to cluster and graphically display the network data for the user to determine which clusters contained attacks.

System Description

Our system is a modular network-based intrusion detection system that analyzes tcpdump data to develop windowed traffic intensity trends. In our learning approach, some of our components need time to be trained on the traffic intensity before detection is possible. This phase is called an architectural learning period because during this time we select machine ports for monitoring, determine the structure of the NN, train the SOM and train the NN. Once these steps have been taken, the system can stop the learning phase and begin detection process. The system flow is depicted in Fig. 1. The system reads in tcpdump data and sends it first to the preprocessing module which keeps statistics of the traffic intensity on a source by source basis in each time interval. At any given point, there can be many sources in communication with the victim.

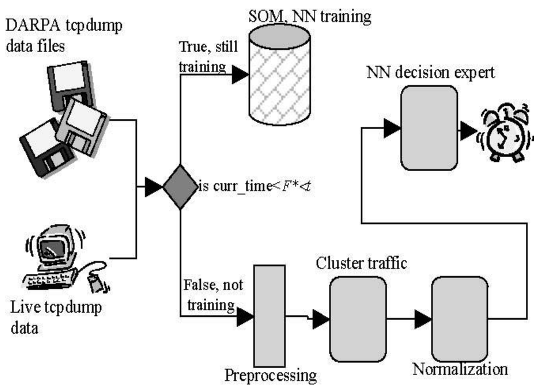


Figure 1: System Architecture and Data Flow Diagram

Therefore, simply grouping the information by sources will not create a uniform representation of data for the neural network. To address this issue, the proposed system send the preprocessed source information, which contains the traffic intensity from a source to the target machine, to a clustering module which groups sources with similar traffic intensity trends together during the training phase. The number of thus created clusters is constant and established in the architectural learning phase. When a source is assigned to a particular cluster, the source's traffic intensity is simply combined with the traffic intensity of that cluster. This is done at each time interval, allowing a source to be assigned to different clusters in different time intervals. This type of behavior-based clustering is desired because a machine may be used as an attack source in one time interval and as a normal source in the next one. Once the traffic intensity is grouped into clusters, the group totals are first sent to the normalization module for formatting and then to the actual neural network to render a decision as to the likelihood of a pending attack. Prior to collecting and monitoring the network traffic trends, which we believe holds the information revealing intrusions; it must be first determining the neural network structure. We present the current intensity of network traffic to the neural network in the form of the number of times a host is accessed through its' different services across the network in a certain interval which is denoted by *dt*.To allow a machine to differentiate one application's traffic from another, hosts have up to 2^{16} or 65,536 ports to which or from which traffic travels. Monitoring all of these ports through a neural network is unnecessary. It is highly unlikely that all ports on a particular host are used at the same time. Therefore, it is very essential to establish which ports are important. To determine the important ports to monitor and thus determine the architecture of our neural network, the proposed system introduced an architectural learning phase. It first establish an architectural multiplier *F*, which is multiplied by the time interval d*t* to develop the length of an architectural learning phase. Following this, it observe the network traffic intensity for *F * dt* period of time, cataloging the number of times sources access different ports on the target machine. The number of packets received at the target machine in this period of time form a set A. The systems administrator defines architectural learning phase a list of known ports to watch (the set KP) and how many extra ports (ep) the algorithm can choose to add to the list. This system simply uses the ports given by the administrator KP and the top ep ports from the remaining Figure 2.

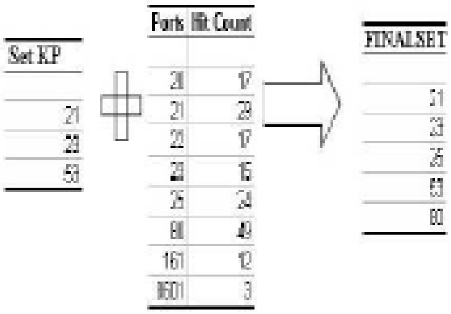


Figure 2: Combining given ports with active ones to find the final set of ports

By combining given ports with most active ones in the observed active ones to find the final set of ports traffic. The final set of ports used is FINALSET = KP υmax(ep, A). The process of determining the final set of ports to use is illustrated in Fig. 2 (the administrator requests the addition of two ports to FINALSET). Once the system determined the ports to monitor, the neural network structure can be established as having N * M input nodes in which N is the number of sources and M is the number of monitored ports (|FINALSET|). The following section will show the reason why the sources are clustered for input to the neural network. The first M nodes of the neural network input layer represent the total number of packets sent from the first source to the corresponding monitored port. The next M nodes of the input layer receive the respective total numbers of packets for the second source in the same order as the first layer, and so forth.

An example of this architecture for four sources is given in Fig. 3.

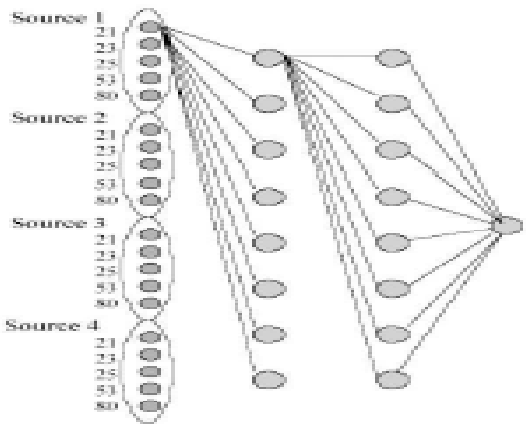


Figure 3: Sample configuration of the neural network with four sources.

In this example, the ports are the same as those chosen in Fig. 2. If only three sources have communicated with the target machine, then the architecture would contain three sets of M nodes in the input layer. Once the neural network is created, the number of inputs it receives is fixed by its structure. As mentioned before, the sources that should monitor may change frequently from interval to interval. At any given interval, the observed source activity could rise far above or sink far below the activity level of N sources used by the neural network in the previous interval. To accommodate such changes, it cluster the sources based on time-windowed behavior and present the cluster totals to the neural network. Once decided, the number of clusters remains the same.

Clustering Traffic Trends

Clustering network traffic has been shown to be effective way of classifying similar trends. To provide both a visual representation of the traffic intensity as well as a meaningful clustering technique, it uses a

SOM. Discussing the theory of self-organizing maps is beyond the scope of this paper; however, the details of our automated clustering implementation are provided below.

Our SOM contains a grid of neurons each possessing a weight vector of the length of |FINALSET|. After training, the weight vectors essentially reflect the number of hits to a particular port in a certain time interval dt. When determining the best match between an input vector x and the weight vectors, we use a simple Euclidean distance formula. Once the best match is found, the weights of the neurons are updated through standard SOM formulas with linearly decreasing learning and neighborhood functions. To develop the clusters from the SOM, we compute a frequency value to count how many times a particular neuron and members of its neighborhood were chosen as the Best Matching Unit (BMU) during training. The neurons with the highest frequency value are selected to be centroids, the centers of clusters.

Test Results

As pictured in Fig. 1, our system is built to run on either historical tcpdump binaries or from a real-time tcpdump process. For testing purposes, the proposed system ran using tcpdump binaries from the DARPA 1999 training dataset.We had a great deal of trouble trying to get our neural network to detect all types of attacks simultaneously. However, the neural network performed well when tested on individual types of attacks one at a time. Our training and testing in this area was limited however, because our dataset did not contain many instances of the same attack. Table 1 show some of our results where ssh process table is the name of a particular type of denial of service attack. In Table 1, columns 2, 3, 4, and 5 respectively refer to the correct prediction of normal traffic intensity, the incorrect prediction of normal traffic intensity, the correct prediction of attack traffic intensity, and the incorrect prediction of attack traffic intensity. Testing of additional types of attacks are in progress.

Table 1: Current Results

	Correct Normal Predictions	**False Negatives**	**Correct Attack Predictions**	**False Positives**
Union of All Attacks	100%	0%	24%	76%
Ssh process table	100%	0%	100%	0%

Conclusion

Many methods have been employed for intrusion detection. However, modeling networking traffic for a simple representation to a neural network shows great promise, especially on an individual attack basis. Also, using SOMs as a clustering method for MLP neural networks is an efficient way of creating uniform, grouped input for detection when a dynamic number of inputs are present. Once trained, the neural network can make decisions quickly, facilitating real-time detection. Neural Networks using both supervised and unsupervised learning have many advantages in analyzing network traffic and will be a continuing area of our research.

References:

1. Niggermann, O., Stein, B., and Tölle, J., 2001, “Visualization of Traffic Structures,” IEEE International Conference on Communications, ICC 2001, vol. 5, pp. 1516 -1521.
2. Schalkoff,RobertJ(1997) Artificial Neural Networks.
3. Fu, Limin , (1994) Neural Networks In Computer Intelligence
4. Cannady, J., 2012, “Artificial Neural Networks for Misuse Detection,” Proceedings, National Information Systems Security Conference (NISSC’98), October, Arlington, VA, pp. 443-456.
5. 2010, “TCP/IP Illustrated Volume 1: The protocols,” Addison-Wesley Publishing Company, Reading, Massachusetts, vol. 1, pp. 12.
6. Stevens, R., 1 Vesanto, J., and Alhoniemi, E., 2018, "Clustering of the self organizing map," IEEE Transactions on Neural Networks, vol. 11, issue 3, pp 586-600.

'Journal of Research & Development' A Multidisciplinary International Level Referred and Peer Reviewed Journal, Impact Factor-7.265, ISSN: 2230-9578, 20 April 2022, Volume-13, Issue-19

A Study of Human Resource Management in Commercial Banking Sector in India

Dr. Balaji G Kamble[1] Dr. Shivprasad V Dongare[2]
[1]Dayanand College of Commerce Latur.
[2]Mahatma Basweshwar Mahavidyalaya Latur
Email Id: balajigkamble8@gmail.com
Email Id: shivajidongare@yahoo.co.in

Abstract: The banking system may be a highly regulated behemoth that helps countries throughout the world maintains economic stability. Commercial banks frequently house more precious inventory, cash, than other retail enterprises, and they store sensitive, personal information about their clients. Employees in the banking industry, from executives to tellers, must have a higher level of honesty and trustworthiness than employees in most other businesses, emphasizing the importance of human resources in banking. To reduce the chances of internal theft and cooperation, human resources departments must develop and supervise work processes. HR policies separate cash receipt, storage, processing, and payout, and video surveillance records all activities. If an employee tries to steal from a bank, the HR department is responsible for handling the legal paperwork and administrative procedures necessary by court proceedings. While certain positions do not necessitate a full background check, any employment in a bank does. For the safety of its clients and the organization as a whole, bank human resource departments must go above and beyond to uncover criminal and financial histories of job applicants. Banks are reluctant to rent applicants with a history of financial fraud, for example, due to the tremendous amount of temptation a bank would place on someone with that kind of experience. One of the most important needs for survival in today's competitive environment is effective human resource management.

Introduction

Human resource management (HRM) has long been disregarded in the corporate sector in the country, with just a small percentage of enterprises, usually multinationals, doing anything similar. It has become an essential activity as the importance of competent HRM in the corporate sector has grown. HRM's upper echelon is now an essential element of any successful company's senior management team. Despite the fact that the concept is fresh for numerous local firms where entrepreneurs are just beginning their training, the subject is garnering support from organized entrepreneurs. The banking industry has evolved from a few institutions largely engaged in deposit acceptance and trade finance to a posh multi-player market with a large number of economic banks, financial institutions, and specialized banks offering a variety of products and services. Banking has evolved into a sophisticated financial market activity tied both directly and indirectly to overall national growth and its impact as a regional section of a global banking environment. Almost every bank and financial organization is involved in a variety of duties during the course of a day's work, necessitating the use of a highly effective team and sufficient people to keep things running smoothly. Only with the human element, who play their part in obtaining the desired results, can corporate ambitions be turned into practical realities and revenues. As a result, even great automation would necessitate the presence of a human behind the machine to make things happen. Top executives in progressive banks have understood this concept. Banking, like many other organized industries, requires multi-layer workforce to meet its different executive and support staffing needs. On one end of the spectrum, decently educated security guards may be required, while on the other, a highly educated and trained professional as head of finance may be required. With the deregulation of banking activities, there will be a greater emphasis on consumer and home finance, as well as personal loans, among other things. Banking has evolved into a more market-based enterprise, with banks expanding their reach to clients' doorsteps in a significant way, making banking more accessible. This has underlined the importance of properly deploying manpower in order to manage banks efficiently. HRM banks, like other institutions, have been conducting this sensitive business through their separate personnel departments for many years. This means that human resources were treated in the same way as other physical assets, such as furniture, calculators, equipment, and appliances. Personnel departments were largely responsible for approving leaves, managing staff loans, issuing show cause letters, conducting disciplinary investigations, and terminating employees. Recruitment used to be a routine operation that was automated in order to hire people with specified educational backgrounds regardless of their true value to the institution.

The Study's Objectives

The following are the goals of the research.

1. To get knowledge of the Indian banking industry.
2. To research the issues that the Indian banking sector is facing.
3. To understand how to manage human resources in the banking industry.

Research Methodology

This work is entirely dependent on secondary sources of information. Secondary data was gathered from a variety of sources, including books, journals, government publications, and articles. The old and new Indian tax regimes have been studied by the researcher.

Indian Banking System

The Indian banking industry is the most dominating part of the financial sector and plays a key role in the country's economic growth. Banks assist in the channeling of savings into investments and the promotion of economic growth by allocating resources to assets with better return potential. Commercial banks and co-operative credit institutions make up India's banking sector, which is robust. Scheduled commercial banks (SCBs) and non-scheduled commercial banks are two types of commercial banks. Public sector banks (PSBs), commercial banks, foreign banks, and regional rural banks are the several types of SCBS (RRBs). The different co-operative banks are examples of cooperative credit institutions.

The Banking Industry's Challenges

Here are some of the issues that India's HR department is dealing with.

1. The first and most pressing difficulty that India's HR function faces is converting the country's large population pool into viable human resources.
2. Human resource training and development to meet ever-changing business demands necessitates HR developing new and unique concepts that meet both individual and industry standards.
3. Another area of importance for HR nowadays is employee motivation and satisfaction. To reduce turnover, HR must recognize that monetary demands aren't the only motivator for employees, and that a sense of belonging must be instilled in them.
4. With the increasing number of work possibilities accessible today, a company's HR department must ensure that it hires employees who believe in a long-term commitment to the company. HR must then take on the task of keeping them by implementing retention tactics like as holiday planning, fun-at-work, and so on.
5. The rising significance that organizations are placing on cost-cutting has presented HR with the problem of reducing HR spending while maintaining efficiency.
6. Because right-sizing is becoming more popular in Indian businesses, HR is now tasked with identifying and keeping critical personnel while letting go of individuals who do not meet the company's future needs.
7. HR is also faced with the task of creating a balanced organization as a result of mergers and acquisitions. HR must incorporate rules that are mutually agreeable to the merging firms as well as beneficial for the new company.

Human Resource Issues in the Banking Industry

Not just in terms of scale, but also in terms of services supplied, India's banking sector has been expanding at a breakneck rate. With banks reaching out to the country's most distant places, good outcomes such as financial assistance to farmers and enhanced financial understanding can be expected. However, as banks' size and activity have grown, so has the number of banks in the private sector, bringing obstacles such as cost-efficiency, technical innovation, and trust issues. The HR department's mission is to devise methods that will aid banks in establishing a competitive edge and drive product and service innovation.

The Importance of Human Resource Management for Banks

1. Because banking is a service sector, human resource management is critical. Individual management and risk management are two major issues that banks face. Your performance in the banking industry is determined by how you manage people and how you manage risks. Without efficient and experienced people, effective risk management may not be achievable. Banking has always been and will continue to be a lucrative business "It's all about the people. Though price is important, there may be other compelling reasons for customers to choose and continue with a certain bank. Banks must try to set themselves apart by building their own niches or images, especially in highly competitive, transparent environments. Customer happiness will be critical to the banks' existence in the future. Those that fail to exceed client expectations will struggle to stay afloat. To attract and maintain particular consumer demographics, banks must express and reinforce key principles. Values such as'sound,' 'dependable,' and 'innovation' ", 'international,' 'close,"socially responsible,' 'Indian,' and so on, need to be highlighted via tangible activities on the ground, and the bank's human resource may be able to do so.

2. The scarcity of competent labor is a widespread criticism among bank executives. There are no two ways about it: human resources are becoming limited, both in terms of quality and quantity. Furthermore, it is self-evident that any resource in short supply must be effectively managed for the sake of society, thus you should pay close attention to the complete human resource management process. What exactly do I mean by this? You must manage the people, and in order to do so, you must discriminate between them, and I do not mean negative discrimination. If banks are to survive, they must make radical reforms across the board in their HR practices. The most difficult task is to manage the personnel. And discrimination, in my opinion, is the essential term when dealing with individuals. During my talk, you will observe that I will be able to utilize this word frequently.

Conclusion

HRD's main goal in the banking system is to help people improve their performance, which is assessed not only in terms of monetary indicators of operational efficiency, but also in terms of the quality of financial services they deliver. Human capital factors such as skills, attitudes, and knowledge play a significant influence in defining the financial sector's competitiveness. The ability of banks to give value to consumers is determined by the quality of their human resources. Human capital, unlike money and technology, must be recognized as a highly valuable resource in order to get that competitive edge. The focus should be on aligning human resource management strategies with business objectives. Managing change, building commitment, gaining flexibility, and boosting teamwork are all HRM techniques.Recruitment, placement, and performance management are the other procedures that comprise the visible parts of HRM. To summarize, organizations all around the world are racing to apply the latest management principles, often to the point of misuse. The key task now for banks, like any other institution, is to establish a social architecture that generates intellectual capital as the primary driver of change. Individual or human capacity development is an important part of capacity building, and capacity building programs are rapidly becoming a barometer of institutional excellence. Taking the banking industry to new heights of excellence, especially in the face of a slew of new realities, will necessitate a mix of new technologies, improved credit and risk appraisal processes, treasury management, product diversification, control and external regulations, and, not least, human resources.

References

1. Walker, "Best Practices in HR Technology," In: A. Walker and T. Perrin, Eds., WebBased Human Resources: The Technologies and Trends That Are Transforming HR, 2001, pp. 3-14.
2. J. Nelson, "HR Focus Efficiency and Effectiveness," 2010
3. D. Lewin, "Human Resource Management and Business Performance", In: M. Effron, R. Gandossy and M. Goldsmith, Eds.. Human Resources in the 21st Century, John Wiley & Sons, Hoboken, 2003, pp. 91-98.
4. M.D. Fottler, R. L. Phillips, J. D. Blair and C. A. Duran, "Achieving Competitive Advantage through Strategic Human Resource Management," Hospital Health Service Administration, Vol. 35, No. 3, 1990, pp. 341-363.
5. W. Jack, "Building a Competitive Organization through HRM Initiatives: A Macro Perspective, Street Smart Human Resource Management & Business Practices," 2007.

A Study of Consumer Behaviour of Selected Electronic Products In Latur City

Miss. Priya Chandrasen Shinde[1] Dr. P. S. Kawale[2]
[1]Research Scholar, Rajarshi Shahu Mahavidyalay (Autonomous), Latur.
[2]Research guide, Rajarshi Shahu mahavidyalay (Autonomous, Latur.
ps5009601@gmail.com

Abstract - In any business organization changing consumer behaviour is a big challenge in sustainable growth of the business. Consumer beliefs and behaviours are changing fast. Electronic goods are one of the important products used by the consumers. The electronic industry play a significant role in the economic development of our country. the marketing team of any business orgnization identifying consumer's new beliefs and habits because it is critical to understand the buyer's behaviour to know how potential buyers will respond to a new product or service. half of the electronic goods are decrese the burden of the day to day life of women works. This is the important reason because of demand of electronic products is increase in market. the main aim of the study is to find out the consumer behaviour towards electronic products in specific geographical area i.e. Latur city.
Keywords - consumer, consumer behaviour, electronic goods

Introduction -

Consumer behaviour is the study of how people make decisions about what they buy, want, need or act in regards to a product, service or company. consumer behavior consist of how the consumer's emotion's, attitudes and preference affect buying behaviour. Consumers are kings of markets. Without consumers no business organization can run. A consumer may have multiple buying motives and is unable to express his main motive. This poses a challenge to the researcher in the identification of the basic buying motive. To analyze consumer behaviour people are using concepts and ideas from various fields such as psychology, economics, biology and chemistry. Predicting customer behaviour is a tool for companies to consistently entice customer and keep them engaged for longer such that they not only provide repeat business but also become brand advocates for the company. Marketers understand that predicting customer behaviour is now an indispensable part of their job. The buyer behaviour or customer behaviour is influenced by several factors or forces, and the present study try to focus on selected electronic products in specific geographical area i.e. latur city.

Objectives of the study -

1. To study the consumer's perception about preference of electronic product buying decision of selected consumers in latur city.
2. To understand the brand preference of the consumer
3. To study the awareness of consumer with reference to electronic goods.
4. To study about various promotional activities.
5. To understand the market of electronic goods in latur city.

Hypothesis –

1. Various respondents are aware about electronic goods by using television and newspaper.
2. marketing is the factor influencing buyer behaviour.

Area of study –

This Research paper is covered only latur city.

Sample design –

for the research purpose the sample size is determined as 500 which is further subdivide into five selected places in Latur city. 100 respondents are taken from each place on random base which comprises 20% of total sample size.researcher has selected the sample from random sampling method and collected the data with the help of a structrured questionnaire for both the The consumer and seller.

Sr no	Name of the place	No of respondent	Percentage
1	Shivaji chowk, latur	100	20%
2	Gandhi chowk, atur	100	20%
3	Shahu chowk, latur	100	20%
4	Ausa road , latur	100	20%
5	Ambejogai road, latur	100	20%
	Total	500	100%

Distributers of electronics goods in latur
1. Shantai distributor
2. Vrundavan agencies
3. Viresh agencies
4. Tushar electronics
5. Mudra electronics

Dealers of electronic goods in latur
1. Amay electronic
2. Sony electronic
3. DMR electronic
4. Manoja electronics
5. Maniyar electronics

Data analysis and interpretation of data –

The researcher has analyzed the data with the help of simple statistical tools like averages and percentages for the sake of deriving at some conclusions and findings. The data has been presented with the help of deferent tables, graphs and charts for the sake of information.

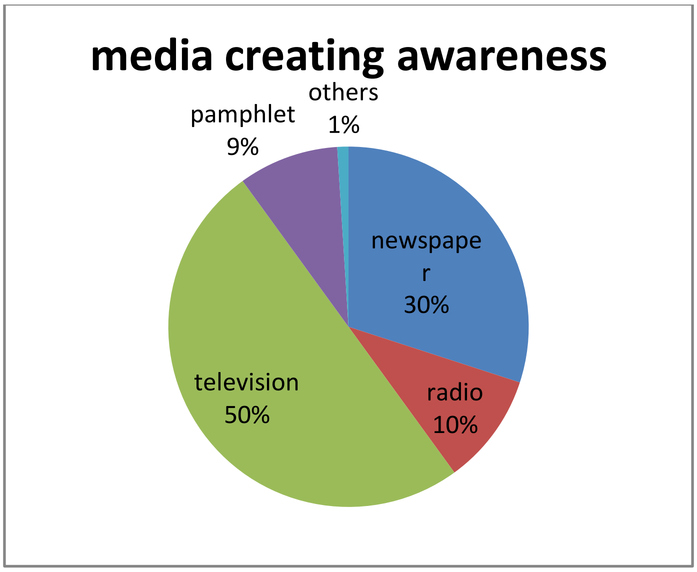
Some of the examples of data collected have been presented as under-

Media creating awareness –

Table 1

Sr. no	Media	No. of respondent	Percentage
1	Newspaper	150	30%
2	Radio	50	10%
3	Television	250	50%
4	Pamphlet	45	9%
5	Others	5	1%
	Total	500	100%

Source : primary data



Analysis and Interpretation-

Television as most effective mode of advertisement. 50% of the respondents (i. e. 250 out of 500) have stated that they decided their buying of electronic products on the basis of advertisement shown on television channels. Newspaper is the second largest mode of advertisement for creating awareness about electronic products. 30% respondent using newspaper for aware about electronic product. The option of radio is selected by 10% respondent and pamphlet is selected by 9% respondent.

Possession of electronic product –

Table 2

Sr. no	Name of product	No of respondent	Percentages
1	television	450	90%
2	radio	100	20%
3	mixer	400	80%
4	Iron	400	80%
5	refrigerator	200	40%
6	AC	50	10%
7	Room heater	350	70%
8	Water heater	350	70%
9	Washing machine	25	5%
10	VCD and DVD	200	40%

Source: primary data

Analysis and interpretation -

It was inferred from the table 2 that 90 % of the respondent were possessing television and in addition to that 80 % were possessing iron and mixer.70 % respondent were possessing the room heater and water heater. Only 5 % respondent are possessed washing machine.

Age wise classification of respondent –

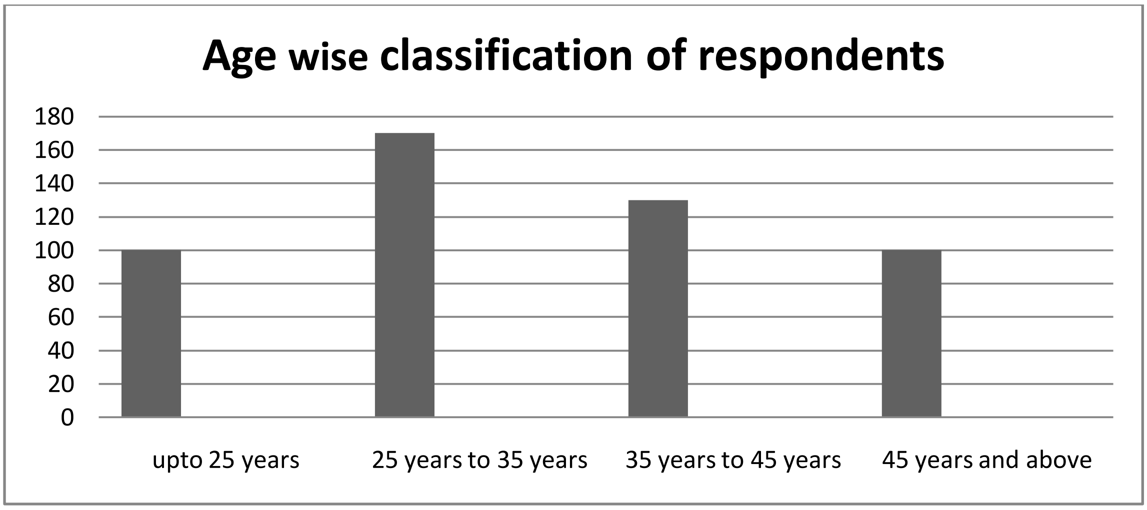
Table 3

Sr. no	age	No .of respondent
1	Up to 25 years	100
2	25 years to 35 years	170
3	35 years to 45 years	130
4	45 years and above	100
	total	500

Source: primary data

Analysis and Interpretation -

It could be seen from the table 3 that 170 of the respondents belonged to the category of 25 years to 35 years and 130 of the respondents belonged to the category of 35 years to 45 years.



Level of satisfaction for price charged –

Table 4

Particular	No. of respondent	Percentages
Yes	400	80%
No	100	20%
Total	500	100%

Source: primary data

Analysis and interpretation –

From the above table we can observed that 80 % have opted YES for priced charged and 20 % of the respondent have opted No. we can that conclude that the electronic shops has to facilitate the consumers by providing satisfaction about the price charged

Rating for quality of product –

Table 5

Particular	No. of respondent	Percentages
Excellent	350	70%
Good	100	20%
Average	40	8%
Poor	10	2%
Total	500	100%

Source: primary data

Analysis and Interpretation -

From the above table 70 % of respondent opted EXCELLENT for quality of product and 20 % of respondent have opted GOOD. 8 % respondent have opted AVERAGE and only 2 % of respondent have opted POOR quality of product

Findings and suggestions –

1. The overall study shows that the study consumer behaviour is how much important for the company to attract the customers.
2. Buyers purchase electronic product more during festival time. Company gives offers and discounts during these time to increase sale.
3. The few respondents are not satisfied about the price charged the owners of shops.
4. The transport service provide to customers for the product get at home.
5. Majority of the respondent aware about the product using television.
6. Majority of the respondents are taking the excellent rating for the quality of product.

Conclusion –

latur is great market for electronic product. the various shops and showrooms of the electronic product available in the latur. The consumer buying behaviour is depends upon the factors, occupation, education, income etc. use the promotional activities this is play a very important role for increase the sales. Television and newspaper are important mode of advertisement. These two advertisement modes can attractive for the information about product arrived the potential customer. The income is most efficient factor that affected by the purchase behaviour of buyer. Quality of product, variety of goods and price of the product are very important for the purchasing product. customers collect the information about the products and shops and taking the buying decision.

References -

1. PHILIP KOTLER, " marketing management" Reprint (2001) Himalaya Publishing House, Mumbai.
2. Dr. N. B. jadhav, A study of consumer behaviour and marketing trends of selected consumer products in latur districts, VOLUME 8, issue 7, APRIL-2019.
3. Dr. M. Rajarajeshwari, a study on consumer behaviour towards electronic goods in Coimbatore, international journal of research culture society, feb-2018.
4. Primary data.

'Journal of Research & Development' A Multidisciplinary International Level Referred and Peer Reviewed Journal, Impact Factor-7.265, ISSN: 2230-9578, 20 April 2022, Volume-13, Issue-19

A Study of E-Commerce Past, Present And Future

Dr.R.S.Pawar[1] Miss Kalyani Dattatraya Ausekar[2]
[1]Professor, HOD, Vice principal and Research Guide, Dayanand College of Commerce, Latur.
[2]Research Scholar, Dayanand College of Commerce,Latur.
Mail.Id -aousekarkalyani@gmail.com

Abstract

"Ecommerce is also known as electronic commerce as well as internet commerce which refers to the buying and selling of goods or services by using the internet, and the transfer of money and data to execute these transactions". The e-commerce market is booming and ready for strong growth in the world. Now a days it has become a home affairfor every one of us. Fast and easy access has made e-commerce a preferred way of doing business today. Compared to physical stores, customers can easily run an extensive product database without leaving home.Organizations both large and small can use e-commerce to increase exposure, even reaching an international audience through web and search engines. E-commerce technologies mainly transformed ourlife. Iteffects on our life style as well as on purchasing habits. From the year 1995 e-commerce is enjoying the one of the most important eras of explosive growth. In this paper we are discussing about E-commerce past, present and future.

Keywords -E-commerce, Internet Commerce, Technologies, Growth, Past, Present, Future.

Introduction

E-commerce has changed the life of everyone. It is a revolutionary era which is growing continuously and changing the way of business we managed.Over the last couple decades or so, e-commerce platforms have slowly crept into our daily lives. By taking a look at the history, current trends, and future predictions of E-Commerce we can learn how to sell online products and services to your target audience more efficiently. E-commerce provides multiplebenefits to the consumers in form of availability of goods at lower cost, wider choice andsaves time. E-commerce is a paradigm shift. It is a ``disruptive" innovation that isradically changing the traditional way of doing business. Electronic commerce is a type ofbusiness model, or segment of a larger business model, that enables a firm or individual toconduct business over an electronic network, typically the internet.

Objectives of The Study

1. To study the E-commerce concept.
2. To study the past era of E-commerce
3. To study the present status of E-commerce
4. To study the future of E-commerce.

Methodology Of The Study

In this study secondary data is uses. In this paper exploratory or descriptive method is used.The data is collected from variousbooks, journals, magazines, newspapers, research papers, internet etc.

Significance Of The Study

The main significance of the study is to study the concept of E-commerce in various era such as past,present and future which is very much useful to know the importance of E-commerce to everyone.

Limitations Of The Study

In this study primary data is not used. Only secondary data is used here.Time limitation is one if the major limitation of the study.

Concept of E-Commrmerce

E-commerce is a paradigm shift. It is a "disruptive" Innovation which is continuously changing the traditional way doing business and used modern technologies. E-commerce is conducted using a variety of applications, such as email, fax, online catalogues and shopping,carts,Electronic Data Interchange (EDI),File transfer protocol,web services.It can be a thought of as a more advanced form of mail-order purchasing through a catalogue.The impact of E-commerce effects on various areas of business.

It facilitates new types of information-based business process for reaching and interacting with customers like online advertising, marketing, online order taking as well as online customer services.

Definition Of E-Commerce

According to OCED,

"An e-commerce transaction is the sale or purchase of goods or services, conducted over computer networks by methods specifically designed for the purpose of receiving or placing of order."

Past Of E-Commerce

E-commerce originated in a standard for the exchange of business documents, such as orders or invoices, between suppliers and their business customers. Those origins date to the 1948–49 Berlin blockade and airlift with a system of ordering goods primarily via telex. Various industries elaborated upon that system in the ensuing decades before the first general standard was published in 1975. The resulting computer-to-computer electronic data interchange (EDI) standard is flexible enough to handle most simple electronic business transactions.With the wide adoption of the Internet and the introduction of the World Wide Web in 1991 and of the first browser for accessing it in 1993, most e-commerce shifted to the Internet. More recently, with the global spread of smartphones and the accessibility of fast broadband connections to the Internet, much e-commerce moved to mobile devices, which also included tablets, laptops, and wearable products such as watches.

1. 1971 or 1972: The ARPANET is used to arrange a cannabis sale between students atthe Stanford Artificial Intelligence Laboratory and theMassachusetts Institute ofTechnology, later described as "the seminal act of e- commerce" in John Markoff'sbook What the Dormouse Said.

2. 1979: Michael Aldrich demonstrates the first online shopping system.

3. 1981: Thomson Holidays UK is first business-to-business online shopping system tobe installed.

4. 1982: Minitel was introduced nationwide in France-by-FranceTelecom and usedfor online ordering.

5)1983: California State Assembly holds first hearing on "electronic commerce" inVolcano, California. Testifying are CPUC, MCI Mail, Prodigy, CompuServe,Volcano Telephone, and Pacific Telesis. (Not permitted to testify is QuantumTechnology, later to become AOL.)

6. 1984: Gateshead SIS/Tesco is first B2C online shopping system and MrsSnowball,72, is the first online home shopper

7. 1984: In April 1984, CompuServe launches the Electronic Mall in the USA andCanada. It is the first comprehensive electronic commerce service.

8. 1990: Tim Berners-Lee writes the first web browser, Worldwide Web, using aNEXT computer.

9. 1992: Book Stacks Unlimited in Cleveland opens a commercial sales website
(www.books.com) selling books online with credit card processing.

10. 1993: Paget Press releases edition No. 3 of the first app store, The Electronic
AppWrapper.

11. 1994: Netscape releases the Navigator browser in October under the code nameMozilla. Netscape 1.0 is introduced in late 1994 with SSL encryption that madetransactions secure.

12.1994: IpswitchIMail Server becomes the first software available online for sale andimmediate download via a partnership between Ipswitch, Inc. and Open Market.

13. 1994: "Ten Summoner's Tales" by Sting becomes the first secure online purchase.

14. 1995: The US National Science Foundation lifts its former strict prohibition ofcommercial enterprise on the Internet.

15. 1995: Thursday 27 April 1995, the purchase of a book by Paul Stanfield, ProductManager for CompuServe UK, from W H Smith's shop within CompuServe's UKShopping Centre is the UK's first national online shopping service secure transaction.

The shopping service at launchfeatured W H Smith, Tesco, Virgin Megastores/OurPrice, Great Universal Stores (GUS), Interflora, Dixons Retail, Past Times, PC World(retailer) and Innovations.

17. 1995: Jeff Bezos launches Amazon.com and the first commercial-free 24-hour,internet-only radio stations, Radio HK and NetRadio start broadcasting. eBay isfounded by computer programmer Pierre Omidyar as AuctionWeb.

18. 1996: IndiaMART B2B marketplace established in India.

19. 1996: ECPlaza B2B marketplace established in Korea.

20. 1998: Electronic postal stamps can be purchased and downloaded for printing fromthe Web.

21. 1999: Alibaba Group is established in China. Business.com sold for US $7.5 millionto eCompanies, which was purchased in 1997 for US $149,000.Thepeer-to-peerfilesharingsoftwareNapster launches. ATG Stores launches to sell decorative items forthe home online.

22. 2000: The dot-com bust.

23. 2001: Alibaba.com achieved profitability in December 2001.

24. 2002: eBay acquires PayPal for $1.5 billion. Niche retail companies Wayfair andNetShops are founded with the concept of selling products throughseveral targeteddomains, rather than a central portal.

25. 2003: Amazon.com posts first yearly profit.

26. 2003: Boss goo B2B marketplace established in China.

27. 2004: DHgate.com, China's first online b2b transaction platform, is established,forcing other b2b sites to move away from the "yellow pages" model.
28. 2007: Business.com acquired by R.H. Donnelley for $345 million.
29. 2009: Zappos.com acquired by Amazon.com for $928 million. Retail Convergence,operator of private sale website RueLaLa.com, acquired by GSI Commerce for $180million, plus up to $170 million in earn-out payments based on performance through2012.
30. 2010: Groupon reportedly rejects a $6 billion offer from Google. Instead, thegroup buying websites went ahead with an IPO on 4 November 2011. It was thelargest IPO since Google.
31. 2011: Quidsi.com, parent company of Diapers.com, acquired by Amazon.com for$500 million in cash plus $45 million in debt and other obligations. GSI Commerce, acompany specializing in creating, developing and running online shopping sites forbrick-and-mortar businesses, acquired by eBay for $2.4 billion.
32. 2014: Overstock.com processes over $1million in Bitcoin sales. India’s e-commerceindustry is estimated to have grown more than 30% from 2012 to $12.6 billion in2013. US eCommerce and Online Retail sales projected to reach $294 billion, anincrease of 12 percent over 2013 and 9% of all retail sales. Alibaba Group has thelargest Initial public offeringever, worth $25 billion.
33. 2015: Amazon.com accounts for more than half of all ecommerce growth, sellingalmost 500 Million SKU's in the US.
34. 2016:An online shop evokes the physical analogy of buying products or services at aregular "bricks-and-mortar" retailer or shopping centre; the process is called business to-
consumer (B2C) online shopping. When an online store is set up to enablebusinesses to buy from another businesses, the process is called business-to-business (B2B) online shopping.
35. 2017:Online shopping is a form of electronic commerce which allows consumers todirectly buy goods or services from a seller over the Internet using a web browser.Consumers find a product of interest by visiting the website of the retailer directly orby searching among alternative vendors using a shopping search engine, which displays the same product's availability and pricing at different e-retailers.
36. 2018:History of ecommerce dates back to the invention of the very old notion of "selland buy", electricity, cables, computers, modems, and the Internet. Ecommercebecame possible in 1991 when the Internet was opened to commercial use. Since thatdate thousands of businesses have taken up residence at web sites.
37. 2019:The research firm expects mobile sales to increase by a third in 2019 – reachingmore than $200 billion – and estimates that by 2020 mobile sales will top 50%.
E-commerce has deeply affected everyday life and how business and governments operate. Commerce is conducted in electronic marketplaces (or marketspaces) and in the supply chains working on the Internet-Web.Consumer-oriented marketplaces include large e-malls (such as Amazon), consumer-to-consumer auction platforms (eBay, for example), multichannel retailers (such as L.L. Bean), and many millions of e-retailers. Massive business-to-business marketplaces have been created by Alibaba and other companies. The so-called sharing economy enables more efficient use of resources, as Airbnb does with online rentals of private residences. Almost instantaneous access to services is made available by on-demand platforms offering, for example, transportation (e.g., Uber), computation and storage resources furnished by cloud service providers, and medical and legal advice. Mass customization of goods sold online, such as garments and vehicles, became common. Electronic currencies (or cryptocurrencies) such as Bitcoin entered into play as the means of settlement. Semipermanent supply chains enable a hub company (such as Dell) to surround itself with suppliers that perform most production tasks and deliver other goods and services to the central firm.Socialnetwork sites, such as Facebook, undergird a great variety of individual relationships and are the site of so-called social commerce, driven by the opinions and reviews shared by the participants as the electronic word-of-mouth. Online communities bind together participants who wish to share their knowledge, forge lasting relationships, or present themselves on a broad forum. Those communities became a potent source of cocreation of value by individuals who together and over long stretches of time, for example, produce open-source software or continually replenish an online encyclopaedia.The Web is also an interactive medium of human communication that supplements, and often replaces, traditional media. The hypermedia nature of the Web, with the interlinking of multimedia content available on globally distributed sites, enables creation of new types of media products, often offered free of charge. Those new media include blogs, video aggregators, social media, and customized electronic newspapers. As with all media, this aspect of the Web leads to its use in marketing. Web advertising ranges from the display ads on Web sites to keyword ads shown to information seekers using search engines, such as Google. Mobile advertising is expanding apace because

of the extensive use of smartphones. Deep knowledge of individuals is available to marketers because of the electronic collection of multifaceted profiles as people navigate the Web. In particular, location-based promotion of goods and services may be enabled in mobile commerce. The ability to derive revenue from ads drives various business models (for example, search engines) and produces incremental revenue for other businesses, as their customers access their Web sites or use mobile apps and can be exposed to the advertising messages.Among innovations that have contributed to the growth of e-commerce are electronic directories and search engines for finding information on the Web; software agents, or bots, that act autonomously to locate goods and services; systems that recommend products to users based on their profile; and digital authentication services that vouch for identities over the Internet. Those intermediary services facilitate the sale of goods (actually delivering the goods in the case of information), the provision of services such as banking, ticket reservations, and stock market transactions, and the delivery of remote education and entertainment.Businesses often deploy private Internet-type networks (intranets) for sharing information and collaborating within the company, usually insulated from the surrounding general Internet by computer-security systems known as firewalls. Collaborating businesses also frequently rely on extranets that allow encrypted communication over the Internet.Security is a central concern in e-commerce. It includes authentication of the parties, authorization to access the given resources, confidentiality of the communication, and the assurance of message integrity. Many of those goals are accomplished with public key infrastructure, a system of specialized organizations and computerized means for providing electronic certificates that authenticate firms and, if desired, individuals; provide the encryption and decryption keys for communication; and furnish the protocols (algorithms) for secure communication. However, absolute security is not an attainable goal. Many spectacular data breaches are testimony to this, as well as to the neglect of this vital aspect of e-commerce.Security underlies another important aspect of e-commerce, that of privacy. The massive assembly and use of individual profiles that reflect activity over many years and in many personal pursuits raises concerns. Such concerns are so far only partially addressed via legislation, self-regulation, and public pressure that can find instantaneous social amplification on the Internet.Several important phenomena are associated with e-commerce. The role of geographic distance in forming business relationships is reduced. Barriers to entry into many types of businesses are lower, as it is relatively inexpensive to start a retail Web site or a community of producers. Some traditional business intermediaries are being replaced by their electronic equivalents or are being made entirely dispensable. (For instance, as airlines have published fare information and enabled ticketing directly over the Internet, storefront travel agencies have declined.) Prices of goods are generally lower on the Web—a reflection not merely of the lower costs of doing electronic business but also of the ease of comparison shopping in cyberspace. Consumers benefit greatly from the availability of products that are bought only rarely and would not be stocked by physical stores (the so-called longtail effect). Ever-new business models emerge and are pivoted (modified) as the marketplace reaction can be gauged rapidly. Since the incremental cost of producing a unit of content good (such as a software product) is close to zero, freemium business models are often employed in the content domain: the basic product is free, the premium versions are charged for. A new form of corporate cooperation known as a virtual company—which is actually a network of firms whose information systems are integrated over the Internet, each firm performing some of the processes needed to manufacture a product or deliver a service—has flourished. Broad publics are drawn in to contribute their labour, ideas, or funds in crowdsourcing initiatives.Present status of e-commerceat this point, there’s no stopping e-commerce, especially with significant advancements in technology coming in hot. In 1995, two websites put online shopping on the map for good. Amazon, perhaps the most prominent online retailer today, started as an online bookstore and offered more titles compared to its offline competitors. In 2001, they launched their first mobile site.The current status of e-commerce of e-commerce in India can be summarised in two G’s; growing and gaining ground however there is so much more to discuss if we are seriously looking to delve in to the growth trajectory of the e-retail market. The ecommerce sector like any other business sector has had its fair share of amazing success stories. Smart start-ups from just a few years back have now grown in to major e-commerce giants in India and the path to success has often been the smart retail of widely used and purchased consumer products at attractive rates that are highly competitive when compared to price tags at real time stores, malls and boutiques. The emphasis has been on giving the online buyer a wide range of choices at highly competitive cost and this agenda has resulted in amazing success for eCommerce giants like Flipkart, Snapdeal and Jabong. Aggressive marketing campaigns, promotional and free flow of investments are also major contributing factors.

Increasing internet and mobile penetration, growing acceptability of online payments and favourable demographics has provided the ecommerce sector in India the unique opportunity to companies connects with their customers, it said. There would be over a five-to-seven-fold increase in revenue generated through e-commerce as compared to last year with all branded apparel, accessories, jewellery, gifts, footwear are available at a cheaper rate and delivered at the doorstep.E-commerce is India's fastest growing and most exciting channel for commercial transactions. The ongoing digital transformation in the country is expected to increase India's total internet user base to 829 million by 2021 from 560.01 million as of September 2018. India's internet economy is expected to double from US$125 billion as of April 2017 to US$ 250 billion by 2020, majorly backed by ecommerce. India's E-commerce revenue is expected to jump from US$ 39 billion in 2017 to US$ 120 billion in 2020, growing at an annual rate of 51 per cent, the highest in the world.With Google searches and Amazon Alexa shopping, voice assistants play an essential role in eCommerce by allowing users to easily search for products and communicate with web services using only their voice commands. In addition, the technology can integrate into smartphones or intelligent speakers specifically designed for voice communication.

Future of Ecommerce

The future of E-commerce is becoming more influenced by the use of AI that is Artificial Intelligence. AI in online retail is contributing to an improved user experience through personalized buying experiences. By using collected and processed data, eCommerce companies can provide personalized recommendations to every customer in real-time and design a more tailored shopping experience. In online retail, AI-based customer journeys create an individual experience tailored to the interests and needs of every customer.A lot of big things are expected to change in ecommerce over the coming years. It's also an industry that is ever changing. Trends are constantly shifting in an attempt to shape the way that people in every corner of the globe purchase products.Digital currencies like Bitcoin are expected to be the new method of payment as they don't require an intermediary for seller and customer exchange, allowing both parties to have more control over how they do business. It also requires little to no transaction fees, as opposed to traditional payment processing where transaction fees can be much higher.A multitude of e-commerce stores are opening up their doors to payments in the form of cryptocurrencies, and this is likely to stir a change in buying behaviour.The mixed reality of augmented and virtual reality (AR/VR) are bound to dominate e-commerce. AR and VR have changed the way customers shop by offering an immersive and interactive experience through layers of digital enhancements to give them an idea as to how a product or service will be useful in their lives in future.In a practical sense, machine learning can be used for stock management by analysing sales and predicting when stocks should be replenished. It can also improve customer support through chatbots that can provide quick, 24/7 assistance.

E-commerce can also utilize AI by offering more relevant search results to buyers based on available information and buying patterns. Every detail available about the buyer is valuable, and the AI analysis can help provide improved customer service.

Conclusion

E-commerce services has made deep root in every one's life now a days. Growth of e-commerce depend to a great extent on effective IT security systems forwhich necessary technological and legal provisions need to be put in place and strengthenedconstantly. Use the extensive E-Commerce in the Internet world is actually much better to bring the goodness of the individual or the state. E-commercebusiness provider should give importance on every customer by giving smooth service and many options for payment and have morefunctions available online. Other benefits are expanded product offerings and expanded geographic reach.But e-commerce business facesa lot of challenges in flourishing their business. The challenge of establishing consumer trust in e-commerce poses problems and issuesthat need further research. E-Commerce has undeniably become an important part of our society. The successful companies of the future will be those that take E-Commerce seriously, dedicating sufficient resources to its development. In this research paper we discuss about whole journey of E-commerce past, present and future.

References

1. Alka Raghunath, 2013. "Problem and Prospects of E- Commerce ", InternationalJournal of Research and Development - A Management Review (IJRDMR) ISSN(Print): 2319–5479, Volume-2, Issue – 1, 2013 68.
2. Gangeshwer, D. K. 2013." E-Commerce or Internet Marketing: A Business Reviewfrom Indian Context", International Journal of u- and e- Service, Science andTechnology Vol.6, No.6.
3. Abhijit Mitra 2013. "E-commerce in India- a review", International Journal ofMarketing, Financial Services and Management Research ISSN 2277- 3622 Vol.2,bNo. 2,February (2013).
4. Electronic Commerce, http://www.investopedia.com/ terms/e/e-commerce.asviewed on 15.03.16.
5. .WWW.google.com.

Impact of Self Help Group In Bank Finance

Dr. Mrunali N. Deshpande (Lilhare)
Bhawabhuti Mahavidyalaya, amgaon Dist- Gondia

Abstract:- Self-help groups mobilize savings from their members, and may then on-lend these funds to one another, usually at apparently high rates of interest which reflect the members understanding of the high returns they can earn on the small sums invested in their micro-enterprises, and the even higher cost of funds from money lenders. If they do not wish to use the money, they may deposit it in a bank. If the members' need for funds exceeds the group's accumulated savings, they may borrow from a bank or other organization, such as a micro-finance non-government organization, to augment their own fund.
Key word- SHG

Intorduction:-

Vasudeva Rao (2003) pointed act that one-third of the members had not even taken loans on their own savings, while another 1/3rd had taken only once during the last one year. Only 10 per cent of them were reported to have taken loans thrice in the same reference period. Majority of them had taken loans for their own occupational development, whereas only a few of them had taken for health, education and marriage purposes. The amounts taken were also varying with the purpose.Raghavendra (2003) revealed that the total number of SHGs which were credit linked in the country reached a phenomenal figure of 4.61 lakh by March 2002. Almost 90 per cent of them were linked to banks were exclusive women groups and periodic studies have revealed that repayment of loans by SHGs to banks has been consistently over 95 per cent. Sharma (2003) reported that financing had been successful and recovery has been over 98 per cent. The Cauvery Grameen Bank covers 1,653 village in three districts of Karnataka – Mysore, Chamarajnagar and Hassan. Banerjee (2000) in a study conducted in Tamil Nadu stated that the repayment performance of loans issued from the common fund was cent per cent. In case of delay in payment of dues by any member, the causes for such delay were debated in the meeting and necessary postponement for payment of installment, if warranted was approved by all the group members and the interest rate charged varied widely among the groups. About 50 per cent of the groups had charged 2-3 per cent per month. In 20 per cent of the groups, the interest fixed was 1.5 per cent per month, which indicated the level of maturity and skills of the group members in fixing their own rates of interest without causing much burden to the members. Higher rate of interest fixed to business and other IGAs. However, in the remaining 28 per cent of groups, a uniform interest rate of 3.00 per cent per month was charged. The average saving per year was where collateral and paper requirements were kept at a minimum, usually the payments were collected at places where women congregated and worked. These credits were combined with supporting services, a viable market and extension services (NozleenHeyzer and Ritasen, 1994).McGuire and Conroy (1997) reported that the two studies commissioned to quantify the transaction costs of commercial banks and NGOs in lending to the poor borrowers. The Indian study compared the transaction costs incurred by banks when lending to the poor through various channels and found that transaction costs were much lower where banks used NGOs and SHGs as intermediaries.

Though non-governmental organization, government agencies and banks, a vast number of SHGs have been established in recent years as self-reliant autonomous local financial intermediaries 85 per cent of the members are women. In India, they proved to be the better.

Microfinance And Empowerment: The Critique

A review of the literature raises questions about the degree to which women keep a control over assets acquired as a result of loans from SHGs. Research (Goetz and Sen Gupta 1996; Mayoux 1998) shows that only a minority of women receiving credit from poverty-oriented microfinance programmes are controlling their loans; many women are merely 'post-boxes': passing on the full amount of their loans directly to their husbands, sons or sons-in-law, with little or no access to the income generated and receiving back only enough money to make weekly loan repayments. Goetz and Sen Gupta (1996) found that, on average, only 37 per cent of loans provided by four different Bangladeshi credit organizations were either fully or significantly controlled by women, where significant control does not include control over marketing, and may thus imply little control over the income generated. The figures for BRAC were even lower, with only 28 per cent of loans controlled by women.

Kabeer (1998) distinguishes between women as marginal, joint or primary decision makers, using a matrix, which considers women's role in decision-making regarding the use of the loan, participation in running the business, and the use of profits. She writes that it is important to acknowledge this complexity in household gender relations, and to reflect on the mix of structural, individual and programme factors which influence the degree of control women are able to take over their loan.

Rahman's (1999) research is a study of Grameen Bank lending to women in Bangladesh as well. Rahman questions the degree to which microfinance benefits women and explains that women in Bangladesh are often unable to use loans by themselves in the structure of patriarchy and the rural market economy. The absence of investment opportunities for rural women and the lack of control by the lending institution as to how loans are used and by whom lead women to pass on their loans to others (generally men) and lose control of their loans altogether. "The figure shows that men are users (persons who control and use the loan and arrange for instalments) of more than 60% of women's loans. The study also shows that approximately 78% of total loans approved in the village are actually used for different purposes than sanctioned by the project". "In all five loan centres in the study village, I discovered that one or two influential members had real control over the decision making process of the centre … Perpetuation of such power relations in the loan centres is contradictory to Grameen Bank ideology".

Gibbons (1999) also specifically addresses the work of Rahman: "There is of course a flip side to this miracle story. Aminur Rahman (1999) who suggests, from his villagelevel observations in Bangladesh, that the Grameen Bank prefers women more for strategic reasons in relation to investment and recovery of loans than for the benefit of the women themselves has described it most fully, because they are more compliant and easier to discipline than the men. Moreover as the honour of their wives (and themselves) is at stake in repayment the husbands also pressure their wives to repay as required. Thus poor women are pressured from both sides, and some describe this as intolerable."

Ackerly (1995) noted that underpinning most credit interventions in Bangladesh was an implicit model of the empowered woman and concluded that women's access to the market was the primary route for their empowerment knowledge which comes through market access and warned against the likelihood of overwork, fatigue and malnutrition were loans used to promote women's labour involvement without also promoting their market access.

Montgomery and Hulme (1996) found that only 9% of first-time female borrowers were primary managers of loan-funded activities while 87% described their role in terms of "family partnerships." By contrast, 33% of first-time male borrowers had sole authority over the loan-assisted activity while 56% described it as a family partnership. They also found that access to loans did little to change the management of cash within the household for either female or male loanees. Interpreting reports of "joint" management as disguised male dominance in decision-making, the authors concluded that access to loans had done little to empower women.Kabeer found that many women continue to register land and productive assets in their husband's name, because of inheritance laws: assets will be inherited by sons if registered in the husband's name, and by daughters if registered in the wife's name (Kabeer, 1998). This raises questions about any assumed automatic links between credit and transformation in gender relations but also reflects the extreme dependence of women on husbands and sons for physical security, particularly in old age. BRAC research shows that, in most cases, the husband's income and other livelihood activities are essential if members are to meet their weekly instalment payments (Matin and Rab, 1997).These findings also raise serious questions about the impact of microfinance on poverty alleviation. Using Khandker's data, Morduch (1998) found that the income effect was due to mistargeting of the microfinance programme and that the perceived increase in incomes was due solely to those already above the poverty line who had managed to access the programme. Kabeer (1998) finds that microfinance has been effective in increasing incomes and assets, although certainly not in the poorest households.While the exclusion of the poorest is acknowledged in some research (Hulme 2000), it is rarely admitted by NGO staff and donors. The overriding concern with repayment rates puts further pressures on groups to exclude those likely to experience greatest problems i.e. the poorest (Hulme and Mosley 1996; Montgomery 1996; Noponan 1990). As micro credit is made available to groups, based on collective collateral, the process of group formation often precludes the very poor, who are perceived as being poor credit risks (Krishnaraj and Kay 2002 and FAO 2002). In some cases increased funding for large organizations has led to the squeezing out of smaller organizations in the same area who may have been challenging gender subordination on a wider basis (Arn and Lily 1992; Ebdon 1994).

Rahman (1999) points out that the empowering influence of microfinance is not always associated with improvements in women's lives, and credit as a debt for the household constitutes a risky strategy. Rahman points out a number of issues with relationships in the single village he studied which had Grameen Bank operations. For example: "Out of 120 women borrowers, 18% claim a decrease and 70% emphasize an increase in violence and aggressive behaviour in the household because of their involvement with the Bank." Goetz and Sen Gupta (1996) also report increases in household tensions and domestic violence where women need to ask their husbands for loan instalments. However, Schuler et al, (1996) suggests that group-based credit programs can reduce men's violence against women by making women's lives more public. The problem of men's violence against women is deeply rooted, however, and the authors argue that much more extensive interventions will be needed to significantly undermine it.

The negative Impacts of microfinance cited by International Labor Organization are:

1. Increased work loads
2. Higher social pressure to ensure loan repayment
3. Women often employ daughters and daughters-in-law as unpaid employees thereby increasing their workload
4. Participation in credit schemes can lead to indebtedness that is unmanageable, simply because there are no sufficiently profitable income-earning activities in which to invest. In this situation, women may end up being even more dependent that they were before.

Some argue that micro-finance programmes divert the attention of women from other more effective strategies for empowerment (Ebdon, 1995). Evidence suggests that, even in financially successful microfinance programmes, *actual* contribution to empowerment is often limited (Mayoux, 2000):

1. Most women remain confined to a narrow range of female low-income activities.
2. Many women have limited control over income and/or what little income they earn may substitute for former male household contributions, as men retain more of their earnings for their own use.
3. Women often have greater workloads combining both production and reproductive tasks.
4. Women's expenditure decisions may continue to prioritise men and male children, while daughters or daughters-in-law bear the brunt of unpaid domestic work.
5. Where women actively press for change, this may increase tensions in the household and the incidence of domestic violence.
6. Women remain marginalized in local and national level political processes. This is not just a question of lack of impact, but may also be a process of disempowerment.
7. Credit is also debt; savings and loan interest or insurance payments divert resources which might otherwise go towards necessary consumption or investment.
8. Putting the responsibility for savings and credit on women may absolve men of responsibility for the household.
9. Where group meetings focus only on savings and credit, this uses up women's precious work and leisure time, cutting programme costs but not necessarily benefiting women.

Refrences:-

1. Kerlinger, F. N., 1973, *Foundations of Behavioural Research*. Holt Rinc hart Winston International, New York
2. Khan, Penn F. (2005),*"Microfinance and Development"*, Master's Thesis, Umeå School and Business and Economics (USBE), Sweden , p. 1
3. KRISHNAMURTHI, G., 1996, Self help organization – A case study of thrift and credit cooperatives of Adilabad district, Andhra Pradesh. *Rediscovering Co-operation*, 2: 263
4. KULSHRESHTA AND GUPTA, 2001, Self-help groups' innovations in financing the poor. *Kurukshetra*, 26(4): 36-42.
5. KUMARAN, K. P., 1997, Self help groups – An alternative to institutional credit to the poor – Acase study in Andhra Pradesh. *Journal of Rural Development*, 16 (3): 515-530.
6. KURTZ LINDA FARRIS, 1997, *Self-help and support groups – A Handbook* for Practitioners.Sage Publications, United States of America
7. LALITHA, N., 1997, Women thrift and credit groups – breeding the barriers at the Grass Roots*Penisular Economis*, 12 (2): 181-187.
8. Lalita N. And Nagarajan B. S.-2003, Self Help Groups in Rural Development. Pp-29-30

'Journal of Research & Development' A Multidisciplinary International Level Referred and Peer Reviewed Journal, Impact Factor-7.265, ISSN: 2230-9578, 20 April 2022, Volume-13, Issue-19

Spatial Changes in Emission of CO_2: A Geographical Assessment

Capt. Dr. B.M. Godbole[1] Dr. Abhaykumar V. Dharashive[2] Mr. Rahul A. Salunke[3]

[1]HoD, Dept. of Geography. B. College, Latur.

[2]Asst. Professor Dept. of Geography, M. B. College, Latur.

[3]Senior Research Fellow Dept. of Geography, M. B. College, Latur.

Abstract: This study tries to shed more light on statistical data of carbon emission as well as the role of atmospheric CO_2 in relation to climate, in relation to Earth's life through the geographicalera, based on assessment of existing studies. In last one year 2020 to 2021 weekly average of atmospheric Co_2 increased by 24.77ppm. It respectively 391.33 ppm and 416.16 ppmin 2011 and 2021.The global average of carbon dioxide was about 280 ppm before the Industrial Revolution.We now have incontrovertible indication that the atmosphere is truly changing and that we ourselves contribute to that change. Atmospheric absorptions of carbon dioxide are steadily increasing, and these changes are connected with gentleman's use of fossil fuels and exploitation of the land. Since carbon dioxide plays a significant role in the heat spreadsheet of the atmosphere, it is practical to suppose that continued upsurges would affect climate.Even so, the movement of carbon from one zone to another is the source for the carbon cycle. Carbon is important for all life on Earth. All living things are made up of carbon. Nature absorbs 788 billion tons of carbon every year. Natural absorptions roughly balance natural emissions. Causes of the phenomenon of global warming that Increased atmospheric CO_2-concentration is widely being considered as the key driving factor.

Key Words: Spatial,Carbon Dioxide, Emission and Geographical.

Study Area:

The Study Consists the Emission of Carbon Dioxide in the world scenario so it include all over the world.The total geographical area of the world is 510.072 million sq.km.In which 148.94 million sq.km. (29 percent) land area and 361.132 million sq.km. (71 percent)water area. Seven continent and four major oceans and more than 209 countries exist in the world.

Objective: To Identify and Examine the emission of Carbon Dioxide in the world.

Introduction:

The status of Emission of Carbon in the world it changed or impacted by worldwide condition like wars and recessions have caused emission levels. In 2020, COVID-19 led to a drop in emissions as governments enforced strict lockdowns. Aviation emissions had fallen 60 percent, by April 2020.Development and high Carbon Emission are two apposite parameter of Sustainable Development because use of green resources to reduce emission of carbon and achieving growth is sustainable. But the current condition not realizing the sustainable growth.

Data Collection and Methodology:

The present study based on secondary data. Secondary data has been obtained published and unpublished books, journals, emission data base for global atmospheric research (EDGAR), World population Prospect 2019 etc. present data is tabulated, processed and present in form of chart and maps.

World Carbon Emissionby Classification of Development:

Present table no. 01 shows the distribution of CO_2 in Developed, Developing and Least Developed countries and comprising year change, population and world share.

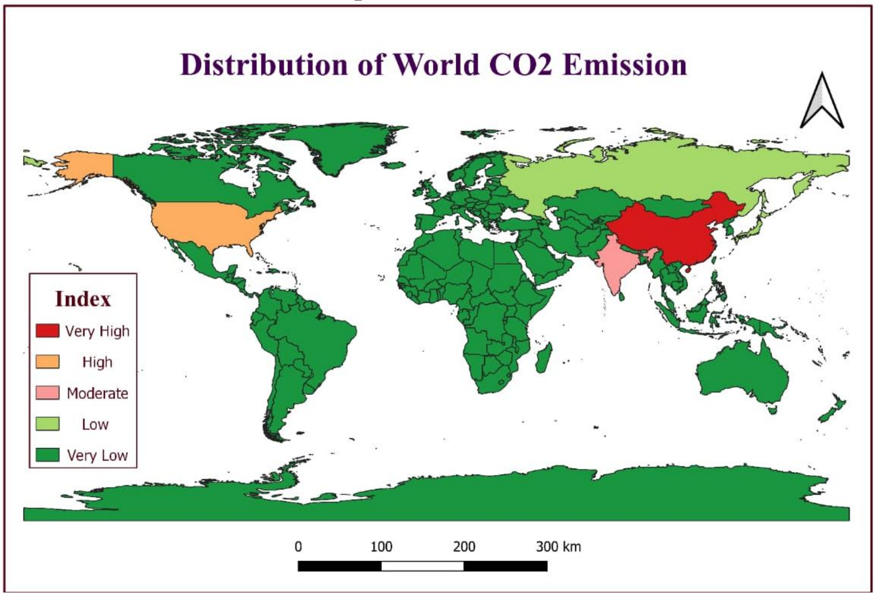
Table No. 01World Status of Carbon Emission

Country	No.of Country	CO2 Emissions (Bn. tons, 2016)	1 Year Change %	Population (Bn.)	Population %	Per capita	Share of world %
Developed Country	35	10,820	0.91	1,030	14	8.28	30.25
Developing Country	126	23,459	2.56	5,535	74	5.29	65.58
Least Developed Country	48	286	3.91	891	12	0.42	0.8
Total	209	34,565	2.46	7,457	100	4.66	96.63

Source: EDGAR and compiled by author.

The study detected that around all countries, 30.25 percent world share of carbon generating from17 percent developed countries through 14 percent of world population likewise 65.58 percent world share of carbon generating from 60 percent developing countriesthrough 74 percent of world population and 0.8 percent world share of carbon generating from 22 percent least developed countries through 12 percent of world population.

Map No. 01



Source:Compiled by author.

Here notice about per capita carbon emission is higher in developed country which is around 8.28 per capita carbon emission,in the same manner secondly developing countries and least developed countries respectively 5.29 and 0.42 per capita carbon emission. With the achieving sustainable development it necessary to decries world statistics of carbon emission than present per capita carbon emission through sustain green energy production and use.

Carbon Emission of Major Countries in the World:

Present table no. 02 shows the distribution of CO_2 in major top ten countries and comprising year change, population and world share.

Table No. 02Status of Carbon Emission of Major Countries in the World

Sr. No.	Country	CO_2 Emissions (Bn. tons, 2016)	1 Year Change (%)	Population (Bn.)	Population (%)	Per capita	Share of world (%)
1	China	10,432	-0.28	1,414	18.96	7.38	29.18
2	United States	5,011	-2.01	323	4.33	15.52	14.02
3	India	2,533	4.71	1,324	17.76	1.91	7.09
4	Russia	1,661	-2.13	145	1.95	11.44	4.65
5	Japan	1,239	-1.21	127	1.71	9.7	3.47
6	Germany	775	1.28	82	1.10	9.44	2.17
7	Canada	675	-1.00	036	0.49	18.58	1.89
8	Iran	642	2.22	79	1.07	8.08	1.80
9	South Korea	604	0.45	50	0.68	11.85	1.69
10	Indonesia	530	6.41	261	3.51	2.03	1.48
Total of major 10 country		24,107	0.84	3,845	51.56	9.59	67.44
Remaining 199 Country		10,458	1.62	3,612	48	-4.9	29.18
world Total		34,565	2.46	7,457	100	4.67	96.62

Source:EDGAR and compiled by author.

With 17 per cent of the population, India ranks third among the world's 10 largest carbon emitters. It also shows that 19 percent of the population and 29 percent of the world's carbon emissions come from

China alone. It is followed by the United States with 4.33 percent of the population and 14 percent carbon emissions.This means that 67.44 percent of the world's carbon emissions from 10 country. In addition, the percentage of 199 countries is 29.18 percent. This means 51% of the population from world's 10 countries have an average of 70% carbon emissions and remaining from 49 percent population of 199 countries.

Sector wise CO_2 Emission:

Present table no. 03 and chart no. 01 shows the Sector wise distribution of CO_2 in India and comprising power-other industries, Transport, Building, and Non combustion sector.

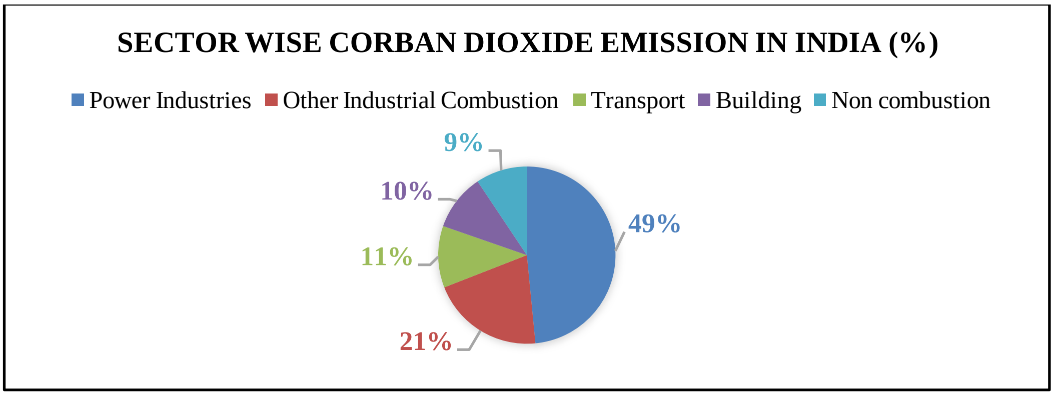
Table No. 03

Sector wise Corban dioxide Emission in India

Sector	1	2	3	4	5
	Power Industries	Other Industrial Combustion	Transport	Building	Non combustion
CO_2 Emission (%)	51.7	22.0	12.0	11.0	10.0

Source: www.worldometers.info

Chart No. 01



Source: EDGAR and compiled by author.

There are also some common health problems from breathing much CO_2impact likein high levels of CO_2 in the blood (hypercapnia) associated with a decrease in blood pH (increased acidity) resulting in a condition known as acidosis.The decreases in 4 blood and tissue pH produce effects on the respiratory, cardiovascular, and central nervous systems (CNS) (Eckenhoff and Longnecker 1995).Health risks continue to escalate, with progressively higher CO_2 concentrations causing more severe reactions and faster responses. A value of 40,000 ppm is considered immediately dangerous to life and health given that a 30-minute exposure to 50,000 ppm produces intoxication, and concentrations around 70,000 ppm produce unconsciousness (NIOSH 1996).Carbon dioxide matters in some manner to human or earth cycle. Carbon dioxide gas that absorbs and radiates heat, heated by sunlight and land and ocean surfaces always radiate thermal infrared heat. This natural greenhouse effect, maintain Earth's average annual temperature close to 60°F. Otherwise instead it would be below freezing.Also carbon dioxide absorbs less heat per molecule but it's more ample and it stays in the atmosphere much longer than the greenhouse gases methane or nitrous oxide. It supports to maintain earth temperature. It reacts with water molecules to form organic acids and thus lowers the pH of seawater, increasing its acidity. The pH of sea surface water has dropped from 8.21 to 8.10 from industrial revolution.

Conclusion:

Since the 1960's, the atmospheric level of CO_2 has been progressively rising. In 2021, atmospheric CO_2 levels reached a high of 416.45, in comparison to 1960 levels which stood at about 316.91 parts per million. CO_2 emissions mostly come from human actions such as burning fossil fuels and deforestation, and are a primary driver of climate change.From the beginning of twenty first century race of industrial and technological development too much in developed and developing countries. Hence the emission of carbon increased year by year. China, USA and India are the Dominant carbon emission countries of the world, its share about more than 50 percent. It means 41 percent of population share more than half percent of carbon emission while 59 percent population share less than fifty percent of carbon emission. According to carbon emission data 2016 developed countries carried 30.25 percent share of CO_2 emission and its account of population around 14 percent. In least developed countries CO_2 emission was very less amount with 0.8 percent and its 12 percent of population consist. Power industries is a main source of carbon emission (51 percent) than followed by Industrial Combustion, Transport, Building and Non combustion respectively. Development and high Carbon Emission are two apposite parameter of Sustainable Development because use of green resources to reduce emission of carbon and achieving growth is sustainable. But the current condition not realizing the sustainable growth.

Reference:

1. Amitava Mukherjee and V.K. Agnihotri, Environment and Development, concept publication, New Delhi 110059.
2. Savindar Singh, Environmental Geography,PrayagPustakBhavan, Alahabad.
3. Eckenhoff RG, Longnecker DE. 1995. The therapeutic gases. Effects of carbon dioxide. McGraw Hill, 355-356.
4. P. N. BierwirthCarbon dioxide toxicity and climate change: a major unapprehended risk for human health, 3-4.
5. Georgios A. Florides, Paul Christodoulides: Global warming and carbon dioxide through sciences, www.elsevier.com
6. F. T. Mackenzie: Brief Overview of Carbon on Earth, https://www.researchgate.net
7. https://www.statista.com Historic average carbon dioxide (CO_2) levels in the atmosphere worldwide from 1959 to 2021 https://www.statista.com
8. Earth System Research Laboratory, Recent Monthly Average Mauna Loa CO_2, http://www.esrl.noaa.gov/gmd/ccgg/trends/
9. National Institute for Occupational Safety and Health (NIOSH). 1996. Criteria for a Recommended Standard, Occupational Exposure to Carbon Dioxide. August 1976. In: Documentation for 22 Immediately Dangerous to Life or Health Concentrations (IDLHs) for carbon dioxide. www.cdc.gov/niosh/docs/1970/76-194.html.

Exploring Human Psych during Covid-19 Pandemic: A Psychological Study with special reference to Karnataka State

Rangaswamy R[1] Rajashekara M N[2] Anantha Lakshmi L.G[3]

[1]Assistant Professor Department of Physics Govt. SKSJ Technological Institute K R Circle, Bangalore-560 001

[2]Assistant Professor Department of English Govt. SKSJ Technological Institute K R Circle, Bangalore-560 001

[3]B,E. I Semester Department of Computer Science Govt. SKSJ Technological Institute K R Circle, Bangalore-560 001

rangaswamy.sksj@gmail.commn_rajashekara@yahoo.co.inanushamaiya5@gmail.com

Abstract

It's been three long years since the doors of the world have been shut down to the global market. No one noticed what was going on in this world but everyone knew, there was something that was going to happen which everyone, and each one of us was going to fight. It has created a great knocking down rampant to the people causing a viral spread disease called Covid-19. As we all know Covid-19 hit China in a place called Wuhan in December 2019.Covid-19 case started spreading all over the world by the end of February 2020 covid-19 hit hard on India's crisis, when the first case of covid-19 was reported in Kerala in a 20-year-old female. It was 25th March of 2020 and a massive lock down of all the economic resources available in the nation to the global economy was asked to keep it close things started to become worsen, global markets got shut down, MNC closed their knocking opportunities, students were at distance from classroom learning, banks and transaction went online, medication in the hospital went increasing, the need of doctors increased, and moreover people started to become lazier than earlier. The main objective of the article is to know about the human psych during Covid-19 pandemic. The Paper focusses on exploring human psyche during this critical time. It is about the effect of Covid-19 on the mental health of people, the kind of suffering one went through and the human psychology of being isolated. The paper also leaves the scope for further study on the strategies to overcome the negative impact and to make positive impact as a new normal way of human life.

Keywords: Covid-19, Mental health, Human psyche & Exploration

Introduction

COVID-19 (coronavirus disease-19) is an RNA virus, the originator in China and started spreading to the rest of the is one such variant of COVID-19 that started to spread globally. Some of the internet articles state that "SARS-COV-2 was first detected in Wuhan, China. It originated in bats, that spreads MERS (Middle East Respiratory Syndrome) and SARS (Severe Acute Respiratory Syndrome), through open air in "wet markets" of China".India hits its first case in Kerala, in a 20-year-old woman. But Karnataka as a whole hit its first case on 8 march 2020. Karnataka lockdown and the national economy were unfortunate. Karnataka is the house of many livelihoods from coastal to plains. Being one of the most productive states, in terms of agriculture, solar sectors, petrochemical sectors and IT sectors, those that remained closely associated with the nation's economy were affected badly. Its impact was more on industries and education, and it made made people stay at their home lazily.

Human Psych

Human psychology is the state of mind and human behaviour. Human psych can be studied based on the ideas, intentions, thoughts, feelings and many other aspects of mind in human beings.

People remained isolated in their homes when the winds of COVID-19 started spreading overseas. They started isolating themselves, over days, months and years. That made them think all about their future, financial crisis, their jobs, their children's education and their livelihood. This made people emotionally weak towards their loved one and more stressed towards their livelihood. This all made an impact to study the psychology of humans during COVID.

Impact of Covid-19 on Health

As covid led to the home isolation, the gates of the world have been shut down for the environment and the paradise of internet has opened new doors to the online environment. Some ill effects can be listed below:

1. Internet usage for long hours in small children and elder persons created a kind of addiction and disturbance in their mind to the peacefulness.
2. Long working hours has created more stress to the person, comparatively, that leads to a bad environment in his surroundings.

3. Online classes, now-a-days especially during pandemics, have put a lot of pressure on students, causing mental irritation and destruction. It also leads to the decreased interaction between a teacher and student.
4. Loss of employment, food, shelter also leads to some of human stress, that caused a great threat to human society.
5. GSDP (gross state domestic product) of Karnataka is set to be reduced by 2.6 % to the national economy that is rupees 29,963 crores to rupees 11.1 lakh crore for 2020-21 due to pandemic.
6. Mental health during COVID-19 has been decreasing during the number of waves created during the year. Initially during the first wave of COVID, there were a number of deaths in terms of masses, people started fearing for their life and concern towards their loved ones. Loss of lives of dear ones, that caused them into their emotional stress, has second wave hit the fear had little reduced and international stress continued. As days passed on this fear turned into an act people no longer cared about the situation.

Suffering of the People During Pandemic

The major acts of the crisis that turned out the situation worse can be listed as below:

1. Lack of facilities to the farmer, that lead to the production of grain, comparatively Less loans sanctioned by the government, lead to a mess with people's lives.
2. Loss of employment, food, shelter made them more stressed towards their livelihood.
3. Detachment from the external environment, friends and family brought a new kind of mental illness that made them suffer within.
4. All the entertainment spots that used to be the mood changer of almost all of us were shut, that created some kind of worries.
5. One of the main worries was staying at home, that made them feel that no matter where we are going to go, we are going to die.
6. Sometimes the media creates so much stress that puts everyone under pressure, by projecting things wrongly.
7. Children and elders are continuously addicted to the internet, social media and so on, where children get distracted from their studies and adults become more addicted towards internet sources.
8. The lack of facilities such has oxygen, bed, doctors in hospital during COVID-19.

Exploring Human Psych through Case Study

Case Study-1: The Case study of COVID-19

It's a story of Mr. and Mrs. Mukherjee who fought the pandemic at the toughest. Mrs. Mukherjee Mukherjee narrated story fought covid-19. At the end of the March 2020, her husband was diagnosed with covid-19. Two days later when the reports arrived her husband was admitted to the nearest hospital. After a long hour’s check-up, the doctor confirms that there was an infection in her husband’s lungs. He faced a severe acute respiratory disorder in conditions where he couldn't breathe properly. She also said that her husband was on ventilation for more than 38 days. She says that it was the toughest moment in her life where she had fought a very big battle. She not only fought covid-19 pandemic but also the social stigma associated with it. Many of the local neighbours also indirectly asked or abused her by saying that she should have taken her husband to the better Hospital. They started shutting the doors and Windows for the reason that husband was diagnosed in the hospital but they never knew the situation what her husband was going into. But by the same time her husband was also diagnosed with coma for few days. It was very difficult for her to overcome these situations by not even sharing her feelings with her parents or mother-in-law or none of them because she thought that it was too delicate for them to take the matter into consideration and they would really be worried. At last, she receives a phone call stating that her husband has been tested negative for COVID-19 which made her feel elated.She states that she was confused by the social impact on her life. It was mentally stressful that she couldn't share it with any of her relatives and friends so that it would disturb them. At this situation we could see that how being a brave woman she fought all the social factors as well as psychological factor boldly and had overcome by making her husband recover successfully.

Case Study-2: Cancellation of Board Exams

It was on 30th may 2021 at initial stage when CBSE 12th examinations were being cancelled at later stage after a week 10th board exams were also being cancelled for the same reason, and later on states too cancelled their board examination. Students prepared seriously for their upcoming boards, but on a confusion note. Does it make sense on being studied on a confused note? Isn’t it psychological impact on students? Don’t you think fighting a COVID situation and learning at home through online education system and that batting for competitive exams and board exams was a difficult task? Those students understood a bit on their online classes it was very difficult to take the concepts very familiarly. The confusions of dates of exams, little knowledge about the concept, tensions of not preparing into the exams, the upcoming troubles, with the concepts that lead to end psychological stress in the minds of the students. One might think that fair enough of being studied so hard and the cancellations of examinations were a best result. Though, it was not fair enough, it was a hard decision to make. It was for the sake of students and in order to fight COVID-19 situation.

Conclusion

Influence of media and social media to be reduced, online classes may be conducted for few hours a day, proper sanitization wearing mask and staying at suitable distance, fear of the disease to be reduced with proper measures work from home during COVID-19 can be changed in work from office, increase in facilities in hospitals, implementation of vaccination centres at timbre localities with availabilities of vaccines, complementary medical sources other than pharmacy should be implemented, proper funds to raise agricultural field should be implemented

References

1. https://en.wikipedia.org/wiki/covid-19
2. https://www.ncbi.nih.gov/PM(7539459/)
3. https://www.webmed.com
4. https://www.edx.org
5. https://m.timesofindia.com/city/bengaluru/pandemic-fallout-karnataka-gsdp-estimated-to-shrink-by-2-6-to-rs-11-1-lakh-cr/amp_articleshow/81405050.cms

The Role of ICT in Improving the Quality of Education

Prashant G.Kumdale
Assistant Professor, Department of Chemistry Shivneri College Shirur Anantpal (MS).

Abstract Education is a very socially oriented activity and quality education has traditionally been associated with strong teachers having high degrees of personal contact with learners.ICT has become an integral part of today's education process. Effective use of technology can motivate students, make our classes more dynamic and interesting and renew teacher enthusiasm as they learn new skills and techniques. The role of ICT in higher education is becoming more and more important and this importance will continue to grow and develop in the 21st century. The use of ICT in education not only improves the classroom teaching-learning process but also provides the facility of e-learning.
Keywords:- Information and Communication Technology, Higher Education, Innovative usage.

Introduction

Information and communication technologies (ICT) have become commonplace entities in all aspects of life. Across the past twenty years, the use of ICT has fundamentally changed the practices and procedures of nearly all forms of endeavor within business and governance. Education is a very socially oriented activity and quality education has traditionally been associated with strong teachers having high degrees of personal contact with learners. Online communication and information access expand a horizon of education to wherever and whenever an instructor or student wants it. A higher bandwidth facilitates to achieve this more quickly and efficiently. Due to the introduction of newer technologies, classroom sessions are being replaced with virtual sessions or traditional classroom courses are being substituted with online courses.

Objectives of Ict In Education :

1. Improvement in learning pace and achievements.
2. Increased acquisition of knowledge, skills by individuals required for better living and sustainable development.
3. To promote and facilitate the relationship between humans and the environment.
4. To implement the principle of long-lasting education.
5. To increase the variety of educational methods and services and literacy rate through distance education.
6. To promote technology literacy among citizens, and the equal importance to slow and gifted children.

Recent Trends in Teacher Education:-

It is natural that education must include new technology. Teachers should also know the right attitudes and values, besides being proficient in skills related to teaching. As we know the minimum requirement of any training programme is that it should help the trainee to acquire the basic skills and competencies of a good teacher. Now-a-days new trends in teacher education are Inter-disciplinary Approach, Correspondence courses, orientation courses etc. Simulated Teaching, Micro Teaching, Programmed Instruction.

1. **Mobile learning's moment has arrived.** Five years ago we were talking about SMS and very limited smartphone pilots. SMS is limited as a learning device given its inherent constraints, but the explosion of smartphone ownership everywhere means that applications are now a legitimate tool for delivering educational content – and content that can be interactive and responsive. The path to scale now exists. People are already using smartphones to learn, even in ways they aren't aware – the development field's job now is to harness this tool for systematic educational initiatives.
2. **Easy online environments provide new potential for communities of practice to gather and learn from each other.** Educators and other educational professionals who may have been previously isolated from each other can now much more easily and conveniently connect and exchange knowledge. This facilitates the dissemination of new ideas and tightens professional networks, making them more useful and rewarding to participants.
3. **"mini-MOOCs" are demonstrating the appetite and potential of new e-learning models.** While MOOCs are in the very early stages of uptake and development in developing countries, "mini-MOOCs" – short courses, delivered to computers or mobile devices – can help users develop specific discrete skills to help them become more competitive for employment. Mini-MOOCs help people improve specific, discrete skills that make them more competitive. In 5 years, we won't be using the term "MOOCs" we'll just be talking about different types of e-learning.
4. **Blended learning is becoming a reality**. The ability for instructors to usefully integrate technology tools into lessons shows us that there isn't really a choice to be made between good teachers and useful technology. Effective pedagogy makes use of both. One participant shared an example of how a trainer

asked students to use their smartphones to fill out a short online poll, and then used the real-time results to direct class discussion.

Benefits of ICT in Higher Education

The use of ICT in education presents a unique opportunity to solve a multitude of challenges quickly as well as at a low rate. Advantages of an ICT:-

1. To develop a variety of educational services and mediums.
2. To promote equal opportunities to obtain education and information.
3. To develop a system of collecting and disseminating educational information.
4. To promote technology literacy and support distance learning.
5. To support sharing experience and information with others.
6. Helps in improving innovative teaching skills and makes classroom teaching effective.
7. Acts as an assisting tool for teaching and learning itself
8. ICT helps teachers to motivate students and develop an interest in learning.
9. ICT is a storehouse of educational institutions because all educational information can be safely stored through ICT.
10. ICT helps teachers to communicate properly with their students. So ICT bridges the gap between teacher and students and plays an important role in student evaluation.

Recommendations:

The quality of programs as measured by fitness for purpose should continue to grow if the stakeholders perceive the various educational programs as meeting their needs and expectations. ICTs serve to provide the means for activities to realize the potential in human resources. Furthermore, adequate funds must be provided to initiate, develop, promote, review and implement ICT policies in the educational sector to bring about an improvement on ICT utilization, through computer apprentices courses taught in Nigerian tertiary institutions. In this period of economic recession, the price of ICT equipment and materials will continue to the astronomical. It becomes highly imperative for all stakeholders of education to entice industrial establishments, politicians, big businessmen and entrepreneurs, non-governmental organizations, and the community at large to assist the institutions in the provision of ICT equipment and materials and well-finished computer laboratories.

Conclusion: ICT plays a vital role as a strong agent for change among many educational practices, conducting online exams, paying online fees, accessing online books and journals. Thus ICT in Higher education improves the teaching-learning process, provides the facility of online learning to thousands to thousands of learners who cannot avail the benefits of higher education due to several checks, such as time, cost, geographical location, etc. Once again ICT serves to provide the means for much of this activity to realize the potential it holds**.**

References

1. Ajit Mondal and Dr. jayanta, 2012. ICT in Higher Education. Better college journal of Multidisciplinary studies. 4(5) .pp 123-130.
2. Lalitbhushan S, Arunita T Jagzape, Alka T Raweker. 2014. Role of Information communication technology in Higher Education: Learners perspective in Rural medical schools. Journal of clinical and Diagnostic Research 4(5). Pp 163-169
3. Manisha, Anju 2014.The Role of ICT in Higher Education in India. International journal of enhanced research in management and computer application. 3 (11) pp: 16-19.
4. Mc Gorry, S. Y (2002), online but on target? Internet-based MBA courses: A case study, The Internet and Higher Education. 5 (2) pp 167-175.
5. Ozdemir, Z.D and Abrevaya , J 2007. Adoption of technology-mediated Distance Education: A longitudinal Information and Management, 44(5), 467-479.
6. Mooij, T. (2007), 'Design of educational and ICT conditions to integrate differences in learning: Contextual learning theory and a first transformation step in early education, Computers in Human Behavior 23(3), 1499--1530.
7. Oliver, R. & Towers, S. (2000). Benchmarking ICT literacy in tertiary learning settings. In R. Sims, M. O'Reilly &S. Sawkins (Eds). Learning to choose: Choosing to learn. Proceedings of the 17th Annual ASCILITE Conference(pp 381-390). Lismore, NSW: Southern Cross University Press.
8. Pedro, F. (2001). _Transforming On-campus Education: promise and peril of information technology in traditional universities_, European Journal of Education 36(2), 175–187
9. Schmidtlein, F.A. and Taylor, A.L. (2000).Identifying costs of instructional technology in higher education, Tertiary Education and Management 6(4), 289–304. s

'Journal of Research & Development' A Multidisciplinary International Level Referred and Peer Reviewed Journal, Impact Factor-7.265, ISSN: 2230-9578, 20 April 2022, Volume-13, Issue-19

NEP and Future of Education in India

Dr. Prakash Ratanlal Rodiya
Asst. Prof. Faculty of Commerce, Rajarshi Shahu Mahavidyalaya, (Autonomous), Latur, Email : prakashrodiya123@gmail.com

Abstract: Education plays a capablepart in building nation, educationchoosesthe longer term of the country, the destiny of its individuals. The affect will be a long-lasting one in terms of development and advancement of the country and citizen. The part of education and its significance cannot be ignored in today's situation. The development and improvement can be seen in case we compare the pre freedom and post - independence era. After 34 yearsa long time Indian Govt. is aiming to change the way we consider, usually the third revision in the educationpolicy. There are numerous changes proposed in new NEP 2020 that would certainly effect all the partners. In this paper the creator is going to investigateal most NEP 2020and its effects on the partnersconjointly attempt to bring mindfulness and future effect of NEP 2020by asking a policy of questions coasted on all the accessible social media and analyzing the same.
Key Words: NEP, Higher Education, Development.

Introduction:

India was a well-known title within the world in reference to the education framework frame antiquated time. The Gurukul framework of imparting instruction is exceptionally well known to all of us. As the time changes there are a few changes within the Indian Education system has been watched after post-independence. The primary education approach was shaped in 1968 there afterward on in 1986 with little revision in 1992 since at that point we are taking after the same instruction design for the final 34 a long time. After 34 years, anunused instruction approach has been proposed by the Indian government within the year 2020. This proposed framework bears the acknowledgment of the cabinet and before longit'll be passed.

Objectives:

1. To study NEP 2020 in India
2. To study role of NEP in India.
3. To make Analysis of NEP and Higher Education in India.

Methodology: This study is based on secondary data collected from the various sources like journals and books.

Indian education pattern:

Starting from Gurukul framework of instruction to the British influenced instruction system, many up degree and changes has been acknowledged actualized or altered within the instruction system. Numerous of us are one through the framework that would be replaced before long, there are numer ousnoticeable changes that may bring a few anticipated positive result sjust like thean cient 10 + 2 system will be supplanted by 5+ 3 + 3 + 4 framework and another important alter is that the stream framework has been evacuated presently under studies are free to select the accessible combination of subjects.

Indian Education Policies:

Based on the report and proposals of the Kothari Commission, the government of Prime Serve Indira Gandhi reportedthe primary National Policy on Education in 1968, which called for a "radical rebuilding" and proposed rise toinstructiveopenings in arrange to achieve national integration and more prominentsocial and financial development. The policy called for satisfyingobligatory education for all children up to the age of 14, as stipulated by the Structure of India and specialized preparing and qualification of instructors. The approach called for a center on the learning of territorialdialects, laying out the "three dialect formula" to be executed in auxiliaryinstruction - the instruction of the English dialect, the official dialect of the state where the school was based, and Hindi. Dialect education was seen as fundamental to diminish the inlet between the intelligentsia and the masses.

NEP 2020 and Students:

The NEP 2020 is reaching toinfluence all the partners in one way or other, most coordinateinfluence is on the understudies and instructors. If we consider the education designancient times 10+2 framework that is planning to be supplanted by 5+3+3+4 framework, in which there are some unused things like presentation of professional courses from class 6th and removal of the stream framework. These are a few radical changes that will shape the understudies in aother way. Earlier the framework was progressing toeducateunderstudies what they have in their hand not by choice of the understudies, they are having three choices Expressions, Commerce and Science in that a really few combination that are generallyselected by the understudies and numerous of the accessible subject combinations are stay untouched.

NEP 2020 and Teachers:

Instructors are the shape providers to end of theunderstudies. They form the unshaped student to the ultimate ulminate shape. The significance of the instructors cannot be un-ruled, within themoderninstructionapproach now there's indeedgreaterobligation on their shoulders they have to update with the most recentinnovations and subjects and train the understudies for long haul. Agreeing to the NEP 2020, only candidates with four-year B.Ed. Degree and TET certificate will be qualified to apply for educatorenlistment in government schools; this will improve the quality of instruction.

NEP 2020 and Parents:

Guardians are fundamental building pieces, under pins under studies ethically and monetary bolster for the understudies. They are sincerely attached to the understudies, their endeavors goes for the victory for their children. In ancient instruction approach they are bounded by stream framework, they cannot recommend past that stream to the student presently they are having an opportunity to investigate the subjects' combination and select best fit agreeing to the expertise set or ability for beyond any doubt victory.

NEP 2020 and Society:

Instruction is vital to construct well created and progressive society which in turn leads to the created nation. All the partners are the portion of the society; it's a moral obligation to return the favor to the society. Modern wander or startup gives more work opportunity to the work searchers, imagine how numerous individuals are specifically or in a roundabout wayrelated to the "Flipkart" e-commerce stage. The cash is pivoting in the Indian economy in spite of the fact thata fewportion of it is going back to the speculatorsas well.

Difficulties in implementation of NEP 2020:

There's a contrast between learning and being proficient, when a child is conceded into a school, a child is anticipated to memorize and pick up information that can be connected for characterizing his career. All the time spend in tutoring he is running after grades and marks, completing homework and taking additional classes for getting greatest marks as anticipated by guardian sas well. The result is clearing the exams with great marks, having graduation or post - graduation degree with blended or confounded learning. Another thing that individual smore often than not conversation approximately it "unemployment" after completing education numerous are not employed, as there's a difference within the industry prerequisites and what is being instructed within the instruction framework. The skill and knowledge require to outlive within the corporate wilderness is lost in the instruction framework. Understudy takes the desiredability from other players within theadvertise after completing the standard education.

Conclusion: To conclude this enormous approach that has been proposed by Indian government to move forward the Indian Instruction Frame work may be ahuge task. There was the require for a huge alter after 34 a long time of education system there was the crevice that might be seen between Industry and the scholarly community and this crevice result into the generation of the gifted and taught under studies that won't discover their put in Industry or corporate comes about into unemployment situation or on the off chance that utilized they are beneath paid. In both the circumstance a person gets baffled and leads towards depression and comparative other things. Unused Education policy is still a proposition may be there can bea fewadjustmentsrequired that might be done either some time recent lyactualizing or after seeing the results of the policy in down to earth. For the most part all the proposition that have been proposed in NEP 2020 are having extraordinary potential to allow success to all the partners in future.

References:

1. Https://en.wikipedia.org/wiki/National_Policy_on_Education 2.
2. Https://www.oneindia.com/india/
3. New-education-policy-2020- advantages-and-disadvantages-of-nep-3127811.html

Advantages and Disadvantages of Online Education in Current Scenario of Indian Context

Dr. V K Mukke
Department of Environmental science, Shivneri Mahavidyalaya Shirur Anantpal, Dist. Latur

Abstract: The COVID-19 pandemic has generated new ways of teaching and learning. Across the world, educational organizations are looking toward online learning platforms to continue with the process of educating students. This newly adopted education system transformed concept of education with changing time and become a need. In current time, online learning has come out as a necessary resource for Teachers, students and Institutions all over the world. For many educational institutes, this is an entirely new experience of education that they have had to implement. Online learning is now applicable not just to learn designed curriculum but it also extends to learning extracurricular activities for students as well. In current time, the demand for online learning has increased significantly, and it will expect to be continued in the future. As like other teaching methods, online learning method also have its own pros and cons. Understanding these advantages and disadvantages will help academicians in developing new policy for more efficiently delivering the topics, ensuring continuous and seamless experience of learning journey for students.
Keywords: COVID- 19 pandemic, virtual teaching, pros and cons.

Introduction:

The COVID -19 pandemic has changed the scenario of education forever. Its prevalence during last two years has resulted in shut down of school across the globe. Worldwide, over 1.2 billion children are out of the classroom.As a result, education has changed dramatically, with the unique rise of e-learning methods, whereby classes are delivered remotely with the help of various digital platforms.With this unexpected change of being online from the offline classroom education in many parts of the world, some peoples are speculating that the adoption of online learning will continue to persist post-pandemic period, and how this change would impact the worldwide education.While some thought that the unplanned and unforeseen shift to online learning without training, with poor network facility and technological challenges, and little preparation will result in a poor user experience that is unproductive hard work, others believe that a new hybrid model of education will emerge, with significant benefits. "Wang Tao, Vice President of Tencent Cloud and Vice President of Tencent Education believe that the integration of information technology in education will be further accelerated and that online education will eventually become an integral key part of school education.There are, however, challenges to overcome. Some students without reliable internet access and/or technology struggle to participate in digital learning; this gap is seen across countries and between income brackets within countries.For students who have access to the proper network and technology, it is fact that learning online can be more useful in a number of ways. Some research shows that on average, students retain 25-60%more material when learning online compared to only 8-10% in a classroom. This is mostly due to the students being able to learn faster online; e-learning requires 40-60% less time to learn than in a traditional classroom setting because students can learn at their own pace, going back and re-reading, skipping, or accelerating through concepts as they choose.

The Advantages of Online learning method

1. Online education allows students to take education at the comfort of their own or any other location of their choice.
2. Students can complete independent assignments or any other work outside of school hours.
3. Online classes offer more flexibility for working and learning process. Therefore online Classes are convenient and efficient.
4. By incorporating online resources, teachers are able to become more efficient educators over traditional teaching method.
5. In online learning teachers can use various tools such as videos, PDFs, ppt slides, podcasts, and incorporate them into their classroom courses.

6. Students can take breaks in between whenever required for any natural call.
7. Students do not have to face outside distractions that are present in and around school ambience.
8. Students who may feel embarrassed asking for help may be more comfortable coming forward.
9. In addition online lectures can be recorded, archived, and shared for future reference. This allows students to access the learning material at a time of their comfort.
10. Students may have more options. There may be opportunities to take certain electives or areas of special interest classes.
11. Students can communicate with teachers through different mode (e.g., audio, video).
12. A student feeling uncomfortable with broadcasting to the entire class may even opt to mute their microphone or disable their camera while continuing to participate in the class.
13. Students can mute their mics if they need to talk or make distracting sounds
14. Student assignments can be modified by including practical based hands-on projects at home.
15. Online classes promote interaction and enable those students who are too shy to ask a question in front of entire class now have the option of initiating a live, private chat with their instructor.
16. One can save time by not travelling to a physical location to attend the classes. One can choose his best suitable time for online classes and maintain flexibility in study.
17. It also allows schools to reach out to a more widespread network of learners, instead of being restricted by geographical limitations.
18. Online learning reduces financial burden on institutions and become affordable to end users as compared to physical learning.
19. All the study materials are available online, thus creating a paperless learning environment which is more affordable, while also being beneficial to the environment.

Disadvantages of online learning method

1. For many students, one of the biggest challenges of online learning is the problem with focusing on the screen for long duration.
2. During online learning, there is also a chance for students to be easily distracted by unwanted social media platforms or other sites.
3. Depending on the age of the student, a parent needs to be home at all times to watch and help during the classes. Some families cannot afford this.
4. Some students need to be shown exactly how to do something via demonstration.
5. This may be challenging through a screen in some cases.
6. Prolonged screen time can cause health hazard or physical ailments like poor posture or headaches, nausea, dizziness, mental stress, stress on eye, dryness, eye itching etc.
7. Some students need a lot of support fortechnical**,** behavioral, emotional, physical or academic reasons. For this purpose an adult person is required to be there.
8. Some parents may not be able to watch and support constantly when there are more children in the home or when parents are working.
9. Some students love the social activity, interaction with people that are involved in traditional schooling. This helps to nurture overall growth of students.
10. The classic disadvantages of online learning center on technical problems. During online session there will be many technical problems arises like mute and unmute audio, screen on –off, video, or connection issues.
11. Many students are in need of a hands-on/interactive approach to learning.One problem is that not all students have access to the same materials. We need to think about what materials students may already have and what we may need to provide.
12. Some students do not have access to computers/wifi, etc.
    We need to discuss how to support these students (especially if there is no alternative to online learning for them at the present time).
13. Some students have significant difficulty sitting or staying in one place for long periods. These challenges can be due to physical, medical, cognitive (brain-based) or emotional reasons and must be taken into consideration when planning an online education for a student.
14. Students without proper supervision or those who are not self-motivated can easily get distractedat home.Online learning requires self-discipline to fully engage in the lessons themselves.
15. Many students start engaging in activities like watching youtube videos, playing video games, and texting friends when they are supposed to be completing school work.

16. Students may not have a quiet space to work. Many students need a quiet environment in order to concentrate, stay on task, etc.
17. Some children may be in abusive homes. This may be missed if they are only observed in an online environment. Students may feel they have no way out of an unsafe environment. For some students, school is the safest place they have to go.
18. Online learning requires additional training to instructors for blended mode of teaching to tackle the technical aspect.
19. To overcome this, it is important for schools to invest in training teachers with the latest technology updates so that they can conduct their online classes seamlessly.

Conclusion

There are advantages and disadvantages of online learning for higher education.
However, the effectiveness of online learning varies amongst different age groups. The general opinion on children, especially younger ones, is that a well structured environment is needed, because kids are more easily distracted. To get the full benefit of online learning, there needs to be a intensive effort to provide this structure and go beyond replacing a physical classroom through video capabilities. But as technological capabilities have reached new heights and many of the major concerns of students taking online classes have been addressed, the advantages of online classes are beginning to drown out the disadvantages.The intent of this research article was to deliberate on the possible substitution of the regular mode education with only the online mode of education since all educational institutions were made to shift to the online mode of education to continue to impart education uninterrupted by the COVID-19 pandemic.

Thus, online learning offers students the accessibility and flexibility of time and place in education.

Refrences:

1. https://elearningindustry.com/advantages-and-disadvantages-online-learning
2. https://corp.kaltura.com/blog/advantages-disadvantages-online-classes/
3. https://educationandbehavior.com/pros-and-cons-of-online-learning/
4. https://www.weforum.org/agenda/2020/04/coronavirus-education-global-covid19-online-digital-learning/
5. Ozdemir, Z.D and Abrevaya , J 2007. Adoption of technology-mediated Distance Education: A longitudinal Information and Management, 44(5), 467-479.
6. Mooij, T. (2007), 'Design of educational and ICT conditions to integrate differences in learning: Contextual learning theory and a first transformation step in early education, Computers in Human Behavior 23(3), 1499--1530.
7. Oliver, R. & Towers, S. (2000). Benchmarking ICT literacy in tertiary learning settings. In R. Sims, M. O'Reilly &S. Sawkins (Eds). Learning to choose: Choosing to learn. Proceedings of the 17th Annual ASCILITE Conference(pp 381-390). Lismore, NSW: Southern Cross University Press.
8. www. google.com.
9. www. wikipedia.Com.

Parliamentary Control on Executive Actions in India: An Analytical Study

Dr. Umesh S. Aswar
Former Judge, Assistant Professor, Government Law College, 'A' Road Churchgate Mumbai 400020, Mail ID umeshaswar@gmail.com

Abstract: Executive organ of the state exercises wide range of the powers. Administrative law specifies the control mechanism on administrative actions. It includes control at the instance of judiciary, parliament, special investigating agencies, ombudsman and print & electronic media. The control on the powers and functions of executive by judiciary is very vibrant. Similarly control of the executive actions through special investigating agencies, ombudsman, print & electronic media is also quite apparent.
Keywords: Increase in the powers of the administrative authorities – control mechanism – Parliamentary control on executive actions – parliamentary committees.

Rationale of the Study:
In comparison of the above mentioned control mechanism the parliamentary control on executive actions seems to be subtle one. Therefore it is necessary to make detailed analysis of it.
Research Methodology:
Author for the sake of writing present article will rely on the Doctrinal, Non-empirical legal research method and will be referring the provisions of the Constitution and relevant rules of the Parliament ('Rules of Procedure and Conduct of Business in Loksabha') which are considered as the primary data in the field of law.
Introduction:
There are certain reasons for the growth and increase in the powers of executive authorities. These reasons includes namely fall of the concept of police state and rise of the concept of welfare state, increase in the feeling of insecurity at municipal and international level, inadequacy of the judiciary in administration of justice, complex socio-economic problems on the eve of liberalization of the economy. Hence there is need to have effective control mechanism against the powers of administrative authorities. It has led towards growth and development of administrative law containing the detailed study of administrative actions and the control mechanism against it. No doubt under Constitutional law judiciary plays an important role in controlling the powers of executive authorities. Similarly the control mechanism against the administrative actions by parliament, special investigating agencies, ombudsman and even up to certain extent by the free fair print and electronic media has also been devised.
Research Methods of the Study:
For the sake of writing present article researcher has used theresearch methods namely analytical and historical research methods.
Nature and scope of executive actions:
Under the concept of welfare state there is tremendous increase in the powers and functions of the executive organ of the state. The executive organ of the state in Indian parliamentary form of Government at the central level includes office of President, office of Prime Minister and Council of Ministers. The executive organ performs its functions through different cadres of the administrative authorities headed by Ministers who are answerable to Prime Minister. The Government through administrative authorities performs sovereign functions such as collection of the taxes, maintenance of law and order by police and protecting the country from any kind of aggression at the instance of Armed Forces.The Government provides facilities to the people at large in the field of basic necessities of life inclusive of the facility of rationing, housing, electricity, water, drainage, disposal of garbage, health, education, road, travel & transportation, banking, insurance, entertainment etc. Thus no field of the citizen's life has remained untouched by the executive authorities. Even the process of the privatization and liberalization of the economy has not curtailed rather increased the functions of administrative authorities. Now these authorities also have to supervise and exercise regulatory measures against the private companies and agencies so that these private players will be discharging their obligations in consonance with the Constitutional and legal provisions. Therefore these executive authorities now apart from the exercise of the administrative functions do also perform rulemaking powers, quasi- judicial functions and the discretionary functions.

Means of parliamentary control on executive actions:

Parliamentary control on executive actions has been maintained with the help of following methods namely

1. Raising the matter informally with the Minister concerned.
2. Raising the matter formally in Loksabha through question hour/ zero hour by calling attention motion, adjournment motion, half-an-hour discussion, votes etc.,
3. Enquiries by the parliamentary legislative committees such as public account committee, estimates committee, committee on public undertakings, the committee on assurances, the joint parliamentary committees (JPCs)and committee on subordinate legislationetc.
4. Making demand of the enquiry to the central Government by the Parliament at the instance of Commission of Enquiry Act 1952 by passing the special resolution to that effect in the each house of the Parliament regarding matters of public importance etc.

In such case it is mandatory for the central Government to appoint commission of enquiry and lay down its report before Parliament along with the actions taken thereof by the Government within six months from the date of submission of the report to Government by enquiry commission. The principle of the parliamentary form of democracy that Prime Minister & Council of ministers (Government) is responsible to the lower house of the parliament is the base of above-mentioned methods of the parliamentary control on executive actions.

If member of the Parliament in case of receipt of a complaint or otherwise acquired the information about any instance of maladministration or abuse of the power by administrative authorities may raise the said matter informally with the concern Minister of the Government. This is the method of seeking the redressal against administrative authorities with the direct intervention of the Minister when he is convinced and is concerned about the abuse of the powers by the authorities. This is informal method because entire Parliament as such has not been involved in the process of seeking the redressal of the grievance. If the Minister being informed by the member of the Parliament as mentioned above about the abuse of the power by the Government authority did not act on it or member of the Parliament has decided to raise the issue before the house then he may call the attention of entire house on it.It involves raising the matter formally in Loksabha through question hour/ zero hour. Wherein demand of the discussion is made followed by the lobbing asking the Minister concerned to make official statement or to initiate enquiry/investigation etc. Sometimes resolution is moved and division of the votes is asked for. Many times it also results into adjournment of the sessions of the house. All these issues are always widely covered in the print, electronic and social media. Moreover the live telecast of the parliamentary working proceeding has been made through electronic media. It creates the public awareness and pressure on the Government for taking suitable steps in the alleged instances of maladministration and abuse of powers by executive.

Parliamentary committees and control on the on the executive actions:

Parliament exercises the control on the executive actions at the instance of its following committees formed under ‘Rules of Procedure and Conduct of Business in Loksabha’ (hereinafter to be called as Rules).

1. Public Accounts Committee is formed under the provisions of Rules 308 and 309. The Committee consists of 22 members comprising 15 Members elected by Lok Sabha from amongst its members according to the principle of proportional representation by means of the single transferable vote for a term not exceeding one year and not more than seven members of Rajya Sabha to be nominated by the House for being associated with the Committee. The Chairperson of the Committee is appointed by the Speaker from amongst the members of Lok Sabha elected to the Committee.

Its function is to examine the accounts showing the appropriation of the sums granted by the House to meet the expenditure of the Government of India. Committee examines the various Audit Reports of the Comptroller and Auditor General on revenue receipts, expenditure by various Ministries/Departments of Government and accounts of autonomous bodies.It is the duty of the Committee to satisfy itself (a) that the moneys shown in the accounts as having been disbursed were legally available for, and applicable to the service or purpose to which they have been applied or charged; (b) that the expenditure conforms to the authority which governs it; and (c) that every re-appropriation has been made in accordance with the provisions made in this behalf under rules framed by competent authority. Committee thus examines cases involving losses, nugatory expenditure and financial irregularities at the instance of Government. Any case of proved negligence resulting in loss or extravagance is brought to the notice of the Committee. It calls upon the Ministry/Department concerned to explain the reasons for such irregularity and the action taken to prevent recurrence of instances of such nature.TheCommittee might also record its opinion in the form of disapproval or pass structures against the extravagance or lack of proper control by the Ministry or Department concerned.If any money has been spent on a service (executive scheme) in excess of the amount granted by the House for the purpose, the Committee examines with reference to the facts of each case, the circumstances leading to such an excess and makes such recommendations as it may deem fit.

2. Estimates Committee is constituted under provisions of Rule 310. The Committee consists of 30 members elected annually by the Lok Sabha from amongst its members according to the principle of proportional representation by means of the single transferable vote. The Chairperson of the Committee is appointed by the Speaker from amongst the Members of the Committee.

Its functions are (a) to report what economies improvements in organization, efficiency or administrative reform, consistent with the policy underlying the estimates may be effected (b) to suggest alternative policies in order to bring about efficiency and economy in administration (c) to examine whether the money is well laid out within the limits of the policy implied in the estimates and (d) to suggest the form in which the estimates shall be presented to Parliament. Committee calls for detailed information from the Ministries/ Departments of the Government in respect of subjects taken up for examination. The Committee may ask non-official organizations such as the chambers of commerce and industry, experts or interested parties on the subject to furnish memoranda on the subject taken up for examination. The Committee takes evidence of a few selected nonofficial witnesses and later examines the representatives of the Ministries concerned. The conclusions and recommendations of the Committee are contained in their reports. The reports adopted by the Committee are presented to Lok Sabha by the Chairperson.

3. Committee on Public Undertakings is constituted under Rule 312B. The Committee consists of not more than 22 members comprising 15 members elected by Lok Sabha from amongst its members according to the principle of proportional representation by means of single transferable vote and not more than 7 members from Rajya Sabha to be nominated by that House for being associated with the Committee. The term of office of members of the Committee is not to exceed one year. The Chairperson of the Committee is appointed by the Speaker from amongst the members of the Committee.

The functions of the Committee are to examine the reports and accounts of the Public Undertakingsand to see whether in the context of their autonomy and efficiency the affairs of the Public Undertakings are being managed in accordance with sound business principles and prudent commercial practices.

4. The Committee on Government Assurances is constituted under Rule 323. It consists of not more than 15 members nominated by the Speaker. The Chairperson of the Committee is appointed by the Speaker from amongst the members of the Committee. The term of office of members does not exceed one year.

Functions of the Committee are to scrutinize the assurances, promises, undertakings, etc., given by Ministers on the floor of the House from time to time during the question hour as also during the discussion on Bills, resolutions, motions etc. and to report to the House, the extent to which such assurances, promises or undertakings, etc., have been implemented.The Committee on Government Assurances has prescribed an outer limit of three months for the implementation of an assurance to be calculated from the date of its being given in the House. However if Government foresees any genuine difficulty in implementing the assurance within the stipulated period, the Ministry concerned may submit to the Committee a request for extension of time.The pending assurances do not lapse on dissolution of the Lok Sabha.

5. The Joint Parliamentary Committees (JPCs) on special issues are constituted to investigate serious issues which have greatly agitated the public mind and which involves frauds or corruption on a large scale. Such Committees are set up on the basis of a consensus arrived at between the Government and the Opposition. JPC is a well known and potent investigative mechanism of Parliament. These Committees becomes *functus officio* after submission of their report to the Parliament.

The following JPCs in this category have been constituted so far (a) Joint Committee to enquire into Bofors Contract (1987) (b) Joint Committee to enquire into Irregularities in Securities and Banking Transactions (1992) (c) Joint Committee on Stock Market Scam and matters relating thereto (2001) (d) Joint Committee on Pesticide residues in and safety standards for soft drinks, fruit juice and other beverages (2003) and (e) Joint Committee to examine matters relating to Allocation and Pricing of Telecom Licences and Spectrum (2011).

6. The Committee on Subordinate Legislation is constituted under Rule 318. It consists of 15 members nominated by the Speaker for a term not exceeding one year. The Chairperson of the Committee is appointed by the Speaker from amongst the members of the Committee.

The functions of the Committee are to scrutinize and report to the House whether the powers to make regulations, rules, sub-rules, bye-laws etc. conferred by the Constitution or delegated by Parliament are being properly exercised within such delegation. The Committee considers each regulation, rule, sub-rule, byelaw etc. framed in pursuance of the provisions of the Constitution or the legislative functions delegated by Parliament to a subordinate authority,

Conclusion: On the basis of the above mentioned analysis following conclusions are drawn.

1. Apart from the control by the judiciary, ombudsman, special investigating agencies and print & electronic media the Parliament also exercises effective control on the powers and functions of the administrative authorities. It restricts arbitrariness on the part of executive authorities and prevents them from becoming power drunkard creatures.
2. The legislative control of the executive actions strengthens the concept of parliamentary democracy. It reaffirms the significance of the parliamentary control on the Government as well as administrative authorities. Under this concept the members of the Parliament belonging to the ruling as well as opposition political parties get due opportunity to control powers and functions of administrative authorities where they are acting in an arbitrary manner compelling them to exercise powers in a reasonable manner.
3. The parliamentary control of the administrative action is most transparent control mechanism. The means of the parliamentary control as discussed above are widely published in the print media similarly they are telecasted (electronically) in the country at the platforms of electronic and social media. Therefore on one hand parliamentary control mechanism is very effective as it enables the Government & executive authorities to correct its course of action and at the other hand it restores the faith of common person in the democratic institutions.
4. The parliamentary committee system under parliamentary control mechanism establishes the solidarity among the ruling and opposition political parties as their elected representatives in the Houses are serving in said committees in the co-joint manner. The committee system apart from the mean of control mechanism also serves the purpose of providing relevant platform to the members of the Parliament to enter into enquiry, research and conclusion of the alleged instances of maladministration. Many members of the Parliament having been successfully served in the parliamentary committee system have emerged respectable figures in the Parliament and in society as well.

References

1. Jain M.P., & Jain S. N. Principles of the Administrative Law, 7th Edition 2011, Lexis Nexis Butterworth Wadhwa Publication.
2. Massey I.P., Administrative Law, 9th Edition 2020, Eastern Book Company Lucknow.
3. Sathe S.P., 7th Edition 2010 Lexis Nexis Publication.
4. Jain M.P., Indian Constitutional Law (Set of 2 Volumes) 2011, Lexis Nexis Butterworth Wadhava Publication.
5. Dr. Upadhyaya J.J.R., Administrative Law, 11th Edition 2019, Central Law Agency Allahbad.
6. Dr. Kailash Rai, Principles of Administrative Law, 9th Edition 2013, Allahbad Law Agency Faridabad.
7. Takwani C.K., Lectures on Administrative Law, 6th Edition 2017, Eastern Book Company Lucknow.
8. Wade H.W.R., & Forsyth C.F, Administrative Law, 11th Edition 2014, Oxford.
9. 'Rules of Procedure and Conduct of Business in Loksabha'

Recent Advancements in Commerce and Management

Dr. Chavan Ashok Daulatrao
Department of Commerce Late Ramesh Warpudkar Acs College, Sonpeth. Dist: Parbhani. 431516.
ashokchavan31@gmail.Com

Introduction:

Today the use of ecommerce and Management has increased since COVID-19. Marketing automation, Artificial intelligence, Enhanced shipping options, Mobile Commerce, The augmented reality for product visualization has grown a lot today. As the market situation evolves, the managerial trends also evolve and change. These changes are subject to the market conditions of that time period. The most popular recent trends in management are Total Quality Management, Risk Management, Crisis Management etc. Our world is changing. Ecommerce will only get bigger and better as the year moves on. New technologies will help it achieve that. The corona virus has changed things all over the world, and it's expected that buying behavior is likely to boom. Even now, more and more people prefer buying things online because they are not willing to step out and risk exposure to new variants. In 2021, retail e-commerce sales amounted to an estimated 4.9 trillion U.S. dollars worldwide. This figure is forecast to grow by 50 percent over the next four years, reaching about 7.4 trillion dollars by 2025. The quarantine had laid bare the importance of having an ecommerce business last year.

The Ecommerce After COVID-19,Contextual and Programmatic Advertising, Marketing Automation, Artificial Intelligence, Enhanced Shipping Options, Mobile Commerce, Augmented Reality for Product Visualization, Voice Search Will Take Lead, Snap and Shop, Revival of Brick-And-Mortar, Subscription Based Models Will Rise, Chat bots as Personal Assistants, Block chain – The New Shift, Social Payments Make Shopping Seamless, Localize and Personalize Customer Experience, Build Communities, Engage Customers and Enhance CRM, Post Payments Will Boom, Cognitive Supply Chain Management, Amazon Will Keep Winning, Influencer Marketing Will Bring Sales, Research Online Purchase Offline Will Rise, Fulfillment Options Will Expand, **Drone** Delivery Finally Takes Center Stage, Social Commerce Will Grow to New Levels, **Content** Repurposing Becomes Purposeful, **The** Provision of a Multi-Platform Journey with Dedicated Platform Messaging, Anticipating Ecommerce Future Trends etc. After Covid-19, all these ecommerce trends have increased tremendously today.

Research Methodology:-

Research methodology is the specific procedures or techniques used to identify, select, process, and analyze information about a topic. In a research paper, the methodology section allows the reader to critically evaluate a study's overall validity and reliability. Search for knowledge through objective and systematic method of finding solution to a problem is research. As well as the systematic approach concerning generalization and the formulation of a theory is also research. I have chosen descriptive and analytical research method. This study is mainly based on secondary data. Necessary data has been collected from various reports, journals and books. Descriptive and analytical research myths have been selected for this current dissertation.

Hypothesis of The Need for Education to Acquire Knowledge & Skills:

Hypothesis is the proposed explanation for an event. In order for a hypothesis to be a scientific hypothesis, a scientific method is required that an individual can test it. Although the terms "hypothesis" and "theory" are often used interchangeably, scientific assumptions are not the same as scientific theory. The need for education to acquire knowledge and skills Some assumptions have been used for this research article.[3]

1. Corona disrupted business life.
2. Disasters like Covid-19 frightened the market .
3. Disasters like Covid-19 have had an economic impact on the lives of ordinary people.
4. Disasters like Covid-19 affected commerce and management.

Objectives of the Study:

The objective of the study is to highlight Recent Advancements in Commerce and Management. I express an opinion on the following objective of the research paper.

1. To study the business after the Covid-19 period.
2. To review the Recent Advancements in Commerce and Management.
3. To study the economic consequences arising the current period.
4. To study of the Advancements in Commerce and Management.

Gujarat topped in recently released LEADS (logistics ease across different states) index 2021, Gujarat has maintained its lead over 20 other states by again getting top place on an index to gauge the logistics efficiency across states in 2021 due to its well developed infrastructure and services driven by a responsive government. It got 1st rank in the 2019 index too. The commerce & industry ministry had launched the index in 2018, but there was no such ranking in 2020 due to Covid-19 Pandemic lockdown. In 2021, the overall index, based on a survey conducted during May to August 2021, is based on twenty-one indicators including seventeen perception indicators objective indicators. The objective questions include those related to appointment of nodal officer, creation of state logistics cell, creation of state logistics policy, single window system for approval. The survey got 3,771 responses from 1,405 respondents across the... Haryana has gained four places to come second in 2021 compared to the sixth spot in 2019, while Punjab lost one notch to get the third rank from the second two years back. Tamil Nadu came fourth in 2021 against fifth position in 2019, while Maharashtra slipped a place to figure in the fifth ranking against fourthIn the first top five place, Punjab and Maharashtra dropped one place each in 2021 compared to the rankings two year ago, while Tamil Nadu bettered its position. Maharashtra dropped one place due to worsened road infra- structure and congestion at the port terminals. Poor road connectivity to the gateway port of JNPT leads to time delays and escalated costs for shippers. This high cost of transportation and terminal services is reflected in the low scores obtained by the state in indicators of reasonableness of road freight rates and terminal services, said the report. Tamil Nadu proactively introduced policies to support logistics such as granting priority status to logistics and pursuing development of a State Integrated Logistics Plan. State nodal agency has been appointed by the State for integrated development of the logistics sector. However, the state has low scores for reasonableness of road freight rates and prices of terminal services. Few key factors influencing freight rates are congestion and poor road infrastructure. If one looks at top ten positions, Odisha and Tamil Nadu, are the only non-NDA ruled states to get a better ranking in 2021 versus 2019. Odisha got seventh place in 2021 against 10th in 2019. On the other hand, the BJP- ruled Karnataka shed one rank to come at the eighth position in 2021 from seventh in 2019. Adityanath Yogi-ruled Uttar Pradesh gained seven place to get sixth position in 2021 from 13th two year ago.

Latest Ecommerce Trends To Boost Your Revenue in 2022

1. The Ecommerce After COVID-19.
2. Contextual and Programmatic Advertising.
3. Marketing Automation.
4. Artificial Intelligence (AI)
5. Enhanced Shipping Options.
6. Mobile Commerce.
7. Augmented Reality for Product Visualization.
8. Voice Search Will Take Lead.[4]

The main ecommerce trends of 2021 include social commerce, local inventory advertising, retargeting, vertical and niche marketplaces. As the market situation evolves, the managerial trends also evolve and change. These changes are subject to the market conditions of that time period. The most popular recent trends in management are Total Quality Management, Risk Management, Crisis Management.Economic growth may also lead to greater stress on workers. Increase of output may require some people to work for longer hours, some to learn new skills and some to change their job. The net impact of economic growth is influenced by its rate, means adopted to achieve it and distribution of its benefits.Significant technological advances have been made in the business since 1844. The Telephone 1876, The Light Bulb 1880, The Television1927, Personal Computers 1970, Global Positioning System1970, The Internet: ARPANET1973 GPS Navigation 1990, The Digital Camera1990 etc.. Emerging technologies, such as industrial robots, artificial intelligence, and machine learning, are advancing at a rapid pace. These developments can improve the speed, quality, and cost of goods and services, but they also displace large numbers of workers. All industries have been impacted by the COVID-19 crisis, with varying degrees of severity. Some have stronger defenses, while others will struggle to return to a constantly shifting “normal.”

Consumer demand patterns are shifting, global supply chains are disrupted and remain under pressure, and different regions, markets and governments are responding uniquely to the COVID-19 crisis. Companies must continuously adapt to new and uncertain market conditions.Governments and central banks across the globe fashioned measures in the form of additional fiscal spending, foregone revenues, capital and debt injections, contingent liabilities, and liquidity / funding for lending adding up to US $ 16 trillion or 15.3 percent of world GDP. In India, a calibrated policy stimulus began with direct assistance in cash and kind to the poor and progressively broadened into a comprehensive package (Verdur Blural) to provide support to the various sectors of the economy. In 2020-21, it cumulated to 15 percent of GDP, including liquidity and other measures taken by the Reserve Bank of India (RBI). Once again, central banks became the first line of defense as they proactively designed and implemented various conventional and unconventional interventions based on their experience from past crises. They also stepped into uncharted terrain, lowering policy rates to new lows, launching asset purchase programs, widening the range of eligible counterparties and easing collateral norms, increasing the scale and tenor of repo operations, and providing relief in the form of regulatory forbearances. These measures were complemented by implicit and explicit forward guidance on the stance of monetary and macro-prudential policies.

Researching Current Trends in Management:

IMT researches and analyzes current trends in business management that support improvements to enterprise decision making efficiency as a discipline. This includes analyzing current business trends from the following perspectives:

1. Emerging corporate management best practices
2. The broadening applications of actuarial science
3. Management recruiting and education
4. Management consultant offerings
5. Technology advances supporting...
6. Enterprise Risk Management (ERM)
7. Data acquisition
8. Data mining
9. Data management
10. Data analytics
11. Decision support
12. Decision rule management
13. Data visualization
14. Reporting and communication
15. Advisory services from insurance consultants and brokers
16. Sources for risk information and risk data
17. Industry standards
18. Government regulations
19. Ratings agency assessments

The combination of advances in business school risk education, risk data sources, information technology, actuarial science, risk consultant advice, and insurance advisory services is vastly changing business management discipline today. Collectively they will break down the barriers of organizational silos and politics that have been preventing more effective assessments and management of corporate challenges. As the digitization of corporate information grows exponentially, the IT products and applications in development today will enable companies to better meet the rising risk management efficiency expectations of shareholders, industry standards, the SEC, and other regulatory agencies.

References:

1. Dr. Patil, Ragole, 2021, Covid-19, Published by Notion Press.
2. CSR, September 2021,
3. https://www.shabdkosh.com/dictionary/english-marathi/hypothesis/
4. tps://www.google.co.in/search?q=Recent+Advancements+in+Commce+and+Managment
5. https://www.intelligentmanagementtrends.com/current-trends-in-management-concepts.

Covid19 Impact on Higher Education

Dr. Yogesh Somvanshi
Department of Computer Science Baliram Patil College of Arts, Commerce and Science Kinwat (MH)

Abstract: In the last two years, global pandemics like Covid 19 (corona virus) have affected everyone, especially students in higher education. This has a profound effect on the quality of life and quality of work of highly educated students, with serious impact on their physical and mental health. Outbreaks appear to be exacerbated during this time, and have led to the closure of all educational institutions and the use of online learning tools. The outbreak of the corona virus has had a devastating effect on the lives of people around the world. Corona has affected the lives of everyone from school-college students, business men to job seekers. The Covid-19 virus has completely changed the work culture around the world, at the same time as the Corona era began a new trend of online learning to teach students. Exams were also conducted online. Shortly after the Covid-19 pandemics, many researchers have shared their teachings and educational activities in different ways. There are fears that 2020-21 or more academic years will be wasted in the next few years. Alternative learning systems and evaluation strategies take time to innovate and implement. The Covid-19 pandemics have given us the opportunity to pave the way for digital education. The purpose of this research paper is to provide a comprehensive report on the effects of Covid-19 pandemics disease on online teaching and learning on various subjects and to suggest further avenues.
Keywords: Pandemic,Coronavirus, Covid-19, E-learning, Online Education etc.

Introduction:

The new corona virus disease (Covid19) first appeared in the Chinese city of Wuhan late last year. The rapid spread of Covid-19 around the world prompted the World Health Organization (WHO) to declare March 11, 2020, as a 'pandemic' (WHO, 2020; Pelmin, 2020) [10]. UNESCO (2020) [11] reports that about 320 million students are affected in India, of which about 34 million are in tertiary education [1]. The first Covid-19 positive case was detected in India (Kerala) on January 30, 2020. Currently, there is an increase in Covid-19 cases in India. The closure of educational institutions due to the outbreak of Covid-19 has had an unprecedented impact on higher education. During the lockdown, teachers need to adopt a platform for continuing education and teaching through online learning to overcome the stress and anxiety of innovative learning lockdown. Covid-19 Outbreak of Through the digital revolution in the higher education system Online lectures, teleconferencing, digital open books, online exams, and interactions in virtual environments [2].

Online Education:

In March 2020-21, all colleges and universities across the country were closed due to the lockdown. It was the time of children's exams. As the lockdown intensifies for the last few days, the question of how the children will be educated has been on the minds of the parents. The closure of colleges and educational institutions has seriously hampered the education of students and the government has decided to provide online education to students [4, 5].The University Grants Commission (U.G.C), through its advisors, directed all institutions to take online classes as per their viability and use the available ICT tools for academic discourse. Many organizations are using various platforms to disseminate knowledge [9].E-learning tools have played a significant role in this pandemics, helping schools and universities to be closed and colleges to facilitate student learning. When adapting to new changes, staff and students should be prepared and supported accordingly. While it is difficult for learners to adapt and adapt to a particular mindset, the growth mindset of learners quickly adapts to the new learning environment. There is no one size fits all pedagogy for online learning. There are different topics with different needs. Different subjects and age groups require different approaches to online learning. Online learning gives physically challenged students more freedom to participate in a virtual learning environment, which requires limited mobility [3].

All colleges started teaching students through digital platforms. However, students in rural areas far from cities still find it difficult to take classes due to poor internet connectivity or lack of smartphones. Many state governments have tried to educate students through television and radio. Students were taught by uploading videos on YouTube. Colleges have not yet started in many states. Internet connectivity has become a major barrier to online learning for students in rural as well as remote areas. Parents will get a cheap Android phone for a while, but it is of no use if the internet is not working properly. Many students and teachers in the village also had to face this. The teachers and students also came up with some unique tricks. Someone turned their front on a tree, on the roof of a house, while someone built a hut on a hill.We found that the faculty staff and public relations of the university provided the most important support to the students during the peacetime of the university. On the other hand, lack of computer skills and relatively high work stress prevented students from experiencing high performance while adapting to the 'new normal' situation; that is distance learning. During the lockdown, students expressed concerns about their future professional careers and study problems, and were mainly bored, anxious, and frustrated [7].

Lack of Awareness of Digital Technology:

Smart classrooms and digital learning have already paved the way for urban educational setup, yet some rural areas still rely on traditional teaching methods for their lessons. So the shift from traditional educational methods to digital methods cannot happen overnight. Teachers as well as students need proper training and a more user-friendly platform to become familiar with digital technology so that it will be easier for them to teach using it [6].

Impact on Student Education:

The government closed colleges and opted for online education. This option has not been very successful. There are many difficulties in online education. Parents in financial difficulties cannot afford smart phones for their children. Therefore, the situation of online education is very dire in rural and remote areas. At college, students are controlled by teachers but at home, students are not afraid of their parents.However, since it is not possible for anyone to get online education at home, it is affecting education.Well-educated parents teach their children at home. However, uneducated parents in rural areas cannot educate their children. So do children completely forget the education they received? Such a question is being presented.In the name of online education, children spend all day playing games and watching videos on their mobile phones. The children were not able to learn simple things because of the education they were getting. However, the lockdown has not yet been lifted and may continue for a long time. Therefore, whether or not it remains uncertain; Students will be able to go to their university during this academic session. Final year students in particular, who want to present their projects and dissertations, have a difficult time because they are unable to collect basic data from the field [8].

Impact on the Educational Assessment System:

In the Corona period, the government did not intend to conduct offline degree examinations. Moreover, the University Grants Commission (U.G.C) had not given clear instructions till then. However, some political parties, including the main opposition, insisted on taking the exam. There were differences among the student unions. Therefore, the question of whether there will be a degree examination in the state lingered for many days. The situation was similar in Delhi, West Bengal, Punjab and other states like Maharashtra [4]. Most external examinations have been postponed and all internal assessments have been done.Cancellation of assessment adversely affects students' studies. All these states knocked on the door of the Supreme Court. In the end, it was up to the states to decide whether to conduct the examination as per the UGC guidelines. For the first time in the state, university degree examinations were conducted online [5].There are many organizations that manage internal assessments through online methods using different digital tools but pushing external assessments forward has a direct impact on the academic and professional future of students' lives. This uncertainty has created an atmosphere of anxiety among the students who are stuck in the same class. Also many students had taken the exam. It will be very difficult for final / university exams to get their certificates; maybe they will be delayed in applying for the coming academic year due to lockdown in other countries [5, 9].

Effects of Student Psychology:

Psychological consequences of lockdown or quarantine, evidence of mental states, from symptoms of post-traumatic stress to confusion, anger, depression, stress, insomnia, and emotional exhaustion [8]. One student commented, "Lockdown has made me bored with boredom and anxiety." Faced with extreme uncertainty, one of the master's students said, "This often leads to frustration and arguments in my home. I don't think well [8**].**

Impact on Employment

The corona virus has seriously affected jobs. While millions of people lost their jobs during this period, billions of workers worked for low wages and are still doing so. Many companies made pay cuts. Millions of people around the world lost their jobs. According to the Center for Monitoring Economy (CMIE), nearly 5 million people lost their jobs in July due to the outbreak of the corona virus and lockdowns, according to the Center for Monitoring Economy (CMIE). The number of job losses rose to 1.89 crore. The unlocking process in June helped the market recover, the economy improved and some new jobs were created, but local restrictions again reduced jobs in July. Employees of the companies and government sectors were doing Work from Home (WFH) during the lockdown. Work from home is a new culture born in this period [4, 5].

In India, there is no recruitment in the government sector and new graduates are under pressure for fear of withdrawing the offer. Many students may lose their jobs in India and abroad. Due to various restrictions, successful students cannot get a job outside India. All of these facts suggest that the pandemics has led to an increase in the unemployment rate. As unemployment rises, so does the demand for education. People reduce education instead of fighting for food [9].

Conclusion:

Lockdown during Covid-19 has significantly disrupted educational activities. The present study assesses the learning status of university students during this period. While increasing the use of digital platforms for student learning, many of them face major challenges in online study. It appears that both teachers and students are constantly engaged in finding good options for disseminating academic knowledge as well as welcoming peers in times of crisis. Let's calculate the research questions from the findings and conclusions of this qualitative analysis.

References:

1. Nanigopal Kapasiaa,⁎, PintuPaulb, AvijitRoyc, Jay Sahac, AnkitaZaveric, Rahul Mallickc, “Impact of lockdown on learning status of undergraduate and postgraduate students during COVID-19 pandemic in West Bengal, India”
2. Abidah, A., Hidaayatullaah, H. N., Simamora, R. M., Fehabutar, D., &Mutakinati, L. (2020). “The impact of Covid-19 to Indonesian education and its relation to the philosophy of “MerdekaBelajar”. SiPoSE: Studies in Philosophy of Science and Education, 1(1), 38–49”.
3. Sumitra Pokhrel1 and Roshan Chhetri2 “A Literature Review on Impact of COVID-19 Pandemic on Teaching and Learning”Higher Education for the Future 8(1) 133–141, 2021 © 2021 The Kerala State Higher Education Council
4. https://maharashtratimes.com/career/career-news/year-ender-2020-impact-of-corona-virus-on-education-sector/articleshow/79969401.cms
5. https://www.lokmat.com/yavatmal/coronas-effect-students-learning-a718/
6. https://www.indiatoday.in/education-today/featurephilia/story/covid-19-impact-4-major-challenges-faced-by-students-of-rural-india-1709294-2020-08-10
7. AleksanderAristovnik, Ph.D., Professor at the Faculty of Public Administration, University of Ljubljana, “How Covid-19 pandemic affected higher education students’ lives globally and in the United States”,https://www.unr.edu/business/international/blog/covid-19-affecting-students
8. DrAnkuran Dutta, “Impact of Digital Social Media on Indian Higher Education: Alternative Approaches of Online Learning during COVID-19 Pandemic Crisis”, International Journal of Scientific and Research Publications, Volume 10, Issue 5, May 2020, ISSN 2250-3153
9. Pravat Kumar Jena, “Impact of Covid-19 on higher education in India”,International Journal of Advanced Education and Research ISSN: 2455-5746;
10. https://www.who.int/news/item/29-06-2020-covidtimeline
11. https://en.unesco.org/news/covid-shut-schools-teachers-making-sure-learning-not-stopped-india

Pre - Post Merger Financial Performance of Union Bank of India(2019-20 to 2020-21)

Prof. Dr. A.S. Khandekar[1] Mr. Tushar A. Pachkhande[2]
[1]Professor, Department of Commerce, Bharatiya Mahavidyalaya, Amravati
[2]Ph.D. Research Student Bharatiya Mahavidyalaya, Amravati

Abstract: Banking sector plays the most important role in each economy and is one of the quickest developing sectors in the world. But it is worrying factor that Non performing (NPAs) assets are also increasing simultaneously in the banking sector in India. The result is mergers in the banking sector for the purpose of reducing the NPAs. It was announced India's biggest and largest mega banks merger on august 30, 2019, i.e., merging of 10 public sector banks into 4 large banks. These banks are: the Oriental Bank of Commerce and the United Bank of India were merged with Punjab National Bank; Syndicate Bank was with Canara Bank; Andhra Bank and Corporation Bank with the Union Bank of India and the Allahabad Bank was merged with Indian Bank. In the research paper an attempt has been made to know the financial performance of the Union Bank of India before and after merging of the Banks. The required data were collected from secondary source and there is completely positive impact of the merging on the financial condition of the Union Bank of India.

Keywords: Mergers, Current Account Saving Account, Provision Coverage Ratio, Return on Assets, Return on Equity

Introduction:

Among the best public sector banks in India, the Union Bank of India has been a steady performer over the years. It has a range of banking products in categories like consumer banking, corporate banking, mortgage loans, investment banking, etc. The Andhra Bank and the Corporation Bank were merged into the Union bank of India. The overall business of Rs. 15.77 Lakh Crore was registered in the financial year 2020-21. The various schemes are being provided to the customers by the bank.A merger is an understanding that joins two existing organizations into one new organization. Mergers and acquisitions **(**M&A) are generally done to extend an organization's span and venture into new fragments. Merger is the amalgamation of two or more Banks into a single Bank where one subsists and the others lose their corporate existence. The survivor obtains all the assets and the liabilities of the merged Bank/ Banks. All assets, liabilities and the stock of one Bank stand transferred to transferee Bank in consideration of payment in the form of: Equity shares in the transferee Bank, Debentures in the transferee Bank, Cash. An Acquisition refers to the procurement of a smaller Bank by a larger Bank. Acquisition is also known as a takeover. It occurs between the bidding and the target Bank. There may be either hostile or friendly acquisitions.

Review of Literatures:

1. Ritesh Patel: (2017)

Ritesh Patel assessed the financial performance of four banks (The Bank of Baroda, the IDBI Bank, the Indian Overseas Bank and the Oriental Bank of Commerce) in his research paper entitled "Pre & Post-Merger Financial Performance: An Indian Perspective" . It was compared previous and post merger position of long term profitability with respect to selected Indian banks for a period of 2003-04 to 2013-2014. It was found that all the four selected banks had experienced a negative impact of the mergers on most of the variables and a positive impact on a few variables. In the post-merger period, the profitability of all four banks was decreased. However, for all four banks, the earnings per share, profit per employee and business per employee had showed positive trend and had grown after the merger.

2. Pooja Sree Pombarla: (2020)

Pooja Sree Pombarla attempted to provide information about the mega merger that took place on April 1, 2020 through her research paper having the title "Restructuring through Mergers- A case study on Mega Merger of Banks 2020". It was found that the Indian banking system had earned numerous outstanding achievements as the world's largest and the most diverse democracy in banking industry. The financial performance of the HDFC & the Centurion bank had increased after merger.

3. Avishek Roy: (2021)

Avishek Roy, attempted to study whether the financial position and solvency scores of the acquiring banks improved or not after the merger, in his research paper with the title "Post-Merger Financial Performance Of Acquiring Banks:A Study Of Selected Bank Mergers In Post-Reforms India". He used 'S' scores calculation, Bank meter equation and T-tests to test the hypothesis of the research. It was found that post-merger, the Net Profits and operational incomes of ICICI Bank and HDFC bank had improved. However, despite growth in the variables, credit uptake, asset quality, employee productivity, and rates of returns on assets and equity failed to show any statistically significant improvement. For Kotak Mahindra Bank and SBI, neither operational incomes nor asset quality had improved. The research was concluded with the observation that in the long run, the acquiring banks would be able to raise their Net Profits, return on assets and equity and lower their NPA rates.

4. S. Kulothunga Pandian

The problem having title "Performance of Merged Nationalized Commercial Banks in India – A Comparative Analysis Of Pre- And Post-Merger" was studied by Dr. S. Kulothunga Pandian. The study provides a comparative analysis of the performance of merged nationalized banks in India, pre- and post-merger from 2000 to 2010 on the parameters like net profit ratio, return on equity, return on assets, earnings per share, and profit per employee. The researcher analysed the performance of the Bank of Baroda, the State Bank of India and the IDBI Bank. With the help of paired t-test, it was found that there was a negative impact of the merger on net profit ratio, return on equity, and return on assets, while there was a positive impact of the merger on earnings per share, and profit per employee.

5. Mubarak and Asha Barikara (2021)

Mubarak and Asha Barikara tried to studythe impact of Banks performance after merger in the acceleration of the economic growth rate in their research paper entitled "Recent Mergers in Banking Sector – An Indian Scenario". The conclusion is that after the merger, the new banks net profit was reduced and the stability of banks is questionable. So the new banks have to look after these factors to increase their profit and stability which leads to increase in share value in future period of time.

3. Objectives:

The study was conducted by setting the following objectives.

1. To measure post merger performance of Union Bank of India
2. To analyze the performance of banks pre- and post-merger in terms of long-term profitability

4. Hypothesis:

1. There is positive impact of merger on the financial performance of the Union Bank of India.

Null hypothesis H_{01}: There is no significant difference of merger on the financial performance of the Union Bank of India.

Alternative hypothesis H_{11}: There is significant difference of merger on the financial performance of the Union Bank of India.

Calculated 't' < Tabulated 't'

0.677 < 2.447 = H_o is accepted

1.791 < 2.447 = H_o is accepted

Research Methodology:

1. Sample selection:

The study was conducted by choosing all branches of the Union Bank of India. After merger there are 9315 total branches of Union Bank of India in the country.

2. Data Sources:

The study is purely based on secondary data that have been collected from annual reports of the Union bank of India, Corporation bank, Andhra bank and RBI, Books, Newspapers, Magazines, Journals, Research papers, websites and other published information.

3. Tools used in analysis:

The descriptive analysis was done using various formulas, percentage, graph, ratio analysis and trend analysis and t-test etc. to examine the effect of mergers and acquisitions on the performance of banks as:

1. Yield on Loans = Interest income from loan / Average loan outstanding X 100
2. Yield on Investment = Interest income from Investment / Average Investment X 100
3. Return on Assets = Net Profit X 100 / Net Assets
4. Return on Equity: Net income / Shareholder`s equity
5. CASA Ratio = CASA Deposits / Total Deposits
6. PCR Ratio = Total Provision / Gross NPAs

4. Limitation:

The branches of the bank in other countries were not studied in the paper.

Data Analysis and Interpretation:

Data were analyzed and Interpreted through the tabular classification and a graph.

Pre-Merger financial condition of the Union Bank of India, the Andhra Bank and theCorporation Bank (2019-20)

Table no. 01 given below, shows the pre-merger financial condition of the Union Bank of India, the Andhra Bank and the Corporation Bank for the financial year 2019-20.

Table No. 01, Union Bank of India, Andhra Bank and Corporation Bank (Pre-Merger)

	Union Bank of India	**Andhra Bank**	**Corporation Bank**
Particulars	**2019-20**	**2019-20**	**2019-20**
Earnings Per share (Rs.)	-12.49	4.43	3.99
Yield on Advances (%)	8.24%	8.55%	9.19%
Yield on Investment (%)	6.75%	7.51%	7.64%
Return on Assets (%)	-0.53%	-0.50%	-1.13%
Return on Equity (%)	-12.52%	-0.41%	-15.78%
Net Profit/Loss (Rs. in crore)	-2898	-1324	-2391.59
Profit per Employee (Rs. in crore)	-7.77	-7.9	-0.14
Business per Employee (Rs. in crore)	20.06	19.21	19
Total business (Rs. in crore)	7,97,589	3,91,264	3,45,896
Gross advances (Rs. in crore)	3,46,921	1,78,655	1,27,399.05
Deposits (Rs. in crore)	4,50,668	2,12,609	2,05,354.78
CASA Ratio	35.60%	34.55%	30.57%
Home Branches	4,284	2,874	2,432
PCR	73.64%	79.27%	84.61%
Employees	37,318	21,436	18,486

source: Annual Reports of the Union bank of India, the Andhra Bank and the Corporation Bank

Table no. 01 shows that the **Union Bank of India** had Rs. -12.49 earnings per share (EPS) before the merging in the financial year 2019-2020. It had 8.24% yield on advances, 6.75% yield on investment, -0.53% Return on assets, -12.52% Return on equity, Rs. 2898 crore net loss, Rs. -7.77 crore profit per employee, Rs. 20.06 crore business per employee, Rs. 7,97,589 croretotal business of bank, Rs. 3,46,921 crore Gross Advances, Rs. 4,50,668 crore Deposits, 35.6% Current Account and Saving Account (CASA) Ratio and 73.64% Provision Coverage Ratio (PCR).

The Andhra Bank had Rs. 4.43 earnings per share (EPS) before the merging in the financial year 2019-2020. It had 8.55%yield on advances, 7.51% yield on investment, -0.50% Return on assets, -0.41% Return on equity, Rs. 1324 crore net loss, Rs. -7.9 crore profit per employee, Rs. 19.21 crore business per employee, Rs. 3,91,264 croretotal business of bank, Rs.1,78,655 crore Gross advances, Rs. 2,12,609 crore Deposits, 34.55%Current Account and Saving Account (CASA) Ratio and the bank had 79.27% Provision Coverage Ratio (PCR).

The Corporation Bank had Rs.3.99 earnings per share(EPS before it was merged with the Union Bank of India during the financial year 2019-2020. It had 9.19%yield on advances, 7.64% yield on investment, -1.13% Return on assets, -15.78% Return on equity, Rs. 2391.59 crore net loss, Rs. -0.14 croreprofit per employee, Rs. 19 crore business per employee, Rs. 3,45,896 croretotal business of bank, Rs. 1,27,399.05 crore Gross advances, Rs. 2,05,354.78 crore Deposits, 30.57% Current Account and Saving Account (CASA) Ratio and the bank had 84.61% Provision Coverage Ratio (PCR). The table no. 1 shows that the financial condition of the Union Bank of India was better than the two banks except the Earnings per share.

Post-Merger financial condition of the Union Bank of India

Table no. 02 given below, shows the post-merger financial condition of the Union Bank of India during the financial year 2020 -21.

Table no. 02, Financial condition of the Union Bank of India (Post-Merger) 2020-21

Union Bank of India (Post-Merger)		
Particulars	**(Avg. % of UBI+AB+CB) 2019-20**	**2020-21**
Earnings Per share (Rs.)	-1.36	4.54
Yield on Advances (%)	8.66%	7.21%
Yield on Investment (%)	7.30%	5.92%
Return on Assets (%)	-0.72%	0.27%
Return on Equity (%)	-9.57%	6.68%
Net Profit/Loss (Rs. in crore)	-6613.59	2906
Profit per Employee (Rs. in crore)	-5.27	3.72
Business per Employee (Rs. in crore)	19.42	19.23
Total business(Rs. in crore)	15,34,749	15,77,490
Gross advances (Rs. in crore)	6,52,975	6,53,684
Deposits (Rs. in crore)	8,68,632	9,23,805
CASA Ratio	33.57%	36.33%
Home Branches	9590	9315
PCR	79.12%	81.27%
Employees	77,240	78202

source: Annual Report- the Union Bank of India

Table no. 02 shows the Post-Merger financial condition of the Union Bank of India for the financial year 2020 -21. The Bank had Rs. 4.54 earnings per share (EPS) after the merging in the financial year 2020-21. It had 7.21% yield on advances,5.92% yield on investment, 0.27% Return on assets, 6.68% Return on equity, Rs. 2906 crore net profit, Rs. 3.72 lakh profit per employee, Rs. 19.23 crore business per employee, Rs. 15,77,490 croretotal business of bank, Rs. 6,53,684 crore Gross advances, Rs. 9,23,805 crore Deposits, 36.33% Current Account and Saving Account (CASA) Ratio and the bank had 81.27% Provision Coverage Ratio (PCR).

The trend of the improvement of the financial condition of the bank is on increase and better than the financial year 2019-20 during 2020-21. Therefore it is concluded that there is positive impact of merging of the banks with the Union Bank of India.

Testing of Hypothesis:

The set hypothesis was tested by t –test. The result is given in the table no.3and graph no.1.

Table No. 03

Particulars	Pre 2019-20	Post 2020-21	Mean	Standard Deviation
Profit per Employee (Rs. in crore)	-5.27	3.72	4.49	1.09
Earnings Per share (Rs.)	-1.36	4.54	2.95	2.25
Yield on Advances (%)	8.66	7.21	7.94	1.03
Yield on Investment (%)	7.3	5.92	6.61	0.98
Return on Assets (%)	-0.72	0.27	0.49	0.32
Return on Equity (%)	-9.57	6.68	8.13	2.04
CASA Ratio (%)	33.57	36.33	34.95	1.96
Mean	4.66	9.24	--	--
SD	14.29	12.17	--	--
t-stat.	0.677	1.791	--	--
t-critical	2.447	2.447	--	--

source: Author`s own calculation

The table no.03 shows that, the results of t-test and it is evident that the calculated t- statistics value 0.677 is lesser than tabular value or critical value of 2.447 at confidence level of 0.05 or 95% and hence the analysis shows that null hypothesis is accepted. There is no significant difference in Mean of merger on the financial performance of the Union Bank of India.

Null hypothesis H_{01}: There is no significant difference of merger on the financial performance of the Union Bank of India.

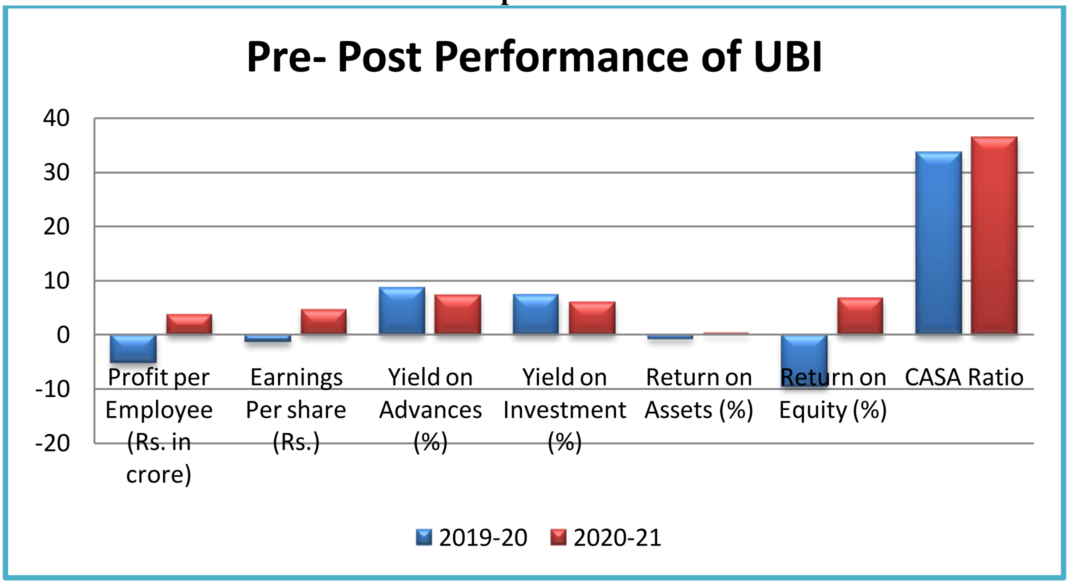
Alternative hypothesis H_{11}: There is significant difference of merger on the financial performance of the Union Bank of India.

Calculated 't' < Tabulated 't'

0.677 < 2.447 = H_o is accepted

1.791 < 2.447 = H_o is accepted

Graph No. 01



Conclusion:

It has been concluded that after the merger, the profitability of the bank is on increased. Further it is observed that there is completely positive impact of the merging on the financial condition of the Union Bank of India.All the head figuresshow positive trend and growth after the merger, such as: earnings per share (EPS) , yield on advances,yield on investment, Return on assets,Return on equity, net profit, profit per employee, business per employee, total business of the bank, Gross advances, Deposits, Current Account and Saving Account (CASA) Ratio and Provision Coverage Ratio (PCR). Therefore, the Government and policy makers should be more thoughtful in endorsing merger as a way to gain economies of scale and scope.

Reference:

1. Ritesh Patel (2018)- Pre & Post-Merger Financial Performance: An Indian Perspective, Journal of Central Banking Theory and Practice, 2018, 3, pp. 181-200 Received: 25 July 2017; accepted: 27 December 2017 UDK: 336.71(540) DOI: 10.2478/jcbtp-2018-0029
2. 2. S. Kulothunga Pandian (2020)- Performance Of Merged Nationalized Commercial Banks In India – A Comparative Analysis Of Pre- And Post-Merger -Journal: Primax International Journal of Commerce and Management Research ISSN: Print ISSN: 2321-3604 Online ISSN: 2321-3612 & Open Access DOI: 10.17605/OSF.IO/P4JBN
3. Pooja Sree Pombarla (2020)- Restructuring through Mergers- A case study on Mega Merger of Banks 2020- IJCRT | Volume 8, Issue 6 June 2020 | ISSN: 2320-2882 page- 4022, page-708
4. Avishek Roy (2021)- Post-Merger Financial Performance Of Acquiring Banks: A Study Of Selected Bank Mergers In Post-Reforms India Indian Journal of Accounting (IJA) Volume : 53 (1) June 2021
5. Mubarak, Asha Barikara (2021) -"Recent Mergers in Banking Sector – An Indian Scenario" 2021 IJRAR February 2021, Volume 8, Issue 1 www.ijrar.org (E-ISSN 2348-1269, P- ISSN 2349-5138)

Websits:

1. www.google.com
2. www.rbi.org.in
3. www.unionbankofindia.co.in
4. www.corpbank.com
5. www.andhrabank.in

The Role of New Education Policy 2020 in Higher Education

Dr. Prashant R. Shinde[1] Dr.Geeta V.Waghmare[2]
[1]Assist. Prof. Department of English ,Shivneri Mahavidyalaya, Shirur Anantpal (MS)
[2]Assist.Prof.Department of English Jaikranti Senior, College ,latur

Abstract

The Ministry of Human Resource Development of the Government of India has projected an elaborate and all-encompassing National Education Policy 2020 (NEP2020). Education has a key and decisive role in this scenario of contingencies. The National Education Policy 2020 has thus been transformed into the framework of this reform, which can help build a new educational system in the country besides strengthening those economic and social indicators. That still needs to be improved. NEP 2020 provides quality higher education through multidisciplinary universities and autonomous colleges. The current paper describes the analysis and role of the requirements for NEP 2020 provisions and management practices at the university level. Recommendations are made for the design and implementation of NEPs at national and HEIs.
Keywords- NEP, teacher training, professional education, online, and digital education.

Change is the continuous and proven rule of the universe. Here, the change varies from moment to moment; and thus, social change is the nature of society. Indian society is also a part of this. It is known from the historical study of Indian society that many social, political, economic, and other changes have also taken place from the ancient era to the present era. There are mainly two types of change: the changes made by nature and the other done by human beings themselves. Natural changes are never controlled. But through human change, one tries to innovate by bringing changes in life and society. At present, if there is to be some change in terms of development in a society, the education policy should be changed firstly. The picture of education in any country shows that the place of education is in the concerned country.

After India fell behind in the list of better-quality universities around the world in recent years, it was expected that the government and the entire system would take some concrete steps to improve the matter so that some improvement could be made in this situation. Keeping in view the development objective of the entire country, the Indian government determined to change India's education policy after 34 years. To formulate a new education policy, the Central Government in 2017 constituted a committee under the chairmanship of the Kasturirangan Committee drafted the National Education Policy (NEP)2019. The Central Government approved the National Education Policy 2020. In connection with this approval, Prime Minister Shri Narendra Modi tweeted and the Minister of Human Resource Development Center Shri Ramesh Pokhariyal made the public aware by the press conference. It was also clarified that the Ministry of Human Resource Development Center has been renamed as Ministry of Education. Earlier in 1985, the Ministry of Education was renamed as Ministry of Human Resource Development. In 2020, the name of the Ministry of Human Resource Development was again changed to the Ministry of Education after the introduction of a new education policy.

The first education policy was introduced in 1968 by the government of former Prime Minister Mrs. Indira Gandhi. The second education policy was formulated by the Rajiv Gandhi government in 1986, with some amendments by the Narasimha Rao government in 1992. The National Education Policy 2020 is the third education policy of independent India. Thus, a 34-year-old education policy is currently underway, which is becoming ineffective with the changing scenario. This is the reason that in the year 2019, the Ministry of Human Resource Development had drafted the new education policy and sought advice from the public.

Why is the need of change in pre-education policy?

1. New education needs to enhance the quality of education, promote innovation and research.
2. To ensure global access to the Indian educational system.

What does New Education Policy in India consist of?

There are mainly four parts, the first three being various levels of learning to be followed by the actual implementation.

Part I – School education

1. Ensuring universal access to all levels of schooling from pre-primary to Grade 12
2. The ultimate target to be achieved shall be a 100% gross enrollment ratio (GER). To achieve this, the following initiatives shall be undertaken:

a. Provision of effective and sufficient infrastructure
b. Alternative and innovative education centers to minimize/reverse the dropout rate

c. Careful tracking of learning level of students for their universal participation
d. Continuous interaction between the teachers, counselors, and specially trained social workers with the students and their parents for their continued attendance.

3. Early childhood care education

a. Emphasis on the criticality of early years to ensure quality early childhood care and education for all the children between 3 and 6 years by 2025.
b. A National Curricular and Pedagogical Framework for Early Childhood Care and Education for children up to the age of 8 years by NCERT.

Part II -Higher education part III – Other key areas of focus

Establishment of new quality universities and colleges

1. The main aim is to create good, well-rounded, thoughtful, and creative individuals. Such individuals may be allowed to study one or more specialised areas deeply; thus, values such as creativity, intellectual curiosity, scientific temperament, ethics and morality, and social commitment are allowed to develop with no rigid barriers of streams or specializations
2. To create more universities and colleges (HEIs) offering multidisciplinary undergraduate as well as graduate programs with the medium of instruction in local Indian and other languages

a. To establish a National Research Foundation
b. Institutional and faculty autonomy
c. Increased access, equity, inclusion by revamping of curriculum, pedagogy, and also assessment.

Part III- Other Key Areas of Focus

Professional education and Health-care education

1. All stand-alone universities include: Agricultural, legal, health sciences, technical shall transform themselves as multidisciplinary and holistic education providing HEIs.
2. All institutions offering either professional or general education will aim to organically evolve into institutions/clusters offering both seamlessly and in an integrated manner by 2030.
3. Students will be assessed at regular intervals on well-defined parameters primarily required for working in primary care and secondary hospitals.
4. Given that people exercise pluralistic choices in health care, our healthcare education system must be integrative meaning thereby that all students of allopathic medical education must have a basic understanding of Ayurveda, Yoga, and Naturopathy.

Part IV – Making it happen (implementation)

1. Strengthening Central Advisory Board of Education
2. Redesignation of MHRD as Ministry of Education
3. Financial and other infrastructural support

Conclusion

NEP2020 has been uncovered--with a lot of thought process--optimism, as well as fanfare by the Government of India. The proposed delivery of education is extremely circumspect, broad-based, and all-encompassing. There are no specific boundaries, compartments, or divisions. The predicted timespan is significantly prolonged, with nearly 20 + years of duration envisaged. It starts at the grass-root; the school level goes through the graduate and even higher level of education. The main thrust as ruminated is on holistic, multidisciplinary, and broad-based education. There is also a main emphasis on vocational education to be supposed to start earlier in the school phase itself. The policy is mainly divisible into three parts of delivery as per the level of the learner and the fourth part as the ways to make it happen-- school, higher education, and other areas, specifically professional education.

At the school level, the old 10+2 system shall be replaced with the new 5+3+3+4. More stress on the local or Indian languages, more help to SEDGs and teachers to be assisted in the self-improvement and thus up-gradation. At the university or HEI level, no single stream or discipline university shall remain in existence but be transformed into multidisciplinary, holistic delivery systems. A single nomenclature University shall prevail.

References

1. Amar Ujala 31 July 2020; now studying till 5th, an examination for admission in mother tongue till graduation.
2. Dainik Jagran 30 July 2020; Let us know why a new national education policy was needed to change the education system of the country.
3. https://www.education.gov.in/sites/upload_files/mhrd/files/Draft_NEP_2019_EN_Revised.pdf
4. Draft National Education Policy 2019. Committee for Draft National Education Policy, Ministry of Human Resource Development, Government of India.

5. Govt. of India (1968). National Policy on Education,1968 https://www.education.gov.in/sites/upload_files/mhrd/files/docu ment-reports/NPE-1968.pdf.
6. Govt. of India (1986). National Policy on Education, 1986
7. https://www.education.gov.in/sites/upload_files/mhrd/files/docu ment-reports/NPE86-mod92.pdf
8. Govt. of India (2020).National Education Policy 2020.
9. https://www.education.gov.in/sites/upload_files/mhrd/files/NEP_Final_English_0.pdf
10. Government of India. (2020). National Education Policy 2020. Ministry of Human Resource Development. https://www.education.gov.in/sites/upload_files/mhrd/ files/NEP_Final_English_0.pdf
11. Hindustan live 30 July 2020; New education policy, school education board exam, major changes in graduation degree, learn special things,
12. Hindustan Times 2020.08.08; 'NEP will play role in reducing the gap between research and education in India'-PM Modi.

E-Banking for Modernising Banking system

Dr. Ajit Ashte
Asso. Prof. Dept of Commerce,Shri Chhatrapati Shivaji college,Omerga, Dist. Osmanabad

Abstract: The advancement of web keeping money could be acritical step forward for the Indian keeping money industry. The activities of non-traditional keeping money in terms of infrastructure and innovation are developing more rapidly than for those companies with conventional managing an account alternatives. The integration of managing an account services has been a critical commitment to the Indian keeping money industry but there are numerous concerns which require genuine consideration. There are consumers who are not comfortable with web keeping money and their concerns too ought to be tended to. This consider endeavors to get it the concerns of customers which adversely influence the readiness to embrace web keeping money services. Issues raised by the investigate incorporate lower recurrence of utilization of internet managing an account administrations, security and security and network issues.

Key Words: Internet Banking, Digital Money, Economy.

Introduction:

Indian banks have expanded their level of webbenefitarrangement considerably in latera long time. Maybe not obviously, in spite of the fact that, buyers are appearinga few concern approximately their potential utilization of webmanaging an account. The benefits of webkeeping money are still to be communicated to customers, who stayfrightened in a few cases approximately the security issues concerned. However, the benefits are clear since web keeping moneydispenses with the long hours and squandered time included with lining at a bank and the now and then questionable benefitgotten. Paying bills and taking care of other money related matters, such as month to monthinstallments or cash withdrawals is presentlyimpler than ever. Webmanaging an account isn’t exceptionally ancient and it as it were really became prevalent within the year 2000. In reality, millions of individuals are exchanging to online keeping money each year as the administrations and items gotten to be more alluring, cheaper and more secure.

Objectives:

1. To study Internet Banking in India
2. To study customers perception towards internet Banking

Methodology:

This is based on the primary data collected from the 50 customers of the Osmanabad District.

Literature Review:

Rajgopalan, 2001

Webmanaging could be a cause for concern for a larger part of the offline banks who ought toin any case be prepared for exceptional competition from the non-traditional keeping moneyeducate that offer managing an account and budgetary services over the Web. Clientfulfillment, customer maintenance and modernclientprocurement are the key components in Internet managing an accountframework. He state that datainnovationadministrations are considered as being a key driver for the changes taking put around the world. This think aboutdecides the componentaffecting the consumer’s selection of webkeeping money in India and, thus, examines the impact of perceived convenience, seen ease of utilize and seenchance on utilize of managing an account.

E-Banking in India:

E-banking has gotten to be an indispensablyportion of the managing an accountframework in India. Sometime recently the 90’s, the conventional model of managing an account i.e. Branch-based keeping money was predominant, but after that non-branch keeping moneyadministrations were started. The credit of propellingwebkeeping money in India goes to firstly ICICI Bank. After that Citibank and HDFC Bank taken after with webkeeping moneyadministrations in 1999. The Government of India sanctioned the IT Act, 2000 with impact from October 17, 2000, which givenlegitimateacknowledgment to electronic exchanges and other means of e-commerce. The Save Bank is observing and looking into the lawful and other prerequisites of e- banking on a persistentpremise to guarantee that e-banking would create on sound lines and e-banking related challenges would not posture a danger to money relatedsolidness.

Challenges in E-Banking:

E-banking is in its developing organize of advancement in India. Most of them are essentialadministrations as it were the deregulation of the e-banking industry coupled with the development of unusedkeeping money innovation is enabling new competitors to enter the monetaryadministrations markets rapidly and proficiently. Be that as it may, it must be recognized that perception norms and a changewithin the working of e-banking services. The issue related to security has ended up one of the major concerns for banks. A large gather of clients denies to prefer e-banking offices due to instability and security concerns.

Opportunities in E-banking:

Openings in E-banking Despite different challenges that are winning in setting with e-banking in India, the following opportunities are persuading the marketers for executingUndiscoveredRustic Markets: Contributing to 70% of the whole populace in India could be agenerally untapped market for the keeping moneydivision. In all urban ranges keeping money administrations entered but as it weremany enormous villages have the banks entered. So that the banks must reach in remaining all townssince the larger part of Indians still living in rustic regions.

Data Analysis:

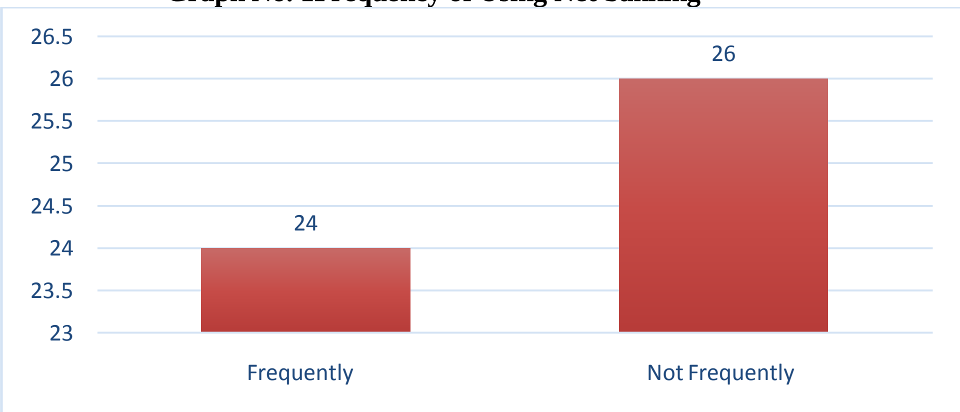
Table No. 1

Frequency of Using Net banking

Sr. No.	Particulars	Respondents
1	**Frequently**	24
2	**Not Frequently**	26
Total		50

(Source: Primary Data Collection 2022)

Graph No. 1Frequency of Using Net banking



Around 48% of the total people who answered the survey are replied that they are using Net Banking frequently and 52% respondents replied that they are not frequently using Net banking.

Table No. 2

Services Users

Sr. No.	Particulars	Respondents
1	**Net banking**	16
2	**Money Transfer**	14
3	**Balance Inquiry**	12
4	**Shopping**	08
Total		50

(Source: Primary Data Collection 2022)

It is clear that out of 50 total 16 people replied that they are using Net banking, 14 that using net banking for money transfer, 12 for balance inquiry and 08 for shopping

Graph No. 2 Services Users

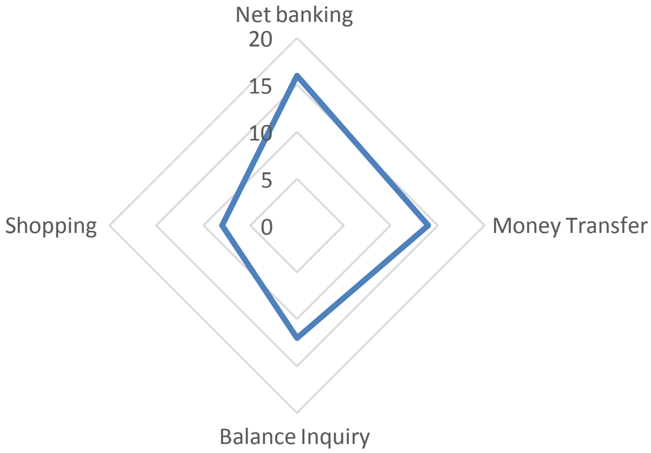


Table No. 3
Frequency of Net Banking per month

Sr. No.	Particulars	Respondents
1	**1 -4 times**	**08**
2	**6 times**	**12**
3	**8 times**	**17**
4	**More than 8 times**	**13**
Total		50

(Source: Primary Data Collection 2022)

It is clear that out of 50 total 8 customers replied that they are using et Banking for 1-4 times, 12 respondents using 6 times, 17 respondents for 17 times and 13 respondents more than 8 times.

Graph No. 3
Frequency of Net Banking per month

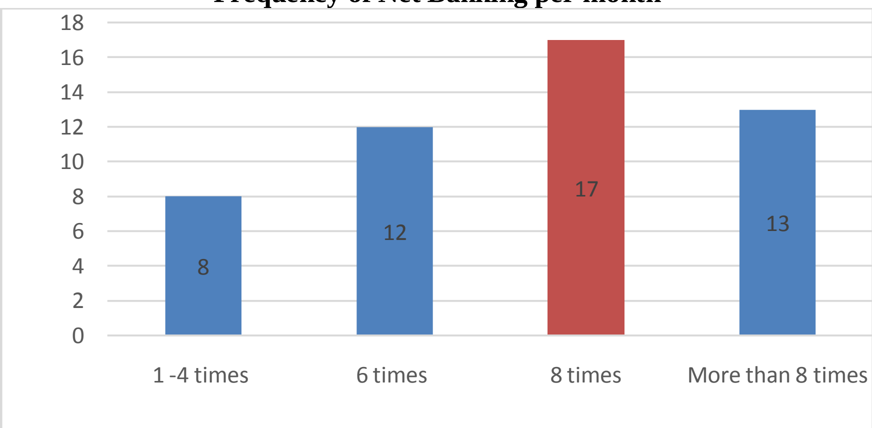


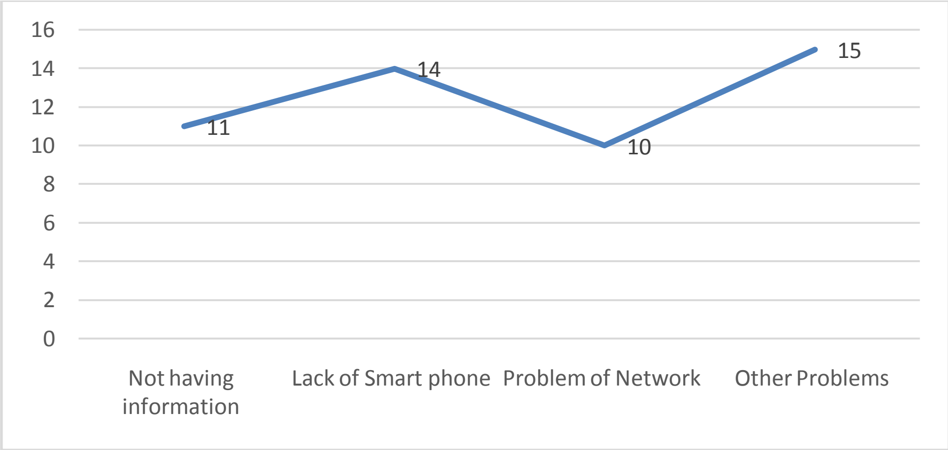
Table No. 4
Problem of using net banking

Sr. No.	Particulars	Respondents
1	Not having information	11
2	Lack of Smart phone	14
3	Problem of Network	10
4	Other Problems	15
Total		50

(Source: Primary Data Collection 2022)

It is clear that out of 50 total 8 customers replied that the facing problems like not having information of net banking by 11 respondents, lack of smart phone by 14 respondents, problem of network by 10 respondents and other problems by the 15 respondents.

Graph No. 4
Problem of using net banking



Conclusion:

In case of the buyers who don't utilize Internet banking administrations, having all offices at their disposal, innovation was not the greatest issue. The first thing that all financiersought to concern approximately is the prerequisite of mindfulness. Indeedin spite of the fact that these people are slanted towards the manual banking, these can be turned to potential clients, it is well proven thing, which says the encompassing influences the individual's behavior or in India as it were environment that encompasses the open decides the behavior and decisions of the people. So in case customer sees most of their colleagues or companions who encompass him using Internet keeping moneyat that point it may impact his choice to follow Web keeping money alternative.

References:

1. Devlin J. F. &Youthful Matthew (2003), Knowledge in to client inspiration for exchanging to Web Keeping money,
2. European commission (2003), Report on Opendiscernment on Bank September

Studies of Some Substituted Dihydropyrimidinone By Ultrasonic Interferometer

Roshani R. Dharamkar[1] G. D. Tambatkar[2]
[1]Department of Chemistry,Vidnyan Mahavidyalaya,Malkapur 443101 Dist: Buldhana India
[2]Department of Chemistry, Shri D. M. Burungle Science & Arts College, Shegaon 444203 Dist: Buldhana India Email:roshanidharamkar@gmail.com
Email:tambat_kar@rediffmail.com

Abstract: Ultrasonic velocity of Dihydropyrimidinone in dioxane-water and DMF-water mixture has been determined. From these measured values, apparent molal volume **(ϕ_v)**, partial molal volume **(ϕ^0_v)**, adiabatic compressibility $\phi_{K(s)}$, intermolecular free length **(L_t)** and relative association have been calculated at 305° K. with & without bath by using Ultrasonic Interferometer.The observed and calculated values have been used to explain molecular association due to strong ion-ion interactions. The above study may be helpful in understanding the dynamics between metal ions and Dihydropyrimidinone. The excess Value of some parameters are also computed & interpreted elucidate the molecule interaction in the liquild.
Keywords : Dihydropyrimidinone, Dioxane, DMF, Interferometer

Introduction :

In the recent years, ultrasonic waves have acquired the status of an important probe for the study of structure and properties of matter. In the field of technology, ultrasonic waves are being used for detection of flows, testing of materials, mechanical cleaning of surface etc. In medical sciences too, the ultrasonic waves are being used to diagnose bone fractures, cancer, tumors, fetal condition and in physiotherapy, bloodless surgery, gynecology etc. Present day applications of ultrasonic are emerging in the field of forensic science space research and in wars. Adiabatic compressibility and apparent molal compressibility have been used to study the relative association, specific constant factor and solvation number of the system. The study of molecular interactions in liquid provides valuable information regarding internal structures molecular association, complex formation internal pressure etc. Ultrasonic velocity and absorption studies in case of electrolyte solutions have led to a new insight into the process of ion association and complex formation.[1,2] Tabhane et.al[3] have investigated the cluster approach to thermodynamic behavior of ligand mixture of acrolein in methanol-cyclohexane and dioxane using Khasare's equation of state[4] A.P. Mishra[5] has studied the ultrasonic velocities of some bio-applicable system involving $ZnCl_2$, dextrose and methionine in water. The apparent and partial molal volume of electrolyte solutions has proved a very important tool in elucidating the structural interactions i.e. ion-ion, ion-solvent and solute-solvent interactions occurring in solutions. Partial molal volumes and adiabatic compressibility properties reflect the structural interactions with water molecules or organic solvent molecules and dihydropyrimidinone are selected for these investigations.Ultrasonic study of interactions in ternary solutions has been done by Pandey et.al[6]. Aswar[7] studied the interactions between bio-molecules involving Mg ion in aqueous solutions. The compressibility and apparent molal volume of any electrolyte in mixed organic solvents are found out earlier.[8] The compressibility and apparent molal volume of peptides in aqueous as well as water-organic solvent mixtures are studied by Khobragade et.al[9]. But compressibility's and apparent molal volumes of substituted dihydropyrimidinone in water-organic solvent mixtures are not studied so far. The apparatus is a Michelson Interferometer built at a massive scale.[10]Thus we herein present the ultrasonic systematic studies of substituteddihydropyrimidinone in dioxane-water and DMF-water mixtures.

Experimental: Materials and Reagents

All analytical grade chemicals and solvents used were obtained from Merck, India. The distilled water used has a specific conductivity of about $1x10^{-6}\ ohm^{-1}cm^{-1}$. Stock solutions of dihydropyrimidinone were prepared in different percentage of dioxane-water and DMF-water mixtures. Ultrasonic velocity (2 MHz) was measured by single crystal path interferometer with an accuracy of 0.03%. The density measurements were carried out at 305° K.The apparent molal volumes **(ϕ_v)** and apparent molal adiabatic compressibility $\phi_{K(s)}$ of dihydropyrimidinone in solutions are determined from density **(ds)**and adiabatic compressibility **(β_s)** of solution using following equations

$$\phi_v = \left\{ \frac{(d_0 - d_s)\ X\ 10^3}{m\ d_s.\ d_0} \right\} + \frac{M}{d_s} \qquad \text{----------- (1)}$$

Where M is molecular weight of the solute, m is the molality of solution, do is the density of the solvent and ds is the density of the solution.

$$\phi k_s = \left\{ \frac{(\beta_s d_0 - \beta_0 d_s) \text{ X } 10^3}{m\, d_s.\, d_0} \right\} + \frac{\beta_s M}{d_s} \quad \text{------ (2)}$$

Where □ s is the adiabatic compressibility of solution and □$_0$ is the adiabatic compressibility of solvent which can be calculated by

$$\beta_s = \frac{100}{U_s^2 \text{ X } d_s} \quad \text{------ (3)} \quad \text{for solution and}$$

$$\beta_0 = \frac{100}{U_0^2 \text{ X } d_0} \quad \text{------ (4)} \quad \text{for solvent}$$

Where U_s &U_0 are the ultrasonic velocities of ultrasonic waves in solution and solvent respectively. Knowing U_s &$U_0$and molecular weight of dihydropyrimidinone , the values of $\phi_v$and $\phi_{K(s)}$ are calculated. The values of $\phi_v$and $\phi_{K(s)}$ are plotted against molality (m) ofdihydropyrimidinone . The curve represented the least square and $\phi_v$and $\phi_{K(s)}$ can be given as

$$\phi_v = \quad (\phi^0{}_v + S_v\, m) \quad \text{------ (5)}$$

$$\phi k_s = \quad (\phi^0 k_{(s)} + Sk_{(s)}\, m) \text{------ (6)}$$

Where $\phi^0{}_v$ =$v^o$and $\phi^0{}_{K(s)\,=\,K}{}^0$ are the infinite dilution partial molal volumes and adiabatic partial molal compressibilities respectively. S_v and $Sk_{(s)}$ are the experimental slopes.

The $\phi_{K(s)}$ and $\phi_v$alues ofdihydropyrimidinone in two mixed solvents are calculated and given in Table 1 (a,b) to 11(a,b)

The intermolecular free length (L_t), specific acoustic impendence (z) and relative association (R_A) are calculated by using the following relations

$$L_t = K \text{ X } (B_s)^{1/2} \quad \text{------ (7)}$$

Where K is Jacobson's constant = 6.0186 X 10^4 and

$$Z = U_s \text{ X } ds \quad \text{----------(8)}$$

$$R_A = ds/d0\ (U_0/U_s)^{1/3} \quad \text{---------(9)}$$

The ligands used in these investigations are

1. 5-ethoxy carbonyl-4(4-methoxy phenyl),6-methyl, 3,4 dihydropyrimidin-2(1H)-one

a.

2. 5-ethoxy carbonyl-4(4-nitro phenyl),6-methyl, 3,4 dihydropyrimidin-2(1H)-one

a.

3. 5-ethoxy carbonyl-4(4-bromo phenyl),6-methyl, 3,4 dihydropyrimidin-2(1H)-one

Table No. 1(a)

Ultrasonic velocities (U_s), densities (ds), adiabatic compressibility's (□s) and intermolecular free length (L_t) at different concentrations of ligand in different percentage of dioxane-water mixture at 303 K.

System $L_1$5-ethoxy carbonyl-4(4-methoxy phenyl),6-methyl, 3,4 dihydropyrimidin-2(1H)-one

% Dioxane	Conc. Inmol dm^{-3}	Ultrasonic velocities	Densities (ds)in g cm^{-3}	Adiabaticcompressibility's (β_s)	Inter molecular free length (L_t)
95	9.5 X 10^{-3}	1411.2	1.0538	4.76 X 10^{-5}	4.15 X 10^{2}
90	9.0 X 10^{-3}	1427.2	1.0633	4.61 X 10^{-5}	4.08 X 10^{2}
85	8.5 X 10^{-3}	1457.6	1.0604	4.43 X 10^{-5}	4.00 X 10^{2}
80	8.0 X 10^{-3}	1469.0	1.0549	4.23 X 10^{-5}	3.91 X 10^{2}
75	7.5 X 10^{-3}	1507.2	1.0588	4.17 X 10^{-5}	3.88 X 10^{2}
70	7.0 X 10^{-3}	1535.0	1.0593	4.00 X 10^{-5}	3.80 X 10^{2}

Ultrasonic frequency: 2MHz Temperature: 303 K Medium: Dioxane-water

Table No. 1(b)

Apparent molal volume (ϕ_v), apparent adiabatic compressibility (ϕk_s), specific acoustic impendence (z) and relative association (R_A) at different concentrations of ligand in different percentage of dioxane-water mixture at 303 K.

System L_1 5-ethoxy carbonyl-4(4-methoxy phenyl),6-methyl, 3,4 dihydropyrimidin-2(1H)-one

Conc. in mol dm^{-3}	Apparent molal volume (ϕ_v)	Apparent adiabatic compressibility (ϕk_s)	Relative association (R_A)	Specific acoustic impendence (z)
9.5 X 10^{-3}	-692.0	-1.99 X 10^{-4}	1.0063	1.487 X 10^{3}
9.0 X 10^{-3}	-1695.6	-4.34 X 10^{-4}	1.0116	1.517 X 10^{3}
8.5 X 10^{-3}	-1515.5	-6.45 X 10^{-4}	1.0017	1.545 X 10^{3}
8.0 X 10^{-3}	-1011.7	-9.01 X 10^{-4}	0.9879	1.578 X 10^{3}
7.5 X 10^{-3-}	-1181.9	-10.58 X 10^{-4}	0.9892	1.595 X 10^{3}
7.0 X 10^{-3}	-1788.2	-13.663 X 10^{-4}	0.9838	1.620 X 10^{3}

Ultrasonic frequency: 2MHz Temperature: 303 K Medium: Dioxane-water

Table No. 2 (a)

Ultrasonic velocities (U_s), densities (ds), adiabatic compressibility's (□s) and intermolecular free length (L_t) at different concentrations of ligand in different percentage of dioxane-water mixture at 303 K.

System L_2 5-ethoxy carbonyl-4(4-nitro phenyl),6-methyl, 3,4 dihydropyrimidin-2(1H)-one

% Dioxane	Conc. in mol dm^{-3}	Ultrasonic velocities	Densities (ds) in g cm^{-3}	Adiabatic compressibility's (β_s)	Inter molecular free length (L_t)
95	9.5 X 10^{-3}	1374.4	1.0679	4.957 X 10^{-5}	4.237 X 10^{2}

90	9.0 X 10^{-3}	1409.6	1.0546	4.772 X 10^{-5}	4.157 X 10^{2}
85	8.5 X 10^{-3}	1476.8	1.0423	4.399 X 10^{-5}	3.991 X 10^{2}
80	8.0 X 10^{-3}	1539.2	1.0529	4.008 X 10^{-5}	3.810 X 10^{2}
75	7.5 X 10^{-3}	1569.6	1.0562	3.843 X 10^{-5}	3.731 X 10^{2}
70	7.0 X 10^{-3}	1596.8	1.0740	3.651 X 10^{-5}	3.636 X 10^{2}

Ultrasonic frequency: 2MHz Temperature: 303 K Medium: Dioxane-water

Table No. 2(b)

Apparent molal volume (U_v), apparent adiabatic compressibility (βk_s), specific acoustic impendence (z) and relative association (R_A) at different concentrations of ligand in different percentage of dioxane-water mixture at 303 K.

System $L_2$5-ethoxy carbonyl-4(4-nitro phenyl),6-methyl, 3,4 dihydropyrimidin-2(1H)-one

Ultrasonic frequency: 2MHz Temperature: 303 K Medium: Dioxane-water

Conc. Inmol dm^{-3}	**Apparent molal volume (ϕ_v)**	**Apparent adiabatic compressibility (ϕk_s)**	**Relative association (R_A)**	**Specific acoustic impendence (z)**
9.5 X 10^{-3}	-692.0	-1.99 X 10^{-4}	1.0063	1.487 X 10^{3}
9.0 X 10^{-3}	-1695.6	-4.34 X 10^{-4}	1.0116	1.517 X 10^{3}
8.5 X 10^{-3}	-1515.5	-6.45 X 10^{-4}	1.0017	1.545 X 10^{3}
8.0 X 10^{-3}	-1011.7	-9.01 X 10^{-4}	0.9879	1.578 X 10^{3}
7.5 X 10^{-3-}	-1181.9	-10.58 X 10^{-4}	0.9892	1.595 X 10^{3}
7.0 X 10^{-3}	-1788.2	-13.663 X 10^{-4}	0.9838	1.620 X 10^{3}

Table No. 3 (a)

Ultrasonic velocities (U_s), densities (ds), adiabatic compressibility's (β_s) and intermolecular free length (L_t) at different concentrations of ligand in different percentage of dioxane-water mixture at 303 K.

System $L_3$5-ethoxy carbonyl-4(4-bromo phenyl),6-methyl, 3,4 dihydropyrimidin-2(1H)-one

% Dioxane	**Conc. in mol dm^{-3}**	**Ultrasonic velocities**	**Densities (ds) in g cm^{-3}**	**Adiabatic compressibility's (β_s)**	**Inter molecular free length (L_t)**
95	9.5 X 10^{-3}	1398.40	1.0663	4.795 X 10^{-5}	4.167 X 10^{2}
90	9.0 X 10^{-3}	1422.40	1.0660	4.636 X 10^{-5}	4.097 X 10^{2}
85	8.5 X 10^{-3}	1470.40	1.0826	4.272 X 10^{-5}	3.933 X 10^{2}
80	8.0 X 10^{-3}	1497.60	1.0725	4.157 X 10^{-5}	3.880 X 10^{2}
75	7.5 X 10^{-3}	1518.40	1.0759	4.031 X 10^{-5}	3.821 X 10^{2}
70	7.0 X 10^{-3}	1555.20	1.0732	3.852 X 10^{-5}	3.735 X 10^{2}

Ultrasonic frequency: 2MHz Temperature: 303 K Medium: Dioxane-water

Table No. 3 (b)

Apparent molal volume (ϕ_v), apparent adiabatic compressibility (ϕk_s), specific acoustic impendence (z) and relative association (R_A) at different concentrations of ligand in different percentage of dioxane-water mixture at 303 K.

System $L_3$5-ethoxy carbonyl-4(4-bromo phenyl),6-methyl, 3,4 dihydropyrimidin-2(1H)-one

Ultrasonic frequency: 2MHz Temperature: 303 K Medium: Dioxane-water

Conc. in mol dm^{-3}	**Apparent molal volume (ϕ_v)**	**Apparent adiabatic compressibility (ϕk_s)**	**Relative association (R_A)**	**Specific acoustic impendence (z)**
9.5 X 10^{-3}	-718.05	-3.288 X 10^{-4}	1.0021	1440.00
9.0 X 10^{-3}	-740.56	-5.199X 10^{-4}	0.9964	1516.27
8.5 X 10^{-3}	-2543.11	-10.168X 10^{-4}	1.0010	1591.85

8.0 X 10^{-3}	-1586.06	-11.168 X 10^{-4}	0.9855	1606.17
7.5 X 10^{-3-}	-2107.59	-14.207X 10^{-4}	0.9841	1633.34
7.0 X 10^{-3}	-1489.80	-17.494 X 10^{-4}	0.9737	1669.04

Table No. 4 (a)

Ultrasonic velocities (U_s), densities (ds), adiabatic compressibility's (β_s) and intermolecular free length (L_t) at different concentrations of ligand in different percentage of DMF-water mixture at 303 K.

System L_1 5-ethoxy carbonyl-4(4-methoxy phenyl),6-methyl, 3,4 dihydropyrimidin-2(1H)-one

% DMF	Conc. in mol dm^{-3}	Ultrasonic velocities	Densities (ds) in g cm^{-3}	Adiabatic compressibility's (β_s)	Inter molecular free length (L_t)
95	9.5 X 10^{-3}	1520.8	0.9867	4.381 X 10^{-5}	398.36
90	9.0 X 10^{-3}	1542.4	0.9912	4.240X 10^{-5}	391.90
85	8.5 X 10^{-3}	1611.2	0.9726	3.960X 10^{-5}	378.74
80	8.0 X 10^{-3}	1611.2	0.9950	3.871X 10^{-5}	374.46
75	7.5 X 10^{-3}	1628.8	0.9825	3.836X 10^{-5}	372.76
70	7.0 X 10^{-3}	1651.2	1.032	3.554X 10^{-5}	358.80

Ultrasonic frequency: 2MHzTemperature: 303 K Medium: DMF-water

Table No. 4 (b)

Apparent molal volume (ϕ_v), apparent adiabatic compressibility (ϕk_s), specific acoustic impendence (z) and relative association (R_A) at different concentrations of ligand in different percentage of DMF-water mixture at 303 K.

System $L_1$5-ethoxy carbonyl-4(4-methoxy phenyl),6-methyl, 3,4 dihydropyrimidin-2(1H)-one

Conc. in mol dm^{-3}	Apparent molal volume (ϕ_v)	Apparent adiabatic compressibility (ϕk_s)	Relative association (R_A)	Specific acoustic impendence (z)
9.5 X 10^{-3}	149.02	-3.570 X 10^{-4}	0.9907	1500.47
9.0 X 10^{-3}	-381.1	-5.578X 10^{-4}	0.9906	1528.82
8.5 X 10^{-3}	1850.4	-8.354X 10^{-4}	0.9580	1567.05
8.0 X 10^{-3}	-3200.00	-11.160X 10^{-4}	0.9800	1603.24
7.5 X 10^{-3-}	-305.82	-11.730X 10^{-4}	0.9642	1600.29
7.0 X 10^{-3}	-6338.08	-19.178X 10^{-4}	1.0906	1704.03

Ultrasonic frequency: 2MHz Temperature: 303 K Medium: DMF-water

Table No. 5 (a)

Ultrasonic velocities (U_s), densities (ds), adiabatic compressibility's (β_s) and intermolecular free length (L_t) at different concentrations of ligand in different percentage of DMF-water mixture at 303 K.

System $L_2$5-ethoxy carbonyl-4(4-nitro phenyl),6-methyl, 3,4 dihydropyrimidin-2(1H)-one

% DMF	Conc. in mol dm^{-3}	Ultrasonic velocities	Densities (ds) in g cm^{-3}	Adiabatic compressibility's (β_s)	Inter molecular free length (L_t)

95	9.5 X 10^{-3}	1523.20	1.06790.9715	4.436 X 10^{-5}	4.008 X 10^{2}
90	9.0 X 10^{-3}	1560.00	1.0039	4.093X 10^{-5}	3.850 X 10^{2}
85	8.5 X 10^{-3}	1625.60	1.0129	3.735 X 10^{-5}	3.678 X 10^{2}
80	8.0 X 10^{-3}	1678.40	1.0232	3.461 X 10^{-5}	3.545 X 10^{2}
75	7.5 X 10^{-3}	1694.40	1.0253	3.397 X 10^{-5}	3.507 X 10^{2}
70	7.0 X 10^{-3}	1699.20	1.0261	3.375 X 10^{-5}	3.416 X 10^{2}

Ultrasonic frequency: 2MHz Temperature: 303 K Medium: DMF-water

Table No. 5 (b)

Apparent molal volume (ϕ_v), apparent adiabatic compressibility (ϕk_s), specific acoustic impendence (z) and relative association (R_A) at different concentrations of ligand in different percentage of DMF-water mixture at 303 K.

System $L_2$5-ethoxy carbonyl-4(4-nitro phenyl),6-methyl, 3,4 dihydropyrimidin-2(1H)-one

Conc. in mol dm^{-3}	**Apparent molal volume (ϕ_v)**	**Apparent adiabatic compressibility (ϕk_s)**	**Relative association (R_A)**	**Specific acoustic impendence (z)**
9.5 X 10^{-3}	-1591.46	-0.4979	1.0065	1479.78
9.0 X 10^{-3}	-5402.90	-1.0717	1.0316	1566.08
8.5 X 10^{-3}	-6787.60	-1.5973	1.0268	1646.57
8.0 X 10^{-3}	-8564.20	-2.0686	1.0372	1663.31
7.5 X 10^{-3-}	-9322.40	-3.3110	1.0283	1720.86
7.0 X 10^{-3}	-10128.53	-2.5122	1.0258	1738.62

Ultrasonic frequency: 2MHz Temperature: 303 K Medium: DMF-water

Table No. 6 (a)

Ultrasonic velocities (U_s), densities (ds), adiabatic compressibility's (β_s) and intermolecular free length (L_t) at different concentrations of ligand in different percentage of DMF-water mixture at 303 K.

System $L_3$5-ethoxy carbonyl-4(4-bromo phenyl),6-methyl, 3,4 dihydropyrimidin-2(1H)-one

% DMF	**Conc. in mol dm^{-3}**	**Ultrasonic velocities**	**Densities (ds) in g cm^{-3}**	**Adiabatic compressibility's (β_s)**	**Inter molecular free length (L_t)**
95	9.5 X 10^{-3}	1510.4	0.9987	4.389 X 10^{-5}	398.72
90	9.0 X 10^{-3}	1588.8	1.0190	3.887 X 10^{-5}	375.23
85	8.5 X 10^{-3}	1641.6	1.0177	3.646 X 10^{-5}	363.41
80	8.0 X 10^{-3}	1678.4	1.0216	3.477 X 10^{-5}	354.89
75	7.5 X 10^{-3}	1699.2	1.0241	3.381 X 10^{-5}	349.95
70	7.0 X 10^{-3}	1652.8	1.0379	3.526 X 10^{-5}	357.38

Ultrasonic frequency: 2MHzTemperature: 303 KMedium: DMF-water

Table No. 6 (b)

Apparent molal volume (ϕ_v), apparent adiabatic compressibility (ϕk_s), specific acoustic impendence (z) and relative association (R_A) at different concentrations of ligand in different percentage of DMF-water mixture at 303 K.

System $L_3$5-ethoxy carbonyl-4(4-bromo phenyl),6-methyl, 3,4 dihydropyrimidin-2(1H)-one

Conc. in mol dm^{-3}	Apparent molal volume (ϕ_v)	Apparent adiabatic compressibility (ϕk_s)	Relative association (R_A)	Specific acoustic impendence (z)
9.5 X 10^{-3}	-3208.40	-0.56171	1.0248	1508.43
9.0 X 10^{-3}	-5634.44	-1.2553	1.0283	1618.98
8.5 X 10^{-3}	-5832.45	-1.6011	1.0159	1670.65
8.0 X 10^{-3}	-6693.53	-1.9142	1.0122	1714.65
7.5 X 10^{-3-}	-7488.25	-2.1797	1.0106	1740.15
7.0 X 10^{-3}	-9908.96	-2.1974	1.0337	1715.44

Ultrasonic frequency: 2MHz Temperature: 303 K Medium: DMF-water

Result And Discussion:

The experimental and calculated values of ultrasonic velocities(U_s), densities (ds), adiabatic compressibility's (β_s),apparent adiabatic compressibility (ϕk_s), relative association (R_A), specific acoustic impendence (z), apparent molal volume (ϕ_v) and intermolecular free length (L_t) for dihydropyrimidinone are tabulated in Table No. 1(a,b) to 6(a,b). These values have been used to discuss the interaction s of unlike molecules of solvent in presence of solute. The variation of ultrasonic velocity in solution depends on the intermolecular free length on mixing on the basis of a model for sound propagation proposed by Erying and Kincaid[11].Present work reveals the increase in (ϕk_s)values above 70%organic solvent –water mixture Table 1(a,b) to 6(a,b). This fact shows that ϕk_s increases at higher percentage of organic solvent – water mixture. This suggests that loss of compressibility of water due to electrostatic forces in the vicinity of ions causing electro-strictive hydration of ions. The apparent molal volume (ϕ_v) has been calculated from density data of solution using equation (2). The data obtained are in well agreement with Messon equation as the plot of ϕ_v against $(c)^{1/2}$ or mole fraction is linear. The ϕ_v values of substituted dihydropyrimidinone are found to increase with increasing percentage of organic solvent –water mixture. Das[13] studied the apparent molal volume (ϕ_v) of univalent ions up to 30% dioxane-water mixture and reported that $\square_v$ values of these ions increases with increase in dioxane content in dioxane-water mixture. In the present investigation it is found that the values of ϕ_v values are higher in dioxane-water mixture as compared to DMF-water mixture due to decreasing dielectric constant of medium[14] It can be explained by postulating that the [polar –OH group interact with the surrounding organic solvent-water mixture through dipole-dipole interaction in such away that the surrounding water losses its own compressibility to certain extent.

The $\phi^o k_s$ values are found to be decrease in the following order of organic solvent-water mixture – dioxane-water< DMF-water, which suggest that dihydropyrimidinone are extensively hydrated in dioxane-water mixture than DMF-water mixture. This can be explained on the basis of higher polarity of dioxane-water mixture than DMF-water mixture. Dipole induced- dipole interactions between unlike molecules are more in dioxane-water mixture.In the present investigation, the values of L_t, R_A and Z are also evaluated (Table 1(a,b) to 6(a,b). It could be seen from above table that intermolecular free length increase linearly with increasing concentration of dihydropyrimidinone. This indicates that there are significant interactions between ions and solvent molecules suggesting structure-promoting behavior of added electrolyte molecule. This may also imply that decrease in number of free ions showing the occurrence of ionic association due to strong ion-ion interactions. Relative association (R_A) is influenced by two factors- 1) the breaking up of solvent molecules on addition of electrolyte to it. And 2) the solvation of ions that simultaneously present the former resulting in decrease and later increase of relative association. The increase of R_A with concentration suggest that solvation of ions predominates over the breaking up of solvent aggregates (water-water, water-dioxane and water-DMF) on addition of dihydropyrimidinone. It is observed from the table that there is linear variation of R_A signifies the weaker association between solvent and solute molecules.

Conclusions:

In the present work**,** the measurement of ultrasonic velocity**,** density & viscosity theoretical parameters were calculated with & without bath. Comparative study of a liquid for with & without water bath there is variation observed. The observed & calculated values have been used to explain molecular association due to strong ion -ion interactions.

Acknowledgement:

The Authers are very thankful to the Department of Chemistry Vidnyan Mahavidyalaya Malkapur , & G. S. Science , Arts & Commerce College Khamgaon, & SGBAU Amravati For providing the necessary facilities in the laboratory.

References:

1. S.K. Kor and S. S. Bhatti, *Indian J. Pure Appl. Phys.*, 1969, **7**, 184.
2. V.S. Soitkar and S.N. Jajoo, *Acoustic Lett.*, 1984, **7**, 191.
3. V.A. Tabhane, V.T. Bhandarkar and S.B. Khasare, *Indian J. Pure Appl. Phys.*, 1995, **33**, 248.
4. S.B. Khasare, *Indian J. Pure Appl. Phys.*, 1993, **31**,224.
5. A.P. Mishra, *Indian J. Chem*, 2004, **43A**, 730.
6. V. Wadhwani, Y. Akhtar and J.D. Pandey, *Proc. Indian Acd. Sci*, 1997, **109**, 353.
7. A.S. Aswar, *J. Pure Appl. Ultrson.*, 1998, **20**, 82
8. S.D. Hamnn and S.C. Limb, *Aus. J. Chem.*, 1954, **7**, 329
9. B.G. Khobragade and M.L. Narwade, Ph.D. thesis in Chemistry, Amravati University, Amravati, 1999.
10. LIGO's Interferometer [Internet]. Available from- https://www.ligo.
11. Caltech.edu/page/ligos-ifo[Accessed:January 12,2019]
12. 11)H. Erying and J.F. Kincaid, *J. Chem. Phys*., 1938, **6**, 620
13. S.U. Pankanti and D.V. Jahagirdar, Ph.D. thesis in Chemistry, Marathwada University, Aurangabad, 1986.
14. P.B. Das, *J. Indian Chem. Soc.*, 1989, **66**, 380
15. P.B. Das, *Electromechim. Acta*, 1981, **26**, 1099.

Promotion of Health Through Yoga

Dr. Meghali M. Joharapurkar
Assistant Professor, Department of Food and Nutrition Sevadal Mahila Mahavidyalaya, Nagpur

Abstract: A healthy lifestyle is an essential prerequisite for the physical and mental development of human being. In today's fast-paced life, human beings have no time to devote even to their own and as a consequence, the quality of life and mental satiety arising out of work has been denuded. A big populous all over the world are suffering from lifestyle ailments and the number kept on rising, visibly, demonstrating the disunion of human beings and nature and these lifestyle ailments are merely the ramifications arising out of it. The science of yoga is inherently the practice of bringing harmony and unison in mind and body and thereby achieving the state of conscious fullness. Yoga is a way of life, which originated thousands of years ago in India. Yoga has played an integral part in the prevention and treatment of lifestyle-related diseases. While most people take up yoga training for its physical benefits, the practice of yoga can benefit us in various other ways also. Yoga is deeply rooted in spirituality and many of the postures have deeper objectives that go beyond simple stretching and strengthening of muscles. The holistic effect which is attained through yoga, enables practitioners not only to improve their physical strength and flexibility but also their emotions, mentality and concentration. Yoga is an effective tool in managing stress and stress-induced ailments. The present paper is an attempt to highlight the importance of yoga and health promotion through practice of yoga.
Keywords: Yoga, Mental Health, Stress, Life

Introduction

Health consists of physical, mental, social, vocational, moral, emotional and spiritual dimensions. From this definition, it is evident that health is a dynamic and multi-dimensional state. And therefore, the achievement of optimum health is only possible by the use of a holistic approach that caters to every one of its dimensions. The World Health Organization (WHO) defined health as the state of complete physical, mental and social well-being and not merely the absence of disease or infirmity. In the year 1986, WHO further clarified this definition of health as "A resource for everyday life, not the objective of living. Health is a positive concept emphasizing social and personal resources, as well as physical capacities." This means that health is a resource to support an individual's function in wider society, rather than an end in itself. A healthful lifestyle provides the means to lead a full life with meaning and purpose.In 2009, researchers publishing in The LancetTrusted Source defined Health as the ability of a body to adapt to new threats and infirmities. They base this definition on the idea that the past few decades have seen modern science take significant strides in the awareness of diseases by understanding how they work, discovering new ways to slow or stop them, and acknowledging that an absence of pathology may not be possible. The health of a person can be bifurcated into two broad divisions namely physical health and mental health. The physical health of a person is mostly depending on the quality of intake of food and nutrition. A good intake of essential nutrition would ensure that the person would remain physically healthy and strong. On the other hand, the mental health of a person depends on the inner engineering of mind and body to remain mentally fit and productive. People with better financial strength may have the requisite resources to buy food more regularly. But even these people coming from a well-off society face acute problems of stress & anxiety which lead to more chronic forms of lifestyle ailments like diabetes, blood pressure, obesity, hypertension, colon cancer, premature death etc. Those with good mental health may feel a sense of calmness and purpose that fuels good mental health and invigorates the inner self with innate confidence to achieve the unachievable.

The Yogic Science of Heal

Yoga is an experiential science. The most important benefit of yoga is it balances our physical and mental conditions. The aging process, which is largely an artificial condition, caused mainly by autointoxication or self-poisoning, can be slowed down by practicing yoga. The science of yoga is the scientific basis of modern yoga as an exercise in human sciences such as anatomy, physiology, and psychology. Yoga is a form of mind-body fitness that involves a combination of muscular activity and an internally directed mindful focus on awareness of the self, the breath, and energy.Yoga is not just a set of asanas or a couple of body-bending exercises to the normal eye that one performs on the mat, but rather a way of life. With a healthy body and calm mind, one is bound to live a happier and stress-free life. It is unfortunate that in today's world this tradition of yoga in general is only confined to the practice of asanas or physical postures. Though in reality, the meaning of the word yoga encompasses so much more. It is a process of physical and mental healing of the body from toxins and radicals found in the body that clogs the insurmountable energies trapped in the cells. Some of the physiological benefits that can be achieved through the practice of yoga are:

1. Moderates Stress Hormones:

When our body gets severely stressed, it secretes a hormone called cortisol which keeps us alert in crises, but also disturbs the body functioning in the long term. Yoga reduces the stress level of a person, thus moderating the production of the cortisol hormone and keeping the individual calm.

2. Secretes Antioxidant Enzymes

Repeated exposure to environmental pollutants and metabolic by-products result in the formation of free radicals, which contribute to many diseases including cancer and expedite the ageing process. To counteract free radicals, the human body has a powerful internal defence system in the form of antioxidant enzymes. The levels of antioxidant enzymes were found to be significantly higher in people practising yoga, thus enhancing the defence against free radical damage.

3. Stimulates Parasympathetic Nervous System

Yoga stimulates the parasympathetic nervous system, which calms us down and restores balance after major stress is over. When the parasympathetic nervous system switches on, blood is directed toward endocrine glands, digestive organs, and other organs, thus reducing the heartbeat rate and lowering the blood pressure.

4. Improves Immunity Function

This is attributed to the fact that yoga reduces the cortisol hormone. Too much cortisol can dampen the effectiveness of the immune system by immobilizing our defence system in the body (WBC). Yoga moderates the production of cortisol, thus boosting immunity.

5. Cures Addiction

Dopamine, a chemical in the brain that gives one contentment during a high on one's drug of choice is generated naturally by doing yoga. Thus, the craving for that level of contentment from addiction is no longer manifested. Yoga can give one the same level of dopamine high or contentment, thus cutting out the craving of addiction.

6. Enlarges the Brain

After conducting MRI scans, scientists have discovered that people practising yoga have more grey matter (brain cells) than non-practitioners do. It was found that with more hours of practice per week, certain areas were more enlarged, a finding that hints that yoga was a contributing factor to the bigger brain size. Yogis have larger brain volume in the regions that contain a mental mapping of our body, involved in directing attention, critical to dampening stress, and areas key to our concept of the self.

The Yogic Sense Of Spirituality

The yogic sense of spirituality is another dimension that accentuates the mental inner healing of the mind. The word Yoga is derived from the Sanskrit word “to join” or “unity.” It is described in spiritual terms as the union of the individual consciousness with the universal consciousness. In another term, Yoga is the “union of mind and body” for balancing and harmonizing the physical and mental functions of the body. This is done through the practice of physical postures (asana), breathing control (pranayama), and meditation. The holistic effect that is attained through yoga enables practitioners to not only improve their physical strength and flexibility but also their emotions, mentality and concentration. In summary, yoga practice may improve various aspects of spiritual well-being and spiritual intelligence. The yogic practice may also be associated with increased levels of spiritual health, a more positive outlook on life, happiness within, and lower levels of existential anxieties. For yoga practitioners, spirituality provides meaning and a framework of life and is a way of gaining more self-awareness and improving oneself. Incorporation of yoga philosophy, meditation, consecration, and prayer may foster experiences of inner peace, freedom, and connectedness.

Conclusion

For the manifestation of a healthy body both physical and mental aspects of human life must be in consonance. Yoga practice can address these aspects to make life a fulfilling outcome. Yogic practices allow practitioners to find peace between themselves and the outside world in which they live. The spiritual aspects of yoga emphasize the achievement of peace of mind and clarity, and yogic asanas help tackle the physiological aspects of the body. When we practice yoga from a spiritual perspective, we recognize the ultimate purpose is our true inner self-transformation and awakening. Awakening ourselves through internal engineering helps us realize our highest potential. By realizing our hidden potential, we can express the fulfillment of our divine essence, thereby making the utmost contribution to the world.

References:

1. Website: https://yoga.ayush.gov.in/back

2. Website: https://www.himalayanyogainstitute.com/spiritual-side-yoga-means-achieve
3. Website: https://www.thelancet.com/action/showPdf?pii=S0140-6736%2809%2960456-
4. Website: https://www.medicalnewstoday.com/articles/150999#what_is_health
5. Website: https://www.artofliving.org/yoga/yoga-for-beginners/science-behind-yoga
6. Website: https://yoga.ayush.gov.in/blog?q=61
7. Website: https://www.ijss-sn.com/uploads/2/0/1/5/20153321/ijss_jun_oa57-_2017.pdf
8. Sharma Y K; Sharma, S and Sharma, E. (2018). Scientific benefits of Yoga :A Review
9. Research International Journal of Multidisciplinary,Vol 3, 8:144-148.

Internationalization of Higher Education In India- Issues, Challenges And Opportunities (Nep-2020 Policy Perspective)

Dr.U.K.Kulkarni
Associate Professor and Research Guide, Department of Education Karnataka State Akkamahadevi Women's University,
Jnanashakti Campus, Torvi, Vijayapura-586108
Email:ukkulkarni1970@gmail.com

Abstract: This article discusses the need and changing wants associated with internationalization of higher education in Indian context. The demand for international education is growing day by day. To cater these needs, institutions have started to take new steps. Besides traditional providers of higher education, new knowledge providers from business houses have started developing innovative models for delivery of higher education. India has certain advantages to expand its internationalization initiative and as a result receiving interests from foreign universities for setting up campuses in the country. India needs to have a policy towards private higher education including foreign universities desirous of setting up campus in India.
Key words: Internationalization, Higher Education, Globalization, exporting Education

INTRODUCTION:

The Prime Minister, from the ramparts of Red Fort on 15th August this year, exhorted Indians to think proactively on several fronts. Among them was the question -- why can't India be an exporter of education. That is indeed a new thought. Even while talking about globalization and internationalization of higher education, we do not think in terms of "exporting" education or education services since we tend to connect exports with commodities and not with services. But it is time to start doing so, especially in higher education, because India has the potential to become a global hub in this field.

Why internationalization of higher education?

There are pressing reasons behind the NEP's strong pitch for opening up of India's higher education sector to the world.

1. Despite having second largest higher education system in the world, none of its 990 universities and 40,000 colleges figure in the World University Rankings. Further, the country ranks as low as 72 among 132 countries in the latest Global Talent Competitive Index which gauges country's current ability to grow and attract talents.
2. One of the key reasons for this is education bureaucracy's prolonged stranglehold over higher education system preventing innovation and expansion of the sector.
3. With gross enrolment ratio over 26 percent and expected to grow further (50 percent by 2035 as per NEP projection), India's mammoth higher education sector is ready for massification.
4. Given the size and growth prospects, India has the potentials to emerge as a top destination for global universities.
5. Top foreign universities would bring in capital, latest education technology, innovative pedagogy and facilitate institution mobility that is missing in India.
6. The mere presence of foreign universities collaboration and partnerships can spur competition and innovation among Indian universities.

With shortage of high-quality educational institutions, there is a steady flight of quality students to foreign countries for higher degrees. In 2019 alone, some 750,000 students went for abroad to pursue higher studies. On an average, students spend $15 billion per year to earn these degrees. Therefore, by having top foreign institutions, students can obtain these degrees in the country at a much lower cost.

Why we need international students?

Today, in India, there is lukewarm response to the plea to promote internationalization of higher education through the increased inflow of international students. The Government itself has not made its policy clear though it pays lip-service asking universities to admit more foreign students. It is clear that efforts will have to be made to promote the inflow of international students for varying reasons.

1. The international student community is growing very fast globally (but not in India). Keeping in view the significance of this development, many governments have adopted policies that encourage both inflow and outflow of students.
2. It has been repeatedly indicated by educators that enhancing the international student component was very important at this stage of the growth of higher education in India. Comparison with a few other countries like China, many in Europe and in South Africa makes this clear.

3. Indian youth need to be exposed to the global culture if they are to become 'global citizens'. This can be achieved by travelling abroad for short periods as part of the education degrees at home, and by meeting more international students on home campuses.
4. International students will bring national diversity to our university campuses. Over the years the international students will enhance the visibility of India on the world education, social and political scene.
5. Efforts to bring in more international students would indirectly impact the quality, flexibility and diversity of Indian education; the system is more likely to be geared to meet the innovative and flexible needs of the main stake holders of education viz. the student community.
6. Opening the education system for global research using more international students could lead to greater international collaborations, better publication records and greater visibility amongst peers who rank the universities.
7. More international students in India would bring in additional revenue to the country – not only through tuition fees but through the uses of local goods and services needed by the international students. International students represent an 'emerging market' in the 'businesses of higher education. Universities across the world are trying to attract students from all over the world. International students studying abroad also add to the economy of the host country.

Mile stones on the way the Internationalization of Indian higher education:

1. The Indian higher education system is now recognized as one of the better systems for producing talented human workforce. Various agencies connected with education have begun to seriously look at the merits and demerits of internationalization of higher education in India. The National University of Education Planning and Administration (Nuepa) deliberated upon issues pertaining to globalization and the response to internationalization of education at a national conference held in New Delhi in August 2004. It felt that challenges of quality, modes of supply; access and equity in higher education; responses to General Agreement on Trade in Services (GATS) and WTO, matters pertaining to identity, culture and curriculum; and other concerns of the nations receiving foreign higher education needed to be addressed.
2. The Association of Indian Universities (AIU), too, held round tables on internationalization of higher education, at the University of Mysore in February 2001 and at Guru Nanak Dev University in Amritsar in February 2002. There was a realization that internationalization would lead to an improvement in the quality of education, promote Indian culture abroad, generate goodwill and understanding, and yield financial benefits.
3. The UGC, in the Tenth Plan (2002–07) made internationalization of higher education one of its thrust areas and projected a vision for promoting Indian higher education abroad as a response to the phenomenon of globalization. The Chairman of UGC set up an expert committee to encourage free flow of students from other nations to India and vice-versa. Subsequently, a standing committee of UGC for Promotion of Indian Higher Education Abroad (PIHead) gave its report in January 2004.
4. The PIHead committee emphasized that globalization was a dominant feature of the twenty-first century because of which integration of societies was taking place. This had given rise to major challenges in interaction between individuals, groups, and even with nature. The committee noted that the Indian education system had not yet acquired the capacity to cope, as it catered largely for domestic needs. Although India had certain advantages because of its 1) low-cost delivery system 2) English as the medium of instruction 3) Its huge technological and management resources, it had not yet harnessed its immense potential of reaching out to foreign students. Unlike in the developed countries, the number of international students in India was going down. At the same time, the committee recognized that internationalization would necessarily be a relatively slow process as both institutions and individuals had to be made aware that cooperation with universities in different countries was beneficial to both. Above all, the stakeholders needed to understand that internationalization did not imply a dilution of the national culture and ethos, but actually resulted in the strengthening of these by learning from others. The committee detailed the steps that had to be taken to make Indian higher education attractive abroad while at the same time strengthening it from within to build capacity to internationalization. It was realized that unlike some of the advanced English-speaking countries, particularly the US, the UK, Canada and Australia that had made concerted efforts to attract international students; India had done little in this direction. Hence it was necessary to formulate a national policy and adopt consistent strategies that would encourage Indian institutions to admit international students.
5. UNESCO's position paper interprets internationalization "as one of the ways in which higher education is responding to the opportunities and challenges of globalization. Internationalization includes a broad range of elements such as curriculum, teaching / learning, research, institutional agreements, students / faculty mobility, development co-operation and many more" (Unesco 2003).
6. Globalization has opened up markets for employment globally and students are eager to grasp such opportunities. In this competitive landscape, there is increasing recognition that the economic and social well-being of a nation and its citizens rests on their ability to participate and engage in a global knowledge economy. Globalization and internationalization of higher education are thus inextricably linked.

7. From an Indian perspective, the focus should be on how global resources can be utilized to increase access, enhance quality, encourage diversity and less on the commercial opportunities associated with the fast growing global market in higher education.
8. Over the last five years, internationalization of higher education and research has become one of the key policy priorities for the government of India. While the Narendra Modi government's major initiatives such as the Global Initiative of Academic Networks and Scheme for Promotion of Academic and Research Collaboration have aimed at tapping the talent pool of foreign academics to improve the competitiveness of the Indian system, programs such as Institutions of Eminence have focused on creating world-class teaching and research institutions.
9. It has become increasingly clear that the Modi government views the potential of the higher education sector not only as a tool of soft power but also as a means to enhance the country's international competitiveness.
10. In the NEP, there is an emphasis on developing a distinctly Indian approach to internationalization of higher education. Recommendations to build the soft power potential of Indian higher education by facilitating international research collaborations and international expansion of Indian universities and programs, etc., could be viewed in this context.

Major recommendations of the NEP with regard to internationalization are as follow:

Provide low-cost, quality education to attract international students.

Simplified visa and Foreigner Registration Regional Office processes and internship policies for international students.

Additional funds for Indian universities that aim to become attractive destinations for international students to develop specially designed courses. Special schemes that offer research scholarships to students from developing countries.

Twinning, international research partnerships and more MoUs for mutual recognition of degrees will be encouraged.

Global immersion programs for Indian students.

Public and private Indian universities that meet specified eligibility criteria will be encouraged to set up campuses in select countries particularly in the global South

Select universities (those from among the top 200 universities in the world) would be permitted to operate in India. A legislative framework facilitating such entry would be put in place.

ISSUES, CHALLENGES AND OPPORTUNITIES:

There are opportunities in internationalizing higher education in India are

Enhanced capacity,

greater access for students,

development of joint curriculum,

greater diversity of programmes,

exposure to a variety of teaching and learning methods,

growing comparability of qualifications,

exposure to established systems of education administration and management,

less bran-drain of gifted and bright students to foreign institutions,

fusion of cultures,

exchange of research ideas and enhancement of research capacity,

Establishment of multinational and cross disciplinary team and generation of new academic environments are some of the opportunities that internationalization offers.

The recent example of India's mission to Mars 'Manglayaan' is a fitting testimony of the type of opportunities that India offers to the world.

There are challenges and risks in internationalizing higher education in India are,

quality of provision,

high fees leading to an elitist provision,

Inequality of access leading to a two-tier system which is inconsistent with the equity and access drivers of the nation's higher education policy.

Important factors in any collaborative arrangement are issues relating to the award of degrees and the determination and approval of the quality assurance systems and procedures used to approve and accredit the qualifications.

Equally important are also issues of international mobility and credit transfer of the qualifications awarded.

There are Issues in internationalizing higher education in India are,

Issues related to curriculum delivery,

quality of teaching,

relevance of course content,

Learning and teaching strategies used and offer programmes that are both globally and locally relevant.

New approaches to pedagogy and curriculum development and an ongoing focus on quality that goes beyond simple audit and accreditation is required.

WHAT BEST WE CAN DO?

Maximizing the potential benefits from internationalization of higher education would require a deliberate and sustained effort from all stakeholders involved.

New ways of thinking and management are required to address the complexities of Indian higher education.

In particular, governance structures would need to be reformed. Neither a centralized bureaucratic structure nor one based purely on market forces would work.

CONCLUSION:

There is no denying that globalization is way of life in the 21st century. Though not all higher education institutions will be global in nature, none can exist in isolation from the ever expanding global higher education environment. It is time that higher education policy in India reflects on how best to benefit from the country's 'demographic dividend' and leverage on internationalization. Internationalization could help promote academic quality, integrity, diversity, access, and relevance and enhance capacity but only when managed effectively within a set of clear and transparent policies and regulatory arrangements. The creation of world class universities and a culture of academic excellence can only benefit the 140 million Indian students who can participate and engage in higher education.

Reference:

1. Internationalization of Higher Education- Institutional Perspectives, Leland C. Barrows
2. M.S.Talawar(2003), Quality Management in Teacher Education.
3. M.S.Talawar(2005), Teacher Education and Globalization.
4. NEP2020 Higlights - MHRD-Govt. of India
5. Perspectives in Higher Education: Alternatives in the Context of Globalization, Conference Proceedings, University of Mumbai (2014).

A Study on Problems associated with Human Resource Accounting and Possible Solution

Mr. Sanjay Pradip kumar Kamble
Assistant Professor, Department of Accountancy, Dhananjayrao Gadgil College of Commerce, Satara.
Email Id: kamblesanju07@gmail.com

Abstract:

Problems associated with human resource accounting is a major issue to study in India as India is the second most populated country in the world. Without a study in this area we would not find the actual profit and loss and financial position of the organization. Every organization needs skilled, hardworking, educated and knowledgeable people because they will work very smoothly and skillfully. Humans have for some time dealt with intangible real assets, livestock and human capital as a variety of entities such as manufacturing enterprises, trading entities, transportation businesses, running a country, schools and colleges. The unskilled man has a reason for a failed organization while the skilled man has a reason for a successful organization. Human is the human resource for all concerns such as doctors for hospitals, teachers and professors for schools and colleges, engineers for a variety of multinational companies and workers for manufacturing companies. This study mainly focuses on the problems associated with human resource accounting as well as tries to overcome the problems to record the human resources in the financial statement of the organisation. The researcher gives the suggestions to overcome the problems associated with the human resource accounting.

Keywords: Human Resource Accounting (HRA), Human Resources, Physical Assets, Capital

Introduction:

Human resource accounting is the process of identifying and reporting an organization's investment in human resources that is currently unaccounted. This is an extension of the standard accounting principles. Assessing the value of human resources can help organizations accurately document their assets. In other words, human resource accounting is the process of measuring the costs incurred by an organization on recruiting, selecting, training and developing human assets. Human resource accounting is such an important accounting for any organization like private or public companies, schools-colleges, ministries etc. For a long time, the above concerns need skilled, well-educated and knowledgeable and time-consuming staff who can give you the most important work. Time for concern is more than 8 hours. Human resource expenditure is treated as either human property or revenue expenditure in all institutions. We all know that the goal of making money for employees comes from the market which is not stable. Therefore, it is necessary to evaluate the cost of human resources in terms of economic nature. If we are practicing human resource accounting, the financial statements include the profit and loss of human resource accounting (HRA) and the financial status of human assets and human capital. This is a major issue to study in India as India is the second most populated country in the world. Without a study in this area we would not find the actual profit and loss and financial position of the organization. Every organization needs skilled, hardworking, educated and knowledgeable people because they will work very smoothly and skillfully. Humans have for some time dealt with intangible real assets, livestock and human capital as a variety of entities such as manufacturing enterprises, trading entities, transportation businesses, running a country, schools and colleges. The unskilled man has a reason for a failed organization while the skilled man has a reason for a successful organization. Human is the human resource for all concerns such as doctors for hospitals, teachers and professors for schools and colleges, engineers for a variety of multinational companies and workers for manufacturing companies. It has never been seen that human effort is less valuable in all concerns and that the organization does not reflect the actual cost and revenue earned and does not spend on human resources in the financial statements. Human resources are treated as assets or for some time as revenue expenditures but some expenditure on human resources are considered as deferred expenditures which can reduce the profit and loss of the company and other organizations in the following years of life. Salary are considered as direct and indirect expenses in the financial statements respectively but the profit and loss account and some other expenses should be included in the balance sheet as follows:

1. Manager's life insurance
2. Recruitment period. (Job expenses)
3. Training period. (Job on and off)

4. Development costs. (Promotion Expenses)
5. Motivation exp. (Cash / Rewards / Allowances)
6. Price of special facilities / perks (house, car, mobile, food,)
7. Contribution to Medical and Employees Provident Fund (EPF)
8. Depreciation on human property
9. Human Resource Suppliers Commission.

Statement of Problem:

Problems associated with human resource accounting.

Significance of the study:

This study provides a basic platform of planning in the methods for acquiring human resources. It also helps the management to overcome the problems associated with Human resource accounting. It provide various assistance to the management in employment and utilization of human resources, it helps the management in planning and executing personnel policies and plans pertaining to the recruitment, transfer, promotion and retrenchment of human resources.

Objectives of the study:

1. To study the concepts of human resource accounting
2. To study the problems associated with human resource accounting.
3. To give a possible solution to overcome the problems associated with HRA.

Research Methodology:

Data Source:

The present research paper is mainly based on secondary data. The data forpresent research paper is collected from books, research papers, and web sites etc.

Definitions:

Flamholtz defined Human Resource Accounting:

"Human resource accounting is accounting for people as an organizational resource. It involves measuring the costs incurred by business firms and other organizations to recruit, select, hire, train and develop human assets. It also involves measuring the economic value of people to the organization."

American Accounting Association has defined human resource accounting as follows:

"Human resource accounting is the process of identifying and measuring data about human resource and communicating this information to interested parties".

Methods of Human Resource Accounting:

The human resource accounting methods was first developed in 1691; the next phase was "between" 1691-1960 and the third phase was after 1960. To evaluate human resources, various methods or models have been developed. Basically, there are two methods to evaluatehuman resource accounting. The cost method also known as human resource cost accounting method or model and the value system method.

The cost method or human resource cost accounting method includes:

1. Acquisition cost method.
2. Replacement cost method.

The value system includes:

1. Current value of future earnings system.
2. Discount future pay method.
3. Competitive bidding method.

Problems Associated with Human Resource Accounting:

The most important difficulty regarding the human resource accounting is to recording cost of human resource as per the highly accepted methods or models of human resource accounting in the financial statement of the organisation. Currently there are many methods or models in use to determine the cost of human resource accounting such as cost method and economic value method but none of the methods are free from limitations. So human resource accounting is not easy task to valuing the human resources. The problems or difficulty associated with the human resource accounting as follows:

1. In human resource accounting there is not specific and clear cut guidelines for assessing the cost of human resources for organizations.
2. The period of human resource is uncertain hence valuating human resources in uncertain period may give an invalid result for organisation.

3. Human resource accounting is not capable for being owned, retained and utilized so it cannot treat the physical assets of the ogranisation so there is problem for management to consider the human resource as human assets or human capital.
4. In human resource accounting there is not universally accepted human resource accounting methods so it is very difficult to evaluate and record the human resources in the financial statement of the ogranisation.
5. In human resource accounting, if human resource is considered as assets then it is very difficult to charge depreciation on human assets because there are no proper guidelinesor methods for calculation of depreciation on human assets.
6. The organisation self creates goodwill and it will also beneficial to the organisation but this created goodwill may not be recorded in the balance sheet of the organisation because there is no clear guideline for recording such types of assets in the balance sheet.
7. For recording the human resources in the financial statement of the organisation the organisation needs to conduct human resource audit.

Solutions to overcome the problems associated with Human Resource Accounting:

Assets are the resources from which future financial value will go to the organization. Since an employee of an organization will not work for only one year, it seems reasonable to give an account to the employee in the balance sheet on the basis of it will have a future financial benefits to the organization. Furthermore, it is against the principle of accounting to record the cost of recruitment, training and development of employees in the profit and loss account for the same period. If human resources are considered as physical assets, its value can be achieved in more than one financial period, and amortization of these costs is highly accepted during the benefit period. Therefore, it is need to develop a suitable and accepted model for evaluating the human resources. It will be beneficial to capitalize on the costs of recruitment, selection, formal training and identification, Informal training, informal introduction etc. This measure is consistent with the existing historical cost approach.

Findings, Suggestions and Conclusion:

The findings of this study are important for both standard setters and organizations. The movement of fair value accounting in recent years for international standards represents a more sophisticated approach to the measurement of tangible as well as intangible assets. Given the opinion expressed by both academics and policy makers that traditional financial reporting systems do not provide value-related information to investors, in the future, human resource accounting information in financial statements may be reported to be mandatory. Therefore, the focus of the policy should be on developing key models for evaluating human capital; Establish guidelines for reporting and encourage adherence to stated guidelines.

References:

1. Mehta and Dhaka (May,2013); “Indian Journal of Applied Research”, Volume : 3 |Issue : 5 | May 2013 | ISSN-2249-555X
2. Pandurangarao, Basha And Rajasekhar, (APRIL ,2013), “International Journal of Social Science & Interdisciplinary Research”, Vol. 2 (4), April (2013), ISSN 2277 3630IJSSIR,
3. Islam, Kamruzzaman and et al (2013), “Global Journal of Management and Business Research Accounting and Auditing”, Volume 13, Issue 3, Version 1.0 Year 2013, Online ISSN: 2249-4588 & Print ISSN: 0975-5853
4. Avazzadehfath, Raiashekar (2011), “Asian Journal of Finance & Accounting”, Vol. 3,No. 1: E14,ISSN 1946-052X
5. Sharma and Kumar (Jan 2014), “National Monthly Refereed Journal of Research In Commerce & Management”, Volume III, ISSN– 2277-1166
6. Mamoon (2013); “International Journal of Innovate Research and Development”, Vol 2 Issue 4, ISSN: 2278 – 0211 (Online).
7. Baker & McKenzie (2010). “Australian Master Human Resources guide”, CCH Australia Limited. Macquarie University. Graduate School of Management : 51
8. Krishnamurthi, R (2007) “Human Resource Accounting” The Accounting World, September PP 24-29.

Web site references:

1. www.icai.org
2. www.icam.org

A Study on The Role Of The Judiciary In The Protection Of Child Rights

M.Vijayendra Kumar[1] M.Aravind Kumar[2]
[1]LL.M. Assistant Professor, The Central Law College, Salem, Tamil Nadu.
[2]LL.M. Assistant Professor, Government Law College, Coimbatore, Tamil Nadu
vijay.vijayendra15@gmail.com
profaravind91@gmail.com

Abstract

Child welfare is crucial in a civilized society since the community's well-being, progress, and development are all dependenton its children's health and well-being. The most valuable national assetis children and how they grow up and develop determines the nation's future well-being. Even the little social benefits that were formerly provided are being taken away from the children. They are displaced as a result of economic and forceful migration, which has increased the number of youngsters living on theroads.Minorsare being trafficked increasingly often beyond and within borders, and a growing number of minors are working part-time and full-time.Furthermore, the Indian judiciary's function and the breadth of judicial interpretation have significantly increased in past few years due to the enormous rise of legislative involvement in the modern period.In a slew of historic decisions, India's judiciary has emphasized the significance of safeguarding children's rights.
Keywords: Child Welfare, Historic decisions. Indian Judiciary, Judicial Interpretation, National Asset, Social benefits.

Introduction:

India has the world's largest child population, with almost a third of the population under 18 years of age. In addition, India has made significant commitments to protect children's basic rights.Overall indicators have improved: neonatal death rates have decreased, child survival rates have increased, school dropout rates have fallen as literacy rates have improved.However, in India, the problem of children's rights is stuck between legal and legislative promises to children on the one end and globalization's repercussions on the other. The judiciary has an important role in protecting citizens' and non-citizens' fundamental rights.In virtually all countries governed by written constitutions, the nature and extent of the court's role have long been a source of contention.Children's rights are being protected by judicial activism in today's world, including protection against sexual exploitation, children abuse, and trafficking. Here are some cases where the Indian court has acted to protect children's rights.

Constitutional provisions for the protection of Children:

UN General Assembly enacted the CRC (Convention on the Rights of the Child) on 20thNov., 1989. 61 nations signed it on the first day of the session, January 26, 1990. The CRC applies to all children below 18, irrespective of gender, language, religion,color, or ethnicity. In 1992, India approved the CRC. In India, differentconstitutional protections safeguard children. These include:

1. **Article 15** confirms the state's authority to legislate particular safeguards for women and children, while no child below 14 may be worked in any harmful activity, according to **Article 24** of the Constitution.
2. **Article 39 (e)** of the Directive Principles of State Policy states that young children should not be mistreated or pushed into professions that are not suitable for their strength orage.
3. **Under Article 39 (f),** children and adolescents are required to be protected from abuse and material and moral abandonment so that they may develop in a healthy, free and dignified way.
4. **Article 45** of the Directive Principles of State Policy mandates that all children receive free and mandatory education until14.

The Right to Education and Child Labor:

For the growth of human potential and the creation of new opportunities, education is essential. Child labor must be abolished before compulsory education can be implemented since the two are intertwined. Article 24 of the Constitution affirms that children who are under 14 are not permitted to work.[1]Since children under the age of 14 are not allowed to be employed, they must be enrolled in an

[1] Article 24: No Child below the age of fourteen years shall be employed to work in any factory or mine or engaged in any other hazardous employment.

educational facility.[2]The Supreme Court has clarified that Art.21 of the Constitution's right to personal liberty includes the freedom of child laborers to acquire an education.[3]The Supreme Court ruled in **M.C. Mehta vs State of Tamil Nadu**[4] that children should not be engaged in dangerous employment in companies that make matchboxes and pyrotechnics, and that constructive measures should be taken to better their lives of these youngsters.

Art.21-A of the Constitution (86th Amendment) Act of 2002 mandates that the state shouldoffermandatory and free education to all children who are between6 to 14as perlegislation. Justice Mohan observed in **Unni Krishnan J.P. vs State of Andhra Pradesh**[5]that*"in educational institutions which are seed-beds of culture, where children in whose hands quiver the destinies of the future, are trained. From their ranks will come out when they grow up statesmen and soldiers, philosophers andpatriots, who will determine the progress of the land.*[6] *India has the highest number of child laborers in the world."*

To enable children to work in sectors that are not deemed detrimental to children, a current rule on child labor is in direct conflict with the fundamental human right of every child to mandatory and free education. Despite this, there is no effort to reconcile the issue.

Child Labor Welfare and the Locus Standi:

The Indian courts' shifting attitude may be seen in the liberalization of the idea of ***locus standi,*** which allows for easier access to the courts.Working children are often perceived as coming from low-income households with little options for expressing their dissatisfaction with their basic rights being violated with impunity. The Supreme Court has shown its empathy to the underprivileged by loosening the idea of ***locus standi*** in consideration of the pitiful situations of a child laborer.

The***Peoples Union for Democratic RightsvsUnion of India***[7]was a landmark case where the Supreme Court considered a letter submitted through post as a public interest lawsuit. It is alsocalled the ***Asiad Workers case***. Although the Employment of Children Act, 1938 didn't even involve construction job on projects because it was not a task listed in the Act's Schedule, the Supreme Court decided to hold that this task was a potentially dangerousvocation, and children below fourteen can't be engaged in a dangerous environment under Art.24. Even in the lack of applicable law, the right of a child to be safeguarded from abuse under Art.24 was actionable in a public interest case. The Supreme Court's judgment in **Salal Hydro Project vs Jammu and Kashmir**[8], in which the Court reaffirmed the aforementioned position, set a new milestone in the implementation of Art.24 of the law. Child labor, according to the court, is an economic issue. Poor parents try to justify their modest earnings by having their children work for them. As a result, given the current socio-economic climate, a comprehensive prohibition of all forms of child labor may not be socially possible. As a result, only a practical restriction on underage labor is imposed by Article 24. Abolishing child labor is impossible as long as people are starving and suffering, the Supreme Court said.

Juvenile Justice and Protection:

The ***Juvenile Justice (Care & Protection) Act,* 2000**[9]is passed as human rights law, and it is currently in effect in every state, revoking all state-enacted children's laws. The two sorts of juveniles are addressed by this statute. Sec. 2(1) describes "juvenile in conflict with the law" and Section 2(2)(d) defines "childneedsprotection and care". A juvenile, sometimes called a youngster, is someone under the age of eighteen. The penal system will include the care of convicts with the primary goal of reform and social rehabilitation. Juvenile delinquents should be kept separate from adults and receive treatment commensurate with their legal position and age.[10]

---

[2] Article 45 of the Indian Constitution states that the State shall endeavor to provide, within period of ten years from the commencement of this Constitution, for free and compulsory education for all children until they complete the age of 14 years.

[3] AIR 1993 SC 2178.

[4] AIR 1991 SC 417

[5] [1992] 3 SCC p. 666.

[6] AIR 1993 SC 2178.

[7] AIR 1982 SC 1473.

[8] AIR 1987 SC 177.

[9] Juvenile Justice (Care and Protection) Act was enacted in 2000 by repealing the Juvenile Justice Act 1986.

[10] Article 10 of the International Convention on Civil and Political Rights, 1966.

In ***Sheela Barsevs Union of India***[11]a landmark case in whichMs. Sheela Barse, a determined social worker brought the subject of vulnerable children under16-years-age who were being held in jails without their parents' permission. She recommended that such small kids be released from prisons, as well as information regarding the juvenile justice system, schools, and homes, as well as an order mandating that District judges go to see prisoners or sub-jails under their jurisdiction to verify that juvenile in custody are adequately cared for. Children in prison are entitled to special treatment, according to the Court. Children are the country's assets, and they must be treated accordingly. The Court argued that custody and juvenile facilities for offenders' children should be established. Furthermore, the Supreme Court stepped in to protect the children's rights in observation homes.

Prohibition of Sexual Exploitation of Children:

Human rights are founded on each individual's worth and dignity. The UDHR has pushed back against human rights and basic freedoms. As a result, women's human rights, including those of girls, are inalienable, essential, and inseparable parts of universal human rights. Discrimination based on gender in any form is a violation of basic liberties and human rights. As a result, taking all necessary efforts to outlaw prostitution would be critical. Prostitution, in whatever form, must be eradicated if women are to achieve societal prosperity and glory. Prostitution must be abolished if a child's right to growth is to be realized. Effective efforts to combat prostitution at all levels are vital to success.The Supreme Court'sverdict in **Vishal Jeet*vs* Union of India**[12] raises several important issues concerning child sexual exploitation. Many destitute young boys and girls in their prime years of life have been reported to be hauled to the "flesh marketplace" and forcefully forced into "flesh trading," done in flagrant violation of all canons of decency, morality, and humanity's dignity. Similarly, the Supreme Court ruled in **Gaurav Jain vs Union of India**[13] that prostitutes' children have the right to equal dignity, opportunity, rehabilitation, and protection to engage fully in society without being stigmatized as a result.The Court mandated the establishment of a committee for formulating and executing a strategy for the children rehabilitation center of child prostitutes and these children, and also the filing of a monthly report by the Court's Registry.

Conclusion:

The above-mentioned cases demonstrate the Supreme Court of India's determination to safeguard children from different forms ofabuse. Despite the Supreme Court's praiseworthy directives and proposals in several cases to defend impoverished children's basic rights, the government apparatus does not effectively follow and execute these directives and proposals. In this light, the Indian court's performance proved as a significant support to the realization of human rights in general and specifically child rights. The courts have always taken real measures to protect them from their employer's exploitative inclinations by regulating their working hours, setting their pay, and establishing rules regarding their healthcare and medical services. States have even been warned by the courts that they must provide an atmosphere in which young laborers may flourish and develop in a healthy and dignified way, following our constitution's mandate.

Reference:

1. Asha Bajpai: "Child Rights in India Law Policy and Practice", Oxford University Press, 2008.
2. Badal, Saroj: "Child Labour-Evil-Reason and Remedy" Udbhawna, Child Labour Special, No. 43-44. July- Dec, 1996.
3. Chakrabarty, Dr. Manik: "International Law of Trafficking in Child for Prostitution: The Indian Experience"; published in the book 'Law and Child edited by Chakrabarty, Dr. NirmalKanti et al., 2004
4. Ghokhala, S.D. and Sohoni, N.K: Child in India; Samaiya Publications Pvt. Ltd., Bombay, 1979 p.34.
5. Gil, David: "Incidence of Child Abuse and Demographic Characteristics of Persons Involved"; published in the book 'the Battered Child', edited by Helfer and Kempe, 1968.
6. Mahaveer Jain, "Perspective on Child Labour in India", Awards Digest, Vol. XX, No. 7-12, July-December, 1994.
7. Parke, R and Collmer, C: "Child Abuse: An Interdisciplinary Analysis"; Review of Child Development Research, 1975.
8. The Child & Adolescent Labour (Prohibition and Regulation) Act, 2016. (Bare Act)

[11] 1986 3 SCC 596.

[12] AIR 1990 SC 1413

[13] AIR 1997 SC 3051

9. The Child Labour Prohibition and Regulation Act, 1986. (Bare Act)
10. The Child Marriage Restraint Act, 1929. (Bare Act)
11. The Commission for the Protection of Child Rights Act, 2005, (Bare Act).
12. The Immoral Traffic Prevention Act, 1956. (Bare Act)
13. The Juvenile Justice Care and Protection of Children Act, 2002. (Bare Act)

Analysis of Financial Performance of Canara Bank

Ranganath Galagin[1] Dr. Waghamare Shivaji[2]
[1]Research Scholar, Dept. of Commerce, GUK,
[2]Professor, Dept. of Commerce, GUK,
Email ID:buddinni@gmail.com Email ID: waghamare_sh@rediffmail.com

Abstract: Banks are considered as the backbone of any economy. Productivity and Profitability of banks enhances the economic health of the country. After Liberalization, Privatization and Globalization of Indian economy, there is paradigm shift in entire country. The waves has also affected banking sector in positive way. The present study is an attempt to evaluate the productivity and profitability of Canara Bank. To calculate productivity and profitability, ratio analysis technique is used. To analyse the financial performance, researchers have employed seven key financial ratios viz. Return on Total Assets, Return on Earning Assets, Return on Equity, Return on Advances, and Return on Investments, Cost of Deposits, and Cost of Borrowings.

Keywords: financial performance, Canara Bank, Financial ratios.

Introduction:

The experience of the Asian financial crisis of 1997–98 has confirmed the fact that a sound and well-regulated financial system, of which the banking system is the most crucial part, is a sine qua non for macroeconomic stability and sustainable economic growth. The presence of a crisis in the banking system in terms of its insolvency has the potential to push the economy into a slump, in what is the most extreme form of credit driven macroeconomic cycle (Caprio and Honohan 2002). In a dynamic and competitive banking system, only robust banks in terms of high levels of both technical efficiency and profitability can ensure a reasonable return to stakeholders and minimize the risk of bankruptcy since they possess the ability to withstand any sort of financial crisis. In fact, the growing number of distressed (weak) banks in the banking sector leads to misallocation of resources, reduction in overall return on capital and high transaction costs. This, in turn, dampens the growth of the banking sector in particular and the economy in general. Given the aforementioned considerations, it has become significant to identify robust and distressed banks in the banking sector. This may help to evolve an appropriate strategy to restructure the distressed banks in the banking system.In India, the Verma Committee (Verma 1999) was assigned the task for identifying and restructuring weak Public Sector Banks (PSBs). Using seven financial ratios, the committee identified United Commercial Bank, United Bank of India and Indian Bank as weak banks. Some notable attempts in the recent years, inter alia, have been made by the researchers to analyze the efficiency of the Indian banking sector (see Bhattacharya et al. 1997[14]; Chatterjee 2006[15]; Das 1997a[16], 1997b[17], 1999[18]; Debasish 2006[19]; Kumar and Verma 2003[20]; Mukherjee et al. 2002[21]; Noulas and Ketkar 1996[22]; Saha and Ravisankar 2000[23]; Sanjeev 2006[24]; Sathye 2003[25]; Shanmugam and Lakshmanasamy 2001[26]).

[14]Bhattacharya, A., C.A.K. Lovell and P. Sahay. 1997. 'The Impact of Liberalization on the Productive Efficiency of Indian Commercial Banks', European Journal of Operational Research, 98(2): 332–45.

[15]Chatterjee, G. 2006. 'Is Inefficiency of Banks in India a Cause for Concern? Evidence from the PostReforms Era', Journal of Emerging Market Finance, 5(2): 151–82.

[16]Das, A. 1997a. 'Measurement of Productive Efficiency and its Decomposition in Indian Banking Firms', Asian Economic Review, 39(3): 422–39.

[17]Das, A. 1997b. 'Technical, Allocative and Scale Efficiency of Public Sector Banks in India', Reserve Bank of India Occasional Papers, 18(2–3): 279–301.

[18]Das, A. 1999. 'Efficiency of Public Sector Banks: An Application of Data Envelopment Analysis Model', Prajnan: Journal of Social and Management Sciences, 28(2): 119–31.

[19]Debasish, S.S. 2006. 'Efficiency Performance in Indian Banking—Use of Data Envelopment Analysis', Global Business Review, 7(2): 325–33.

[20]Kumar, S. and S. Verma. 2003. 'Technical Efficiency, Benchmarks and Targets: A Case Study of Indian Public Sector Banks', Prajnan: Journal of Social and Management Sciences, 31(4): 275–300.

[21]Mukherjee, A., P. Nath and M.N. Pal. 2002. 'Performance Benchmarking and Strategic Homogeneity of Indian Banks', International Journal of Bank Marketing, 20(3): 122–39.

In the era of economic liberalization and rising trends towards globalization, numerous banking sector reforms have been introduced in India to improve the operational efficiency of the PSBs and making them financially sound so that Indian banks can compete in the global market. For achieving the said purpose along with the Narasimhan Committee (1991) recommendations, recommendations of the Verma Committee (1996), the Khan Committee (1997) and the Second Narasimhan Committee (1998) have also been employed. To enhance the size of the banks, improve operational efficiency and to overcome the bankruptcy, merger of PSBs was undertaken in several phases.

Review of literature:

Abhiman Das (2002)[27] "Risk and Productivity change in Public Sector Banks" observed the relationship portfolio risk and capital and its association with operating efficiency by using the data from 1995-96 to 2000-01of PSBs in India. However, it dedicated at macro level of Indian banking system.

Amandeep (1991)[28] analyzed the evolving trends in profits and the issues responsible for the damage of profitability of banks during 1976 - 1978 and 1983-1985. Researcher recommended ways to progress profitability without risking the basic objectives of nationalization. accordingly, three approaches were employed viz., ratio analysis, trend analysis, and concentration indices. The study showing that in order to progress their profitability, the banks need to concentrate on the management of spreads, establishing expenses, subsidiary income, and deposit structure.

Ammannaya, K.K. (2007)[29] attempted an assessment of the Indian Banking Sector based on the global standards under different parameters such as, Return on Assets, Capital Adequacy Ratio, Capital Asset Ratio, Cost Income Ratio, and Fund Volatility Ratio during 1947 to 2007. The study shows that the Indian Banking System had appeared stronger, sounder and compared well with the global standards under all the dynamic constraints.

Banerji, P. (1970)[30] resolved that commercial banks donate to economic growth by generating financial resources. Quoting the instance of the Japanese economy, it was witnessed that its financial institutions, through a growth of indirect finance particularly bank credit, were accountable for mobilizing private funds and creation of high rate of investment.

Bhide, M.G., Prasad, A. and Ghore, S. (2000)[31] observed the progression of banking sector reforms in India. A stress test of credit risk was conducted to estimate the efficiency of the prudential norms. The examination exposed that depending on the percentage of advances that move up into non-performing assets, the gradual outcome was a loss of interest income of Rs.21.55 billion.

DimitriVittas (1991)[32] "Measuring Commercial Bank Efficiency- Use and Misuse of Bank Operating Ratios" inspected the practice of commercial banks in some selected countries like German, U.K, Canada and Netherlands. The study absorbed on determinants of operating ratios.

---

[22]Noulas, A.G. and K.W. Ketkar. 1996. 'Technical and Scale Efficiency in the Indian Banking Sector', International Journal of Development Banking, 14(2): 19–27

[23]Saha, A. and T.S. Ravisankar. 2000. 'Rating of Indian Commercial Banks: A DEA Approach', European Journal of Operational Research, 124(1): 187–203.

[24]Sanjeev, G.M. 2006. 'Does Banks' Size Matter in India', Journal of Services Research, 6(2): 135–44.

[25]Sathye, M. 2003. 'Efficiency of Banks in a Developing Economy: The Case of India', European Journal of Operational Research, 148(3): 662–71.

[26]Shanmugam, K.R. and T. Lakshmanasamy. 2001. 'Production Frontiers and Efficiency Measures: An Analysis of the Banking Sector in India', AsianAfrican Journal of Economics and Econometrics, 1(2): 211–28.

[27]Abhiman Das: "Risk and Productivity Change in Public Sector Banks", Economic and Political Weekly, Feb.2, 2002,

[28]Amandeep (1991): "Profits and Profitability of Indian Nationalized Banks", University Business School, Panjab University, Chandigarh.

[29]Ammannaya, K, K (2007): "Overview of Banking Development-1947-2007", Southern Economist, Dec.2007.

[30]Banerji, P, (1970): "Economic Development of Japan In the pattern of Economic Development", Bombay, Allied Publishers Pvt. Ltd, p-344.

[31]Bhide, A K Prasad and Ghose, B (2000): "Emerging Challenges in Indian Banking", Conference on Indian Economic Policy; Trade, Finance and Public Finance, July 2001.

[32]DimitriVittas: Measuring Commercial Bank Efficiency, Policy Economic Research Papers, Financial Policy and Systems, Country Economic development, The World Bank, Nov. 1991, WPS 806

Frey, Thomas, and Lee (1970)[33] pointed out that the limits of loans of a rural bank are directed and controlled by the feedback interactions. They determined that declining capital and liquidity constraints improved the profitability of the banks.

Objectives of the study:

The key objectives of the study are:

1. To analyze the financial performance of Canara Bank during 2015-2019.
2. To ascertain findings and draw conclusion.

Methodology:

The present study intends to analyse the financial performance of Canara Bank. The study period is of five years i.e. 2015 to 2019.The required data for the study have been collected from the annual reports of Canara Bank for the study period. To analyse the financial performance, researchers have employed seven key financial ratios viz. Return on Total Assets, Return on Earning Assets, Return on Equity, Return on Advances, Return on Investments, Cost of Deposits, and Cost of Borrowings.

Analysis of data:

The financial performance of the sample PSBs has been analysed for the study period of 2015 to 2019 applying seven key ratios. The analysis is presented in the following paragraphs.

01 Return on Total Assets of Canara Bank

Table 01 Return on Total Assets of Canara Bank

Year	ROTA (%)	Growth (%)
2015	0.52	
2016	0.49	0.94
2017	0.22	0.45
2018	-0.68	-3.09
2019	0.08	0.12
Mean	**0.34**	
SD	**0.49**	
CAGR	**-0.37**	

Source: Compiled from the annual reports of Canara Bank.

[33] Frey, Thomas and Lee (1970): "Optimal Assets and Liability Decisions for a Rural Bank: An Application of Multi Period Linear Programming", Ph.D. Thesis, Urban Champaignm, University of Illinvis.

Graph 01 Return on Total Assets of Canara Bank

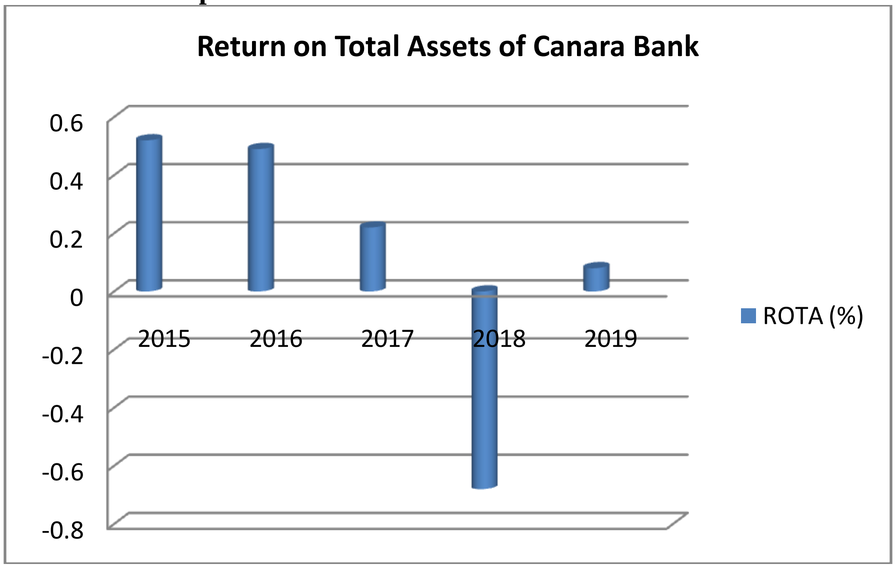


Table 01 Shows the Return on total assets of Canara Bank during 2015 to 2019. Canara Bank has ROTA of 0.52 in 2015, 0.49 in 2016, 0.22 in 2017, 0.68(-) in 2018 and 0.08 in 2019. During the study period ROTA of Canara Bank has the mean value of 0.34, SD of 0.49 and CAGR of 0.37(-). ROTA of Canara Bank has shown the decreasing trend during the study period.

02 Return on Earning Assets of Canara Bank

Table 02 Return on Earning Assets of Canara Bank

Year	ROEA (%)	Growth (%)
2015	1.34	
2016	1.3	0.97
2017	1.57	1.21
2018	1.59	1.01
2019	1.61	1.01
Mean	**0.13**	
SD	**0.15**	
CAGR	**0.05**	

Source: Compiled from the annual reports of Canara Bank.

Graph 02Return on Earning Assets of Canara Bank

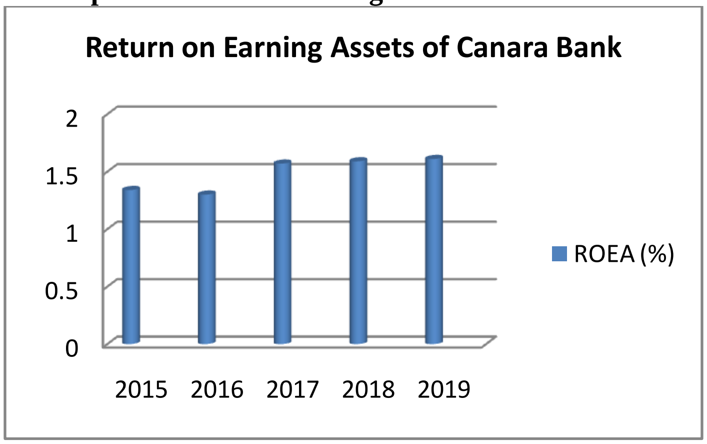


Table 02 Shows the Return on earnings assets of Canara Bank during 2015 to 2019. Canara Bank has ROEA of 1.34 in 2015, 1.3 in 2016, 1.57 in 2017, 1.59 in 2018 and 1.61 in 2019. During the study period ROEA of Canara Bank has the mean value of 0.13, SD of 0.15 and CAGR of 0.05. ROEA of Canara Bank has increased from 1.34 to 1.61 during the study period.

03 Return on Equity of Canara Bank

Table 03 Return on Equity of Canara Bank

Year	ROE (%)	Growth (%)
2015	10.69	
2016	10.15	0.95
2017	4.53	0.45
2018	-14.24	-3.14
2019	1.86	-0.13
Mean	**7.03**	
SD	**10.13**	
CAGR	**-0.35**	

Source: Compiled from the annual reports of Canara Bank.

Graphs 03 Return on Equity of Canara Bank

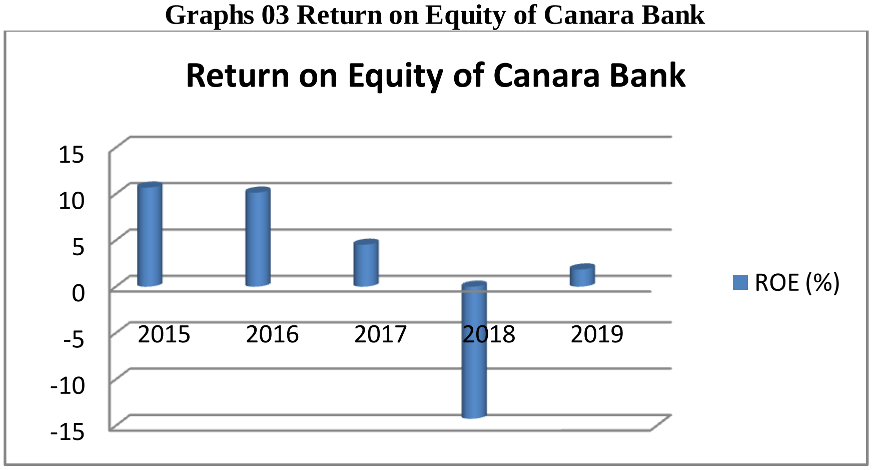


Table 03 Shows the Return on Equity of Canara Bank during 2015 to 2019. Canara Bank has ROE of 10.69 in 2015, 10.15 in 2016, 4.53 in 2017, 14.24 (-) in 2018 and 1.86 in 2019. During the study period ROE of Canara Bank has the mean value of 7.03, SD of 10.13 and CAGR of 0.35(-). ROE of Canara Bank has decreased during 2018 as a result of huge provisions and contingencies made during that period.

04 Returns on Advances of Canara Bank

Table 04 Return on Advances of Canara Bank

Year	ROA (%)	Growth (%)
2015	13.26	
2016	13.56	1.02
2017	12.12	0.89
2018	10.83	0.89
2019	10.96	1.01
Mean	**12.14**	
SD	**1.26**	
CAGR	**-0.05**	

Source: Compiled from the annual reports of Canara Bank.

Graphs 04 Return on Advances of Canara Bank

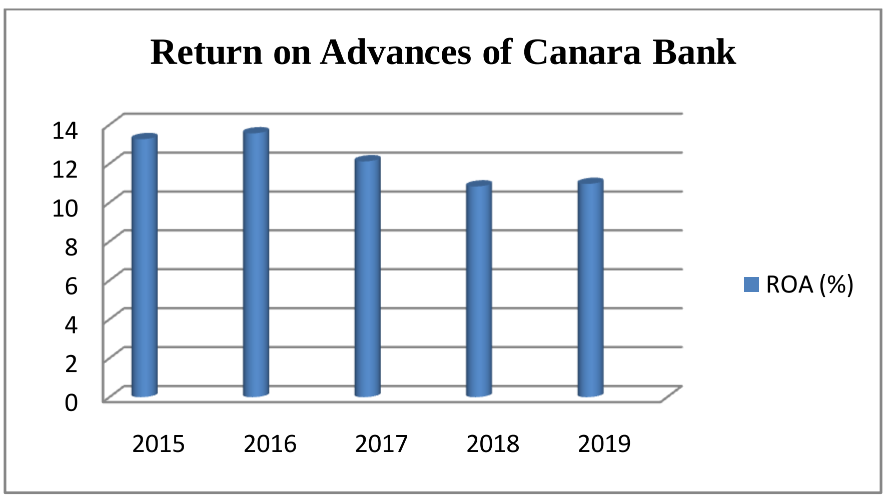


Table 04 Shows the Return on Advances of Canara Bank during 2015 to 2019. Canara Bank has ROA of 13.26 in 2015, 13.56 in 2016, 12.12 in 2017, 10.83 in 2018 and 10.96 in 2019. During the study period ROA of Canara Bank has the mean value of 12.14, SD of 1.26 and CAGR of 0.05(-). ROA of Canara Bank has decreased from 13.26 to 10.96 during the study period.

05 Return on Investments of Canara Bank

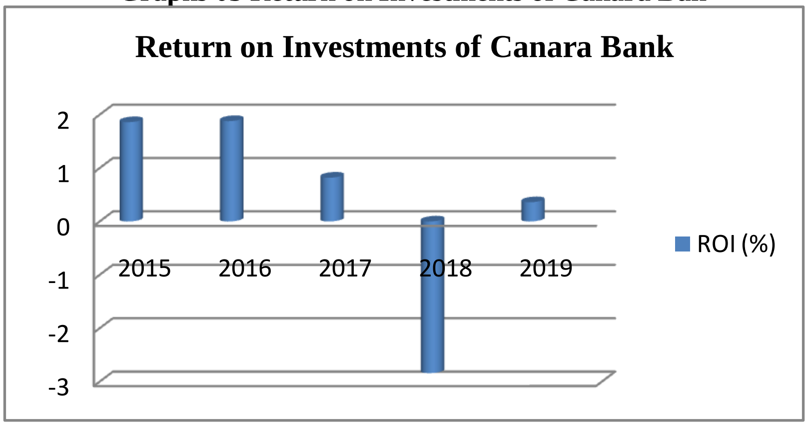
Table 05 Return on Investments of Canara Bank

Year	ROI (%)	Growth (%)
2015	1.86	
2016	1.88	1.01
2017	0.82	0.44
2018	-2.84	-3.46
2019	0.36	-0.13
Mean	**1.32**	

SD	**1.94**	
CAGR	**-0.34**	

Source: Compiled from the annual reports of Canara Bank.

Graphs 05 Return on Investments of Canara Ban



k

Table 05 Shows the Return on Investments of Canara Bank during 2015 to 2019. Canara Bank has ROI of 1.86 in 2015, 1.88 in 2016, 0.82 in 2017, 2.84(-) in 2018 and 0.36 in 2019. During the study period ROI of Canara Bank has the mean value of 1.32, SD of 1.94 and CAGR of 0.34(-). ROA of Canara Bank has decreased from 1.86 to 0.36 during the study period.

06 Cost of Deposits of Canara Bank

Table 06 Cost of Deposits of Canara Bank

Year	Kd (%)	Growth (%)
2015	7.19	
2016	7.14	0.99
2017	6.37	0.89
2018	5.55	0.87
2019	5.4	0.97
Mean	**0.68**	
SD	**0.85**	
CAGR	**-0.07**	

Source: Compiled from the annual reports of Canara Bank.

Graphs 06 Cost of Deposits of Canara Bank

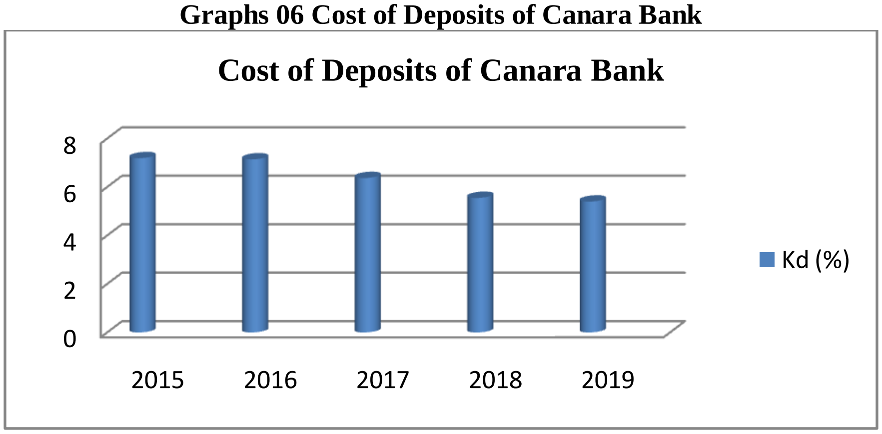


Table 06 Shows the Cost of Deposits of Canara Bank during 2015 to 2019. Canara Bank has COD of 7.19 in 2015, 7.14 in 2016, 6.37 in 2017, 5.55 in 2018 and 5.4 in 2019. During the study period COD of Canara Bank has the mean value of 0.68, SD of 0.85 and CAGR of 0.07(-). COD of Canara Bank has decreased from 7.14 to 5.4 during the study period.

07 Cost of Borrowings of Canara Bank

Table 07 Cost of Borrowings of Canara Bank

Year	Kb (%)	Growth (%)
2015	132.78	
2016	127.5	0.96
2017	79.84	0.63
2018	75.02	0.94
2019	78.89	1.05
Mean	**98.80**	
SD	**28.72**	
CAGR	**-0.12**	

Source: Compiled from the annual reports of Canara Bank.

Graphs 07 Cost of Borrowings of Canara Bank

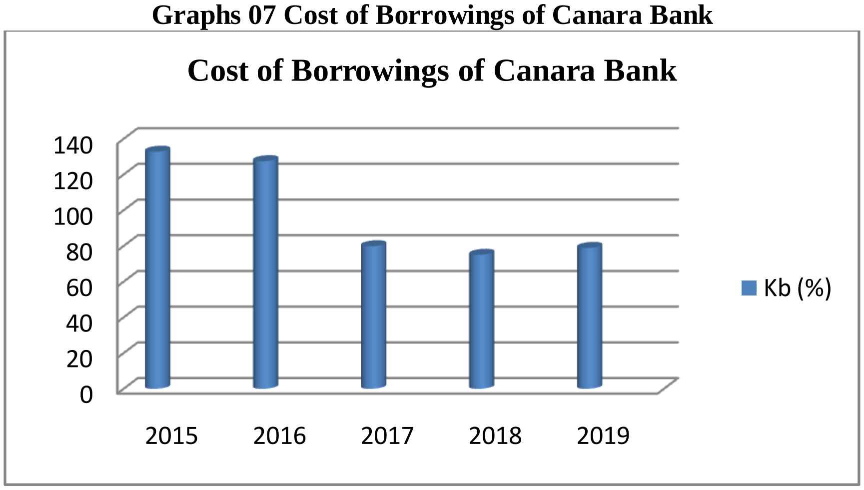


Table 07 Shows the Cost of Borrowings of Canara Bank during 2015 to 2019. Canara Bank has COB of 132.78 in 2015, 127.5 in 2016, 79.84 in 2017, 75.02 in 2018 and 78.89 in 2019. During the study period COB of Canara Bank has the mean value of 98.80, SD of 28.72 and CAGR of 0.12(-). COB of Canara Bank has decrease from 132.78 to 78.89 during the study period.

Conclusion:

The analysis of financial performance of the Canara Bank indicates very clearly that, over the study period of 2015 to 2019 the CanaraBank has performed reasonably well, but the performance is inconsistent. Based on the findings of the study, it is suggested that the Canara Bank need to improve the efficiency of the assets and minimize their expenses which do not directly connect to the operations of the bank. Wherever possible the provisions are to be spread over the period rather than absorbing the loss in a single year, so that the serious negative influence on the profit of a single year can be avoided. Further, the Canara Bank have to keep a watch on non-performing assets all along. The post Covid-19 period is likely to be very challenging to the PSBs due to their compulsion to support the industry and society on the one hand, and obligation towards their fiduciary duty on the other.

References:

1. Bhattacharya, A., C.A.K. Lovell and P. Sahay. 1997. 'The Impact of Liberalization on the Productive Efficiency of Indian Commercial Banks', European Journal of Operational Research, 98(2): 332–45.

2. Chatterjee, G. 2006. 'Is Inefficiency of Banks in India a Cause for Concern? Evidence from the Post Reforms Era', Journal of Emerging Market Finance, 5(2): 151–82.
3. Das, A. 1997a. 'Measurement of Productive Efficiency and its Decomposition in Indian Banking Firms', Asian Economic Review, 39(3): 422–39.
4. Das, A. 1997b. 'Technical, Allocative and Scale Efficiency of Public Sector Banks in India', Reserve Bank of India Occasional Papers, 18(2–3): 279–301.
5. Das, A. 1999. 'Efficiency of Public Sector Banks: An Application of Data Envelopment Analysis Model', Prajnan: Journal of Social and Management Sciences, 28(2): 119–31.
6. Debasish, S.S. 2006. 'Efficiency Performance in Indian Banking—Use of Data Envelopment Analysis', Global Business Review, 7(2): 325–33.
7. Kumar, S. and S. Verma. 2003. 'Technical Efficiency, Benchmarks and Targets: A Case Study of Indian Public Sector Banks', Prajnan: Journal of Social and Management Sciences, 31(4): 275–300.
8. Mukherjee, A., P. Nath and M.N. Pal. 2002. 'Performance Benchmarking and Strategic Homogeneity of Indian Banks', International Journal of Bank Marketing, 20(3): 122–39.
9. Noulas, A.G. and K.W. Ketkar. 1996. 'Technical and Scale Efficiency in the Indian Banking Sector', International Journal of Development Banking, 14(2): 19–27
10. Saha, A. and T.S. Ravisankar. 2000. 'Rating of Indian Commercial Banks: A DEA Approach', European Journal of Operational Research, 124(1): 187–203.
11. Sanjeev, G.M. 2006. 'Does Banks' Size Matter in India', Journal of Services Research, 6(2): 135–44.
12. Sathye, M. 2003. 'Efficiency of Banks in a Developing Economy: The Case of India', European Journal of Operational Research, 148(3): 662–71.
13. Shanmugam, K.R. and T. Lakshmanasamy. 2001. 'Production Frontiers and Efficiency Measures: An Analysis of the Banking Sector in India', AsianAfrican Journal of Economics and Econometrics, 1(2): 211–28.
14. Abhiman Das: "Risk and Productivity Change in Public Sector Banks", Economic and Political Weekly, Feb.2, 2002,
15. Amandeep (1991): "Profits and Profitability of Indian Nationalized Banks", University Business School, Panjab University, Chandigarh.
16. Ammannaya, K, K (2007): "Overview of Banking Development-1947-2007", Southern Economist, Dec.2007.
17. Banerji, P, (1970): "Economic Development of Japan In the pattern of Economic Development", Bombay, Allied Publishers Pvt. Ltd, p-344.
18. Bhide, A K Prasad and Ghose, B (2000): "Emerging Challenges in Indian Banking", Conference on Indian Economic Policy; Trade, Finance and Public Finance, July 2001.
19. DimitriVittas: Measuring Commercial Bank Efficiency, Policy Economic Research Papers, Financial Policy and Systems, Country Economic development, The World Bank, Nov. 1991, WPS 806

Assessing Tony Blair's Labour Government's European Union Policiesduring Brexit Era

Balasubramanya P. S.
Assessing Tony Blair's Labour Government's European Union Policies During Brexit Era[34], Assistant Professor, Department Of Political Science, Government First Grade College,Bantwal Kamaje, Jodumarga Post, Bantwal Taluk, D.K. Dist. Pin: 574 219.Affiliated To Mangalore University
E Mail Id subbapaniyala@gmail.com

Abstract:
This paper mainly assessingTony Blair's Labour Government's European Union Policies during Brexit Era.The BREXIT means 'British Exit'. This refers to Britain's withdrawal from the European Union. The Britain's exit from European Union would lead to several economic and financial impact not only for European Union or developed economies, emerging and developing economies but for the entire world. After UK's membership to EU in 1973, it had not actively engaged in the European Union's policies and implementation process. From 1973 to 1996, the successive UK Prime Ministers followed a negative and skeptical attitude towards various EU policy initiatives and none of the UK Prime Ministers showed any special interest to improving its relations with EU. In this context, the study of Tony Blair's premiership plays an important role to understand UK-EU relations during 1997 to 2007. In reality, Tony Blair's Labour government made a huge difference in the EU-UK relationship. His Labour government from the very beginning made clear to the UK citizens that their government would take more pro-active and constructive role in the EU policy making and various developmental programmes.In this context the study of Tony Blair's Labour government's policies and perspectives towards European Union in the Brexit era,gives better understanding of United Kingdom and European Union'srelations, policies and perspectives during that period.
Key Words:
European Union, United Kingdom, Brexit, EMU, Kyoto Protocol, Lisbon Strategy,Amsterdam treaty, The Nice treaty, Schengen Agreement

Introduction:

The Labour party under the Tony Blair came to power in UK after the 1997 UK General election.The Labour Party in its 1997 General election manifesto introduced the pro-European policy strategy goals and this was whole heartedly supported by the UK people in the election. As a result, the Labour Party won the election by a huge majority of votes in its party history. The 1997 election gave new direction to the UK's EU policy. Tony Blair's pro-European policy initiatives made a huge change in the EU-UK relations. The crux of the policy was to establish some kind of British 'Leadership' within the EU. The policy of Labour government of Tony Blair towards EU modernization and change. It was making a break from the policies of UK in recent past, notably its 1983 manifesto of withdrawal from the European Communities, state intervention in the economy and nuclear disarmament. The Tony Blair government succeeded in placing a British imprint upon the EU; but continued as non-member of the Euro that in a way restricted its aspirations to play leadership role in the EU.

Rationale of The Study:

The proposed research will focus on assessing Tony Blair's Labour Government's European Union Policies during Brexit Era. Stress here is on UK's policy towards EU in the Brexit era. Secondly the study aims to understand Tony Blair's foreign policy in the context of EU and does not deal exclusively with its foreign policy.

Objectives of The Study:

In the light of above, the proposed research aims to understand the following:

1. To understand the reason behind Tony Blair's involvement in EU in the Brexit era.
2. To analyze as to what extent UK differs from other EU member states in EU Politics.
3. Internal debate in EU regarding Tony Blair's role in various policies.

[34] BALASUBRAMANYA P S, Assistant Professor, Department of Political Science, Government First Grade College, Bantwal, Dakshina Kannada, Karnataka PIN: 574 219

4. Impact of Tony Blair's policies on EU and its wider ramification in the Brexit era.

Hypothesis:

1. Tony Blair sought to change the role of UK in EU. Distinct to his predecessor he brought about a pro-EU image of UK.
2. Tony Blair also sought to maintain continuity in UK's policy towards EU. On core areas distinct UK identity was maintained.
3. Tony Blair's policy represented an ambivalent attitude towards EU supporting EU where it suited national interest and deviating from the general EU member's position when it did not suit the perceived national interest.
4. Tony Blair's policy perspective has had an imprint on the UK's policy towards EU and has made it difficult for successors to deviate from it.

Methodology:

This work on 'Tony Blair's Labour Government's European Union Policies during Brexit Era' is basically an analytical work. The proposed study will to a large extent rely on primary sources including official, Government documents and publications. The study will also critically examine the secondary sources available on the subject matter such as books, journals, periodicals magazines and tertiary sources such as newspapers.

Literature Review:

The Review of literature is an important stage of research as it provides the researcher an overview of what has been done and what is being done. In this background, there exist several works pertaining to the subject matter of the research that could be usefully employed in the research. In this study mentioned a few.

Christian Schwinger,(2007), in his book on Britain, Germany and the Future of the European Union (PALGRAVE MACMILLAN Publications, New York**,)** has analyzed the role played by Britain in the European Union. And the author also analyzed the Britain and European integration, the Britain under Tony Blair's premiership and also discussed Blair's European policies in different fields.

Alistair Jones, (2007), in his book Britain and the European Union (Politics Study Guides), (Edinburgh University Press, Edinburgh,) analyzed the history of the EU, its institutions and policies. The author also analyzed the British applications, the referendum on membership and Tony Blair's premiership.

Analysis and Findings:

Tony Blair'slabour Government'seuropean Union Policiesduring Brexit Era:

The Tony Blair's labour government, in its election manifesto had made two pledges before the people: to hold a referendum on participation in the in single currency; and to lead reform in the EU. Tony Blair's first term provided a number of important opportunities to put the manifesto commitments into practice. The first was in the EU's inter-governmental conference (IGC) on treaty reform that finally was approved in the form of Amsterdam treaty. The broad impression of the British Presidency was positive. However, UK's non-participation underlined the government's difficulties in playing a leading role in the EU. The launch of the enlargement process was more in line with government policy; an objective on which there was bipartisan agreement within the UK.The Labour government adopted a more pragmatic approach to participation within EU on implementing the Kyoto agreement on controlling greenhouse gases. And the most important distinctive contribution came in the context of economic reform and competitiveness, which was made strong input in the Luxembourg employment summit in November 1997.The first term of the Blair government was most successful. Progress was achieved in leading reform with support for the Lisbon strategy. The commitment to a referendum on joining the single currency did notoperationalize because of the Treasury's ongoing evaluation. Progress was achieved on all the detailed 1997 manifesto commitments. The promotion of European security and defence policy arising from the 1998 St.Malo bilateral initiative with France was a concrete demonstration of a more constructive policy, which placed a British imprint on the EU. Two rounds of treaty reform (Amsterdam and Nice) were concluded by the Labour government with no major isolation.The second term was more fractious with partner states because of divisions within the EU that were opened up by the Iraq invasion. Although a major protagonist in the divisions, the UK was never isolated in the way that it had been on foreign policy beforehand, for instance in supporting the US bombing of Libya. It was difficult to identify the major achievement to lead economic reform in the EU. Instead, it was trying to advance the Lisbon strategy and relevant legislation on the single market and competitiveness in EU politics.

The 2003 recommendation on against joining the EURO was an important step of Labour government on EU policy that went against its manifesto commitment.

The Policy measures were also undertaken with regard to price control, energy, and fiscal and external deficits in the EU member countries. The UK Chancellor of Exchequer Gordon Brown announced a reforms policy in Luxembourg Employment Summit in November 1997. In this initiative, he was greatly supported by the former BP chairman Sir David Simon. Later, he was appointed as a Minister for Competitiveness in Europe. During his term as a minister, he had made many changes in the working of EU on global economic issues and crisis. A European Council meeting was held at Cardiff in June 1998 by the heads of states of the EU member countries to discuss the sustained and durable growth in promoting job creation. This was aimed at improving the capacity for innovation in the member countries.Along with these measures, many other reforms were introduced on EU policy making. In this regard, resources were allocated to cabinet office of the European Secretariat to co-ordinate the European policy programmes. For giving the EU a strong defence identity, the diplomatic relations were developed between the UK and France in December 1998 at St. Malo. This meeting played an important role in developing a strong defence co-operation between the EU member countries over various issues.Until the June 2001 general election, the Labour Party government was concentrated more on five European policy areas. In this respect, the Common Security and Defence Policy was formed to empower the EU to conduct peace keeping operations and to mobilize a rapid action military force. This also involved the deployment of military or civilian missions to preserve peace, prevent conflict and strengthen international security in accordance with the principles of UN Charter. Tony Blair's New Labour government took many measures to give security and military assistance to the EU member countries during conflict situations. This idea was formed in support to the EU foreign policy. With regard to the policies on Justice and Home Affairs, the New Labour government followed a more practical approach in reviewing the different policy proposals and didn't see them from the prism of sovereignty. The New Labour government introduced several treaty agreements to maintain a co-operative justice system in the EU. The Amsterdam Treaty introduced the Schengen agreements in the EU. This agreement mainly deals with the abolition of the countries' boarders and to build Europe without any boarders. The agreement gave way to the free movement between the European Countries. The Schengen agreement played an important role in shaping the Justice and Home Affairs agenda at Tampere Summit of 1999. This agreement also helped in the development of Police and Judicial Cooperation in April 2000.With regard to the EU enlargement, the New Labour government supported the process. The New Labour government also gave importance to reform to Common Agriculture Policy. The CAP was extended to newly joined Central and Eastern European countries. On the other hand, the EU was facing major budgetary problems. As a result, the New Labour government proposed to reform the Agricultural policies of EU. Later, the Nice Treaty was agreed upon to discuss further reforms in the CAP.

Conclusion:

Overall, in the Brexit era, the ten years of Labour government's European policy goals considered as bipartisan, completion of the single market, enlargement, reform of the Common Agricultural policy and retention of the Veto over matters of national interest.Nevertheless,there has been reasonable achievement of Labour governments manifesto objectives in its European policy. The UK was less isolated in the EU. But the real area weakness for Labour government has been in respect of building domestic consensus on its European policies. Tony Blair's own effort to change domestic public opinion's perception of the benefits of European integration was unsuccessful. Economic competitiveness, climate change, internal security, combating global poverty: these and other objectives of the government require active complementary action by the EU. The Labour government's efforts to explain the situation to the domestic electorate have been very weak. The Labour government has failed to create a new consensus over European policy. The Labour government has delivered a more constructive European policy but built on weak domestic foundations. In other words, Tony Blair's constructive engagement with the EU did not alter the people's perception towards EU. Officially UK under Tony Blair became important and considerate partner to other EU countries in the European Project. Despite its failure to link itself completely with EU's economic and financial projects, in particular Euro.

References:

1. Andrew Rawnsley, (2007), a documentary series on The Rise and Fall of Tony Blair 2007 06 23, Part 1, https://m.youtube.com
2. A. Deighton, (2001), *'European Union Policy' in A. Seldon (Ed*), The Blair Effect: The Blair Government 1997-2001,London: Little, Brown and Co, p. 323.

3. C. Grant, (1998), *Can Britain lead in Europe* London: Centre for European Reform
4. Europethefuture, Retrievedhttps://www.whatdotheyknow.com/request/112377/response/279008/attach/4/FOI%20Request%200398%2012%20Europe%20Future%201984.pdf
5. Federiga.Bindi, (Ed). (2010), *The Foreign Policy of the European Union Assessing Europe's Role in the World,* Brookings Institution Press, Washington, *D.C.*
6. Gowland, D., (2000), *Reluctant Europeans: Britain and European integration, 1945-1998,* Longman, London, p- 250-278
7. J. Howarth, (2001), *'European Defence and the Changing Politics of the European Union: Hanging Together or Hanging Separately?*' Journal of Common Market Studies, 39/4, pp.765-89
8. J.Smith, *'A missed opportunity? New Labour's European policy 1997-2005'*, International Affairs, 81/4, p.703
9. Karen E. Smith, (2008), European Foreign Policy in the Changing World, Polity Press, Cambridge.
10. Moore,L. (1999),Britain's trade and economic structure: the impact of the European *Union,*Routledge, London, p-75
11. Peter Ludlow, (1998), *The 1998 UK Presidency: A View from Brussels,* Journal of Common Market Studies, December 1998, Vol.36, No.4, p.573-575
12. Stephen Wall, (2008), *A Stranger in Europe: Britain and the EU from Thatcher to Blair*, Oxford University Press, New York, pp 87-107
13.

Financial Knowledge And Financial Behaviour Towards Financial Literacy Among Undergraduate Students

Pallavi Sasidharan Pillai[1] Prof. (Dr.) Bindu R L[2]
Research Scholar Department Of Education
University Of Kerala
Pallavisasidharanpillai@Gmail.Com
Department Of Education University Of Kerala
Binduindraneelam@Gmail.Com

Abstract
Financial Knowledge is the awareness and understanding of the financial concepts and procedures and the use of this knowledge in solving financial problems. Financial knowledge is a part of financial literacy, which means knowledge of facts, ideas,concepts, principles, and technological tools fundamental to being smart about money. Financial Behaviour is the potential to capture the overall impact of financial decisions on one‟s family, community and country and make the right decisions related to cash management, precautions and opportunities for budget planning. Financial literacy is an essential component of financial behaviour. In this study, the investigator intends to find out the relationship between financial knowledge and financial behaviour towardsfinancial literacy among undergraduate students and test significant differences in financial knowledge and financial behaviour towards financial literacy among undergraduate students based on gender and the main subject of study. The investigator adopted a survey method, and a sample of 240 undergraduate students was selected for the present study.The data was collected using a financial knowledge scale and financial behaviour scale. The investigator finds out that undergraduate students have a moderate level of financial knowledge and financial behaviour toward financial literacy. The results also showed that female students have greater financial knowledge and financial behaviour than male undergraduate students. The study also reveals that undergraduate commerce students have the greater financial knowledge andfinancial behaviour than science undergraduate students. The investigator concluded a marked and substantial correlation between financial knowledge and financial behaviour towards financial literacy among undergraduate students.
Keywords: Financial knowledge,Financial behaviour, Financial literacy,Undergraduate students,Gender, Main subject of study

"Money is one form of power. However, what is more, powerful is financial education."
- Robert Kiyosaki

Introduction

Financial literacy is a problem that affects almost every country on the planet. A suitable level of financial literacy is essential for an individual's and his family's financial success. Poor money management can influence consumer behaviour, making them more vulnerable to financial crises. People with less financial understanding, on the other hand, are more likely to limit their financial decisions to ongoing obligations, using credit cards instead of cheaper options, and so on. Due to recent developments, financial education and awareness have become increasingly vital for financial well-being.

Financial literacy is mostly highly linked to financial knowledge. According to Sanderson (2015), financial literacy is an individual's capacity to apply his or her knowledge and abilities to make suitable financial decisions for effective financial resource management. According to Huston (2010), financial education and financial knowledge are only two aspects of financial literacy, and financial literacy encompasses much more. To assess financial literacy, Hasler and Lusardi (2017) used fundamental questions about numeracy (interest), compound interest, inflation, and risk diversification. According to Howlett et al. (2008), people with financial knowledge are more financially literate and can manage money more effectively. Whether factual or subjective, financial knowledge significantly impacts financial attitudes and behaviour. Financial literacy is vital, but it is not enough to motivate healthy financial behaviour. Individuals with a positive self-perception may find it easier to begin and stick with the difficult task of money management.

Financial behaviour is a crucial component of financial literacy, according to the OECD (2013). Atkinson and Messy (2012), positive financial behaviour, such as proper budgeting and maintaining financial stability, improves financial literacy. However, bad financial behaviour, such as relying heavily on credit and loans, deteriorates financial well-being.Banerjee, Kumar, and Philip (2017), financial inclusion behaviour rises due to financial literacy's tremendous influence on financial awareness. Bhushan and Medury (2014) stated that to improve an individual's financial literacy, the government should encourage positive financial behaviour and attitudes and provide financial education. Mathavathani and Velumani (2014) conducted research on financial literacy among Tamil Nadu's rural women; financial literacy among rural women is extremely low, according to the study, which focused on only three dimensions of financial literacy: financial knowledge, behaviour, and attitude. According to the study, financial literacy among rural women is extremely low, which focused on only three dimensions of financial literacy: financial knowledge, behaviour, and attitude.

Huston (2010), financial literacy is "testing how well an individual can understand and utilise personal finance-related information." Financial literacy is the capacity to comprehend how money works in the real world and make well-informed and prudent decisions about all financial matters. A financially literate individual understands how to earn, manage, and invest money. Financial literacy to the Organization for Economic Cooperation and Development (OECD) (2013),combines an individual's ability, behaviour, awareness, attitude, and knowledge to make wise financial decisions that contribute to financial well-being. Scheresberg (2013), people with a better level of financial literacy are more confident in making personal financial decisions. They use both saving and investment financial instruments in their own financial decisions. As a result of this definition, the three most significant criteria to consider when evaluating financial literacy are financial knowledge, financial behaviour, and financial attitude.

Financial literacy is the capacity and confidence to make financial decisions based on financial understanding. Recent research has looked into the impact of financial literacy on various financial behaviours, such as loans, mortgages, and retirement planning. Financial literacy encourages everyone to save for specific goals and spend only on what they need and can afford. It will ultimately help them live a better and more financially secure life. Financial literacy assists people in being self-sufficient and independent. Financial literacy is a pathway to success in today's complicated and sophisticated financial markets, which rely on people's capacity to make sustainable financial decisions to improve their future well-being. To maintain a sound financial life, the individual should have the proper financial knowledge to develop positive financial behaviour.Therefore, this study has presented a link between financial knowledge and financial behaviour toward financial literacy. The investigator realized a need of assessing the level and relationship between financial knowledge and financial behaviour towards financial literacy. Hence the investigator entitled the study

"financial knowledge and financial behaviour towards financial literacy among undergraduate students".

OBJECTIVES OF THE STUDY

1. To find out the level of financial knowledge towards financial literacy among undergraduatestudents.
2. To determine the level of financial behaviour towards financial literacy among undergraduatestudents.
3. To find out whether there is any significant difference in financial knowledge towards financial literacy among undergraduatestudents based on gender.
4. To find out whether there is any significant difference in financial behaviour towards financial literacy among undergraduatestudents based on gender.
5. To find out whether there is any significant difference in financial knowledge towards financial literacy among undergraduate students based on the main subject of study.
6. To find out whether there is any significant difference in financial behaviour towards financial literacy among undergraduatestudents based on the main subject of study.
7. To find out the relationship between financial knowledge and financial behaviour towards financial literacy among undergraduate students.

HYPOTHESES FORMULATED FOR THE STUDY

1. The level of financial knowledge towards financial literacy among undergraduatestudents is moderate.
2. The level of financial behaviour towards financial literacy among undergraduatestudents is moderate.
3. There will be a significant difference in financial knowledge towards financial literacy among undergraduatestudents based on gender.
4. There will be significant differences in financial behaviour towards financial literacy among undergraduatestudents based on gender.

5. There will be a significant difference in financial knowledge towards financial literacy among undergraduate students based on the main subject of study.
6. There will be significant differences in financial behaviour towards financial literacy among undergraduate students based onthe main subject of study.
7. There is a significant relationship between financial knowledge and financial behaviour towards financial literacy among undergraduate students

Methodology In Brief

Method Adopted For The Study

The investigator adopted a normative survey method for the study

Population

The population of the study includes all undergraduate students in Kerala.

Sample Used For The Study

A sample of 240 undergraduate students from the Kollam district was selected for the present study.

Sampling Technique Used For The Study

The cluster sampling technique was employed for the present study.

Tools Used For The Study

The investigator prepared a financial knowledge scale and financial behaviour scale for collecting the data.

Statistical Techniques Used For The Study

1. Descriptive Statistics
2. t-test
3. Karl Pearson coefficient of correlation

Analysis And Interpretation Of Data

Analysis Of The Level Of Financial Knowledgetowards Financial Literacyamongundergraduate Students

Table 1

Classification of undergraduate students based on their level of financial knowledgetowards financial literacy

Level	N	Percentage
High	43	18
Moderate	151	63
Low	46	19

Table 1 depicts that 18% of undergraduate students have a high level of financial knowledge towards financial literacy, 63%of undergraduate students have a moderate level of financial knowledge towards financial literacy, and 19% of undergraduate students have a lowlevel of financial knowledge towards financial literacy. Hence, the investigator concluded that financial knowledgetowards financial literacyamong undergraduate students is moderate.

Analysis Of The Level Of Financial Behaviourtowards Financial Literacyamong Undergraduate Students

Table 2

Classification of undergraduate students based on their level of financial behaviourtowards financial literacy

Level	N	Percentage
High	51	21
Moderate	158	66
Low	31	13

Table 2 depicts that 21% of undergraduate students have a high level of financial behaviour towards financial literacy, 66% of undergraduate students have a moderate level of financial behaviour towards financial literacy, and 13% of undergraduate students have low levels of financial behaviour towards financial literacy. Hence, the investigator concluded that financial behaviour towards financial literacy among undergraduate students is moderate.

Analysis Of Financial Knowledge Towards Financial Literacyamong Undergraduate School Students Based On Gender.

Table 3

Test of significance for the difference between the mean financial knowledge scores among male and femaletoward financial literacy

Category	Sample	Mean	SD	CR	Level of Significance
Male	116	48.97	5.54	4.62	0.01
Female	124	52.20	5.28		

From table 3, it is clear that there is a difference between means that are significant at the 0.01 level (C. R =4.62). This result shows a significant difference in the financial knowledge towards financial literacy of male and female undergraduate students. Here the mean score of male undergraduate students (M= 48.97) is less than that of female undergraduate students (M=52.20). Hence, the investigator concluded that the financial knowledgetowards financial literacyamong femaleundergraduate students ismore significant than thatof male undergraduate students.

Analysis Of Financial Behaviour Towards Financial Literacyamong Undergraduate Students Based On Gender.

Table 4

Test of significance for the difference between the mean financial behaviour scores among male and femaletoward financial literacy

Category	Sample	Mean	SD	CR	Level of Significance
Male	116	76.87	5.74	4.33	0.01
Female	124	79.87	4.93		

Table 4 showsthat the difference between means is significant at the 0.01 level (C. R =4.33). This result shows a significant difference in the financial behaviour towards financial literacy among male and female undergraduate students. Here the mean score of undergraduate students (M=76.87)is less than that of female undergraduate students (M=793.87). Hence, the investigator concluded that the financial behaviour towards financial literacy among female students is higherthan that of male undergraduate students.

Analysis Of Financial Knowledge Towards Financial Literacyamong Undergraduate Students Based On Main Subject Of Study.

Table 5

Test of significance for the difference between the mean financial knowledge scores among commerce and science undergraduate students toward financial literacy

Category	Sample	Mean	SD	CR	Level of Significance
Commerce	128	52.17	5.03	4.67	0.01
Science	112	48.88	5.79		

From table 5, it is clear that the difference between means is significant at the 0.01 level (C. R =4.67). This result indicates a significant difference in the financial knowledge towards financial literacy of commerce and science undergraduate students. Here the mean score of Commerce undergraduate students (M=52.17) is greater than that of science undergraduate students (M=48.88). Hence, the investigator concluded that the financial knowledge towards financial Literacy of Commerce undergraduate students is higher than that of science undergraduate students. Generally, commerce undergraduate students have a good knowledge and understanding of dealing with money matters than science undergraduate students. Commerce undergraduate students get theoretical and practical knowledge regarding the financial aspects.

Analysis Of Financial Behaviour Towards Financial Literacyamong Undergraduate Students Based On Main Subject Of Study.

Table 6

Test of significance for the difference between the mean financial behaviour scores among commerce and science undergraduate students toward financial literacy

Category	Sample	Mean	SD	CR	Level of Significance
Commerce	128	79.57	4.85	3.52	0.01
Science	112	77.08	5.96		

From table 6, it is clear that the difference between means is significant at the 0.01 level (C. R =3.52). This result indicates a significant difference in the financial behaviour towards financial literacyamong commerce and science undergraduate students. Here the mean score of Commerce undergraduate students (M=79.57) is greater than that of science undergraduate students (M=77.08). Hence, the investigator concluded that the financial behaviourtoward financial Literacy of Commerce undergraduate students is higher than that of science undergraduate students.

Analysis Of Relationship Between Financial Knowledge And Financial Behaviour Towards Financial Literacy Among Undergraduate Students

Table 7

Shows the relationship betweenfinancial knowledgeand financial behaviourtowards financial literacy among undergraduate students

N	**Coefficient of correlation**
240	0.472

From table 7**,** the investigator used Karl Pearson's Coefficient of Correlation (r) to study the intensity of the relationshipbetween financial knowledge and financial behaviour towards financial literacy among undergraduate students. The obtained value of r is .472, the calculated r = .472, and is significant at the 0.05 level. ($r = .472$; $p<0.05$). Investigator concluded a marked and substantialcorrelation between financial knowledge and financial behaviour towards financial literacy among undergraduate students.

Findings Of The Present Study

1. The level offinancial knowledge towards financial literacy amongundergraduate students is moderate.
2. The level of financial behaviour towards financial literacyamong undergraduate is moderate.
3. The female undergraduate students have greaterfinancial knowledge towards financial literacy than the male students.
4. The female undergraduate students have greater financial behaviour towards financial literacythan male students.
5. The commerce undergraduate students have greater financial knowledge towards financial literacy than the science undergraduate students.
6. The commerce undergraduate students have greater financial behaviour towards financial literacythan science undergraduate students.
7. There is a marked and substantial correlation between financial knowledge and financial behaviour towards financial literacyamong undergraduate students.

Discussion

The present study revealed that undergraduate students haveamoderate level of financial knowledge and financial behaviour towards financial literacy.The Relationship between financial knowledge and financial behaviour towards financial literacy is well established in the literature.We further considered theassociations betweenfinancial knowledge and financial behaviour towards financial literacy.

The study's findings show similar kinds of results which show that financial knowledge and financial behaviour have a high linkage. Sudheesna and Balakrishnan's(2021) studies found a relationship between financial literacy and financial behaviour.Zulaihati et al. (2020) findings show a positive relationship between financial literacy and financial behaviour.Personal financial literacy could, directly and indirectly, affect the association between financial knowledge and financial behaviour. Elizabeth and Parrotta have the same kind of resultsas the present study.Rai et al. (2020) support that financial behaviour is strongly associated with financial literacy.The study throws light on the aspect that related financial contents should be included in the science curriculum so that the students will know more about how to deal with the financial aspects.

References

1. Atkinson, A., & Messy, F. A. (2012). Measuring financial literacy: Results of the OECD/International Network on Financial Education (INFE) pilot study.
2. Banerjee, A. N., Kumar, K., & Philip, D. (2020).Unaware of Being Unaware and Financial Non-Participation.Available at SSRN 3201881.
3. Bhushan, P., &Medury, Y. (2014).An empirical analysis of interlinkages between financial attitudes, financial behaviour and financial knowledge of salaried individuals.Indian Journal of Commerce and Management Studies, 5(3), 58-64.
4. deBassaScheresberg, C. (2013). Financial literacy and financial behaviour among young adults: Evidence and implications. Numeracy, 6(2), 5.
5. Howlett, E., Kees, J., & Kemp, E. (2008).The role of self-regulation, future orientation, and financial knowledge in long-term financial decisions.Journal of Consumer Affairs, 42(2), 223-242.
6. Huston, S. J. (2010). Measuring financial literacy.Journal of consumer affairs, 44(2), 296-316.
7. Lusardi, A. (2006). Financial literacy and financial education: Review and policy implications. NFI Policy Brief, (2006-PB), 11.
8. Lusardi, A. (2019). Financial literacy and the need for financial education: evidence and implications. Swiss Journal of Economics and Statistics, 155(1), 1-8.
9. Mathivathani, V., &Velumani, M. (2014).A study on financial literacy among rural women in Tamil Nadu.Indian Journal of Applied Research, 4(12), 556-557.
10. Organisation for Economic Co-Operation and Development (OECD) (2013), PISA 2012 Assessment and Analytical Framework: Mathematics, Reading, Science, Problem Solving and Financial Literacy, OECD Publishing, Paris.
11. Rai, K., Tyagi, A., &Sahni, S. (2020). Modelling the factors of financial planning for retirement among individuals using ISM. J. Crit. Rev, 7, 1547-1558.
12. Sanderson, A. (2015). Importance of financial literacy.Bankers Association of Zimbabwe (BAZ) Newsletter.
13. Sekar, M., &Gowri, M. (2015).A study on financial literacy and its determinants among generation Y employees in Coimbatore city. Great Lakes Herald, 9(1), 35-45.
14. T Sudeshna and B Sujatha(2021).A study on individual financial literacy and financial behaviour.Ethiraj College for Women
15. Zulaihati, S., Susanti, S., &Widyastuti, U. (2020). Teachers' financial literacy: Does it impact on financial behaviour? Management Science Letters, 10(3), 653-658.

16. Therefore,
17. the results of the present study strongly support the existing
18. literature,

Relationship Between Environmental Awareness And Disaster Adaptation And Resilience Among Higher Secondary School Students

Ramachandran.R.A[1] Prof. (Dr.) Bindu R .L[2]
Research Scholar,Department Of Education University Of Kerala
Thiruvananthapuram
Email- Chandruayyappan1992@Gmail.Com
Department Of Education University Of Kerala
Email- Binduindraneelam@Gmail.Com

Abstract The environmental concern is growing today at greater speed in developing, developed and underdeveloped countries because the consequences of environmental damages has become so apparent and horrifying. Environmental awareness encompasses not only environmental knowledge, but also attitudes, values, and the skills required to address environmental issues. Disaster adaptation and resilience focuses on the processes and situations that enhance or limit a population's ability to resist, adapt to, and recover from a shock or perturbation in the shortest possible period and with little or no outside aid.This paper investigates the relationship between environmental awareness and disaster adaptation andresilience among higher secondary school students.The investigator adopted a survey method for the present study. The participants were 200 higher secondary school students from Idukki district. The data was collected using environment awareness scale and disaster adaptation and resilience scale. Statistical techniques used in the present study are descriptive statistics, t-test and Pearson's product moment coefficient of correlation. The findings of the study showed that most of the higher secondary school students have an average level of environmental awareness and also, average level of disaster adaptation and resilience. The investigator also found that rural students have high environmental awareness than urban students; rural students have high disaster adaptation and resilience than that of urban students and a significant marked and substantial relationship between environmental awareness and disaster adaptation and resilience among higher secondary school students.

Keywords: Environmental awareness, Disaster adaptation and Disasterresilience, Locale, Higher secondary school students.

Introduction

Environmental concern is expanding at a faster rate in developing, developed, and poor countries because the repercussions of environmental devastation have become so obvious and terrible.Apart from the negative trend on the environment, a gradual increase in environmental awareness and actions revealed the negative effects of the environment. It is more important to teach individuals how to think than to tell them what to think. Environmental awareness includes not just environmental information, but also the attitudes, beliefs, and abilities necessary to handle environmental concerns.People must learn to look at environmental concerns from different perspectives. Each individual must acquire understanding of environmental conservation and preservation.Humanity must embrace new ways of thinking and alter their current lives due to the long-term effects of environmental deterioration.Humans will need to accept new ways of thinking and adapt their current lives as a result of the long-term repercussions of environmental degradation.According to Meinhold and Malkus (2005), individuals must be aware of ecology and ecological balance, and this awareness must be paired with values in order to take action. Disaster adaptation and resilience examines the processes and circumstances that improve or limit a population's ability to resist, adapt to, and recover from a shock or perturbation in the shortest time possible, with little or no outside assistance (Ranjan and Abenayake, 2014).Communities with disaster resilience traits will be better prepared to plan for, cope with, absorb, and adapt to natural disasters (Cutter et al, 2008).Disaster adaptation and resilience is influenced by social cohesiveness and capital, access to economic resources, governance and institutional frameworks, service provision and support, risk awareness, and disaster preparedness (Arbon et al, 2016). Disasters and the environment are inextricably linked. Degradation of the environment has an impact on natural processes, modifies humanity's resource base, and increases vulnerability. It increases the severity of natural disasters, reduces overall resilience, and puts established coping mechanisms to the test (ISDR, 2004).The effects of disasters, whether natural or man-made, entail not only human but also environmental consequences (UNEP 2005a).

Need And Significance Of The Study

The link between the environment, development, and disasters is rarely challenged, but the environment's multi-faceted role has produced great uncertainty.While it is widely acknowledged that disasters have an impact on ecosystems, it is frequently overlooked that safeguarding ecosystem services can save lives and protect livelihoods.Children are the most susceptible members of the population during environmental concerns and disasters because they often lack access to knowledge.As a result, people lack the knowledge and skills they need to defend themselves and make smart decisions in these difficult situations.Environmental awareness and disaster adaptation and resilience in education is a method of incorporating environmental awareness, disaster preparedness, and disaster resilience measures into educational development planning.The function of education in the development of disaster adaptation and resilience abilities among children and adults is one of the most serious concerns in modern society. A child can become a contributing member of society by taking on roles such as doctors, engineers, and teachers, in addition to family roles. The fundamental concepts they learned in school will undoubtedly assist them in performing their tasks more effectively.As a result, our pupils will be taught about the environment issues, disasters, and how to avoid them.The investigator has taken higher secondary school students as the sample of the study. Hence the present study is entitled as **"Relationship between environmental awareness and disaster adaptation and resilience among higher secondary school students.**

Hypotheses Formulated For The Study

1. The level of environmental awareness among higher secondary school students is average
2. The level of disaster adaptation and resilience higher secondary school students is average
3. There will be significant difference in the environmental awareness among higher secondary school students based on locale.
4. There will be significant difference in the disaster adaptation and resilience among higher secondary school students based on locale.
5. There will be significant relationship between environmental awareness and disaster adaptation and resilience among higher secondary school students

Objectives Of The Study

1. To find out the level of environmental awareness among higher secondary school students
2. To find out the level of disaster adaptation and resilience among higher secondary school students.
3. To find out whether there is significant difference in the environmental awareness among higher secondary school students based on locale.
4. To find out whether there is significant difference in the disaster adaptation and resilience among higher secondary school students based on locale.
5. To find out whether there is significant relationship between environmental awareness and disaster adaptation and resilience among higher secondary school students.

Methodology In Brief

Method Adopted For The Study

The investigator adopted a normative survey method for the study

Population

The population of the study includes all the higher secondary schools students in Kerala.

Sample Used For The Study

A sample of 200 higher secondary school students from the Idukki district was selected for the present study.

Sampling Technique Used For The Study

The cluster sampling technique was employed for the present study.

Tools Used For The Study

1. Environmental awareness scale
2. Disaster adaptation and resilience scale

Statistical Techniques Used For The Study

1. Descriptive Statistics
2. t-test
3. Karl Pearson coefficient of correlation

Analysis And Interpretation Of Data

Analysis On The Level Of Environmental Awareness Among Higher Secondary School Students

The selected samples were classified into high, average, and low groups based on their environmental awareness scores. The mean (M) and standard deviation (σ) of the selected 200 samples were found. Then M+ σ and M- σ were found. The students who scored above M+σ, i.e., score above 32, were included in high groups. Students who scored M- σ, i.e., scores below 29, were included in the low group, and students between 32 and 29 were included in the average group. The percentage of students belonging to each group was analysed, and the analysis details are presented in table 1.

Table 1: Data and results of the environmental awareness among higher secondary school students

Level	N	Percentage
High Average	32 139	16 69.5
Low	29	14.5

From table 1, it is clear that 16 % of higher secondary school students out of the total sample belong to the high level group, 69.5 % of higher secondary school students out of the total sample belong to the average level group, and 14.5 % of higher secondary school students of the total sample belong to the low-level group. Hence the investigator concluded that the level of environmental awareness among higher secondary school students is average.

Analysis On The Level Of Disaster Adaptation Andresilience Among Higher Secondary School Students

The selected samples were classified into high, average, and low groups based on their disaster adaptation and resilience scores. The mean (M) and standard deviation (σ) of the selected 200 samples were found. Then M+ σ and M- σ were found. The students who scored above M+σ, i.e., score above 72, were included in high groups. Students who scored M- σ, i.e., scores below 4, were included in the low group, and students between 72 and 4 were included in the average group. The percentage of students belonging to each group was analysed, and the analysis details are presented in table 2.

Table 2: ***Data And Results Of The Level Of Disaster Adaptation Andresilience Among Higher Secondary School Students***

Level	N	Percentage
High Moderate	72 124	36 62
Low	4	2

From table, it is clear that 36 % of higher secondary school students out of the total sample belong to the high level group, 62 % of higher secondary school students out of the total sample belong to the average level group, and 2 % of higher secondary school students of the total sample belong to the low-level group. Hence the investigator concluded that the level of disaster adaptation andresilience among higher secondary school students is average.

Comparison Of Environmental Awareness Of Higher Secondary School Students Classified On The Basis Of Locale

The environmental awareness scores of the selected samples of rural and urban higher secondary school students were compared using the test of significance. The difference between their mean scores Was Computed By Using The Critical Ratio. Details Regarding The Results Obtained Are Given In Table

Table 3: Data And Result Of The Test Of Significance Of The Difference Between The Mean Environmental Awareness Scores Of Rural And Urban

Gender	Sample size	Mean	S. D	C.R	Level of significance
Rural	107	122.34	11.52	2.71	0.01 level
Urban	93	117.7	12.44		

From table 3, it is clear that there is significant difference between means is significant at 0.01 level (C. R = 2.71). This result shows that significant difference in the environmental awareness of rural and urban higher secondary school students. Here the mean score of rural higher secondary school students (M= 122.34) and urban higher secondary school students (M=117.7). Hence, the investigator concluded that rural students have high environmental awareness than urban students.

Comparison Of Thedisaster Adaptation And Resilience Among Higher Secondary School Students Classified On The Basis Of Locale

The disaster adaptation and resilience scores of the rural and urban higher secondary school students of the selected sample were compared using the test of significance. The difference between their mean scores was computed by using the critical ratio. Details regarding the results obtained are given in Table 4

Data and result of the test of significance of the difference between the mean disaster adaptation and resilience scores of rural and urban

Gender	Sample size	Mean	S. D	C.R	Level of significance
Rural	107	101.47	10.5	5.06	0.01 level
Urban	93	93.66	11.53		

From table 4, it is clear that there is significant difference between means is significant at 0.01 level (C. R = 5.06). This result shows that significant difference in the disaster adaptation and resilience of rural and urban higher secondary school students. Here the mean score of rural higher secondary school students (M= 101.47) and urban higher secondary school students (M=93.66).Hence, the investigator concluded that rural students have high disaster adaptation and resilience than urban students.

Analysis On The Relationship Between Environmental Awareness And Disaster Resilienceamong Higher Secondary School Students: Relationship between environmental awareness and disaster adaptation and resilience of higher secondary school students was calculated using Karl Pearson product moment coefficient correlation. Details regarding the results obtained are given in Table 5

Table 5 shows the relationship between environmental awareness and disaster adaptation and resilience among higher secondary school students

	Coefficient of correlation (r)	**Level of significance**
200	0.402	0.05

From table 5**,** the investigator used Karl Pearson's Coefficient of Correlation (r) was applied to study the intensity of the relationship between environmental awareness and disaster adaptation and resilience among higher secondary school students. The obtained value of r is .433, the calculated r = 0.402, and is significant at 0.05 level. (r =.402; $p<0.05$). Investigator concluded a marked and substantial correlation between environmental awareness and disaster adaptation and resilience among higher secondary school students.

Findings Of The Present Study

1. The level of awareness on environmental awareness among higher secondary school students is average.
2. The level of attitude towards disaster adaptation and resilience among higher secondary school students average.
3. Rural students have high environmental awareness than urban students.
4. Rural students have high disaster adaptation and resilience than urban students.
5. There is a marked and substantial correlation between environmental awareness and disasteradaptation and resilience among higher secondary school students.

Discussion

The present study revealed that higher secondary students have average level of environmental awareness and disaster adaptation and resilience. Rural students have high environmental awareness than urban students. Rural students have high disaster resilience than urban students. The Relationship between environmental awareness and disaster adaptation and resilience substantial correlation. Environmental changes, like land-use changes, natural resource degradation and climate change are known drivers of risk and vulnerability. Weather and climate-related disasters have increased dramatically over the past few decades. The most recent climate projections for future also indicate a significant increase in the frequency and/or intensity of extreme events. Educators and teachers can only inspire and motivate students. One of the most pressing concerns in modern society is the role of education in the development of catastrophe resilience abilities among children and adults.

References

1. Arbon, P., Steenkamp, M., Cornell, V., Cusack, L., &Gebbie, K. (2016). Measuring disaster resilience in communities and households: pragmatic tools developed in Australia. *International Journal of Disaster Resilience in the Built Environment*.
2. S.L. Cutter, L. Barnes, M. Berry, C. Burton, E. Evans, E. Tate, J. Webb, A place-based model for understanding community resilience to natural disasters, Global Environ. Change 18 (2008) 598–606.
3. Burton, C. G. (2012). The development of metrics for community resilience to natural disasters. 17. International Federation of Red Cross. (2012). Characteristics of a Safe and Resilient Community. Geneva: ARUP International Development.
4. Ranjan, E. S., &Abenayake, C. C. (2014).A study on community's perception on disaster resilience concept. *Procedia Economics and Finance*, *18*, 88-94.
5. Meinhold, J. L., &Malkus, A. J. (2005). Adolescent environmental behaviors: Can knowledge, attitudes, and self-efficacy make a difference. *Environment and behavior*, *37*(4), 511-532.

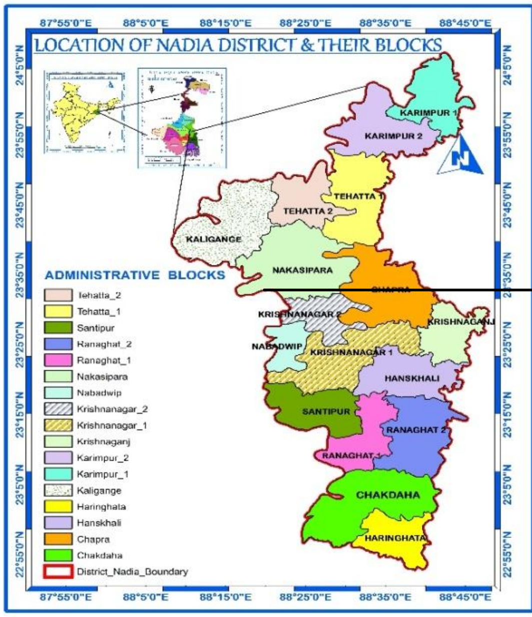
Increasing degradation Of Geo– Environment And Change In Land Suitability And Cropping Pattern Due To Soil Brick Industries: A Case Study Of Nakashipara Block, Nadia District

Falguni Bag[1] Subhendu Ghosh[2]
[1,2]W.B. State Aided College Teacher, Department of Geography, Raja Rammohun Roy Mahavidyalaya, Radhanagar, Hooghly
E-mail:- subhendughosh73@gmail.com

Abstract: Brick is one of the most important part of any type of building construction. In recent year brick industry play a vital role to making a new India with metal house. Since Nadia's Nakashipara block is located on the NH 12(old no. 34) and also the Ranaghat – Lalgola branch railway line passes through this CD Block, so the pace of urbanization is high enough. And due to this the demand of bricks is very high. There is total 42 brick industry in Nakashipara Block. Unfortunately, the majority of brick fields are located on fertile agricultural land, and the process of extracting dirt from agricultural fields for the brick industry is frequently connected with high soil erosion, annihilation of grazing area, and destruction of mixed plant cover. Land degradation, extensive soil erosion and degradation of Geo – Environment (soil, air, water) have intensified for this brick industrial waste(broken bricks, coal ash smoke etc). So, in the last 10 years, various changes are being noticed in land suitability and cropping pattern in this region. Most of the farmers are interested in agro forestry through orchards (mango, banana, guava, litchi etc) using modern cropping pattern instead of traditional cropping pattern. The present study investigates how and to what extent the Geo – Environment is being affected for the brick industry and how land degradation is increasing. And also the search for the exact reason why the people of this study area have been forced to change cropping patterns for the brick industry. Furthermore this investigation shows the increasing degradation of land, change in land suitability and change in cropping pattern in last 20 years.
Keywords: brick industry, geo – environment degradation, land suitability, changing cropping pattern, land degradation.

Introduction:

Agriculture not only produces food, but also raw materials for manufacturing businesses.It is the major source of livelihood and helps in accelerating economic growth of most of the developing countries. In the recent years land degradation is perceived as a major environmental threat evidenced from the latest estimates, which indicated that about 121million ha area of our country is affected due to various kinds of land degradation(Majiet al.,2010). One of the most important reason for land degradation is brick industry in India. Estimated more than 1,40,000brick industry produce more than 250 billion (1 billion = 100 Crore) bricks /year. About 15 million employees are associated with the brick industry, and about 35 million tons of coal is burned annually to make bricks in India(Wanjule et al 2015). World's largest brick producing country is China, which has54% share. And India is the second largest brick producing country in the World, and India's share 17.97%. India's brick sector contributes 10% of GDP. Commonly fertile topsoil of agricultural land is dry up for making bricks. Suitable clay loam for brick making is Sand 20-45%, Clay 15-53% and Silt 27-40% (Roy, et al 2017). Average 3kilogram soil is needful to make a standard sizebrick(Hossain et al.2019). So, we can calculate the amount of land degradation in India from brick sector (250 billion x 3 kg= 250000000000kg or 250000000 metric tone). In the study area, there are total 50 brick field, total area of brick field 152.82 Acre(approximate) and total loss of soil 99750 Truck (approximate). So a huge amount of topsoil is being wasted every year. My investigation is the extent of land degradation and cause of soil erosion. And also to investigate the change of cropping pattern according to the suitability of the land. **Study Area:**In West Bengal state Nakashipara block forms as an administrative division in KrishnanagarSadar subdivision, which is currently a community development block of Nadia District. The study area is 33 away from Krishnanagar City. Coordinate of Nakashipara **23º32´N to 23º5856´N and 88º16´E to 88º3534´E**. The boundaries around the Nakashipara block can be determined by that area is to the north are Tehatta II and Kaliganj CD Blocks, Nabadwip and Purbasthali II CD Blocks of Bardhaman district across Bhagirathi river in the south side. East side boundary is Tehatta I and Chapra CD Block and to the west areKatwa II CD Block which is also in Bardhaman district across the Bhagirathiriver. The Nakashipara block has left the feature of an underdeveloped rural area and is moving towards developed villages.



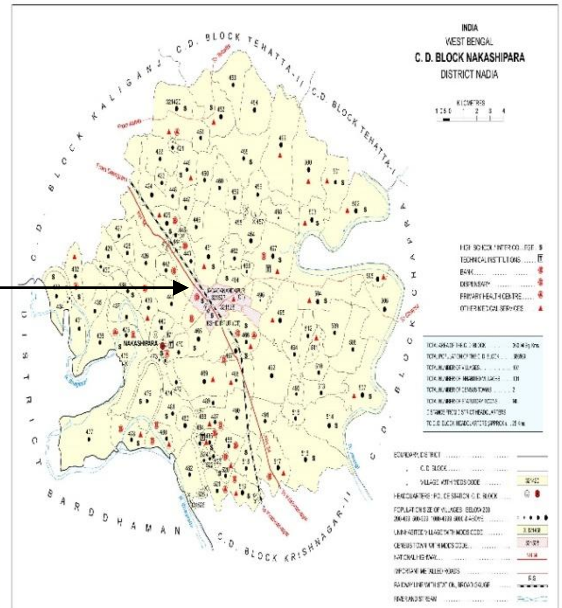


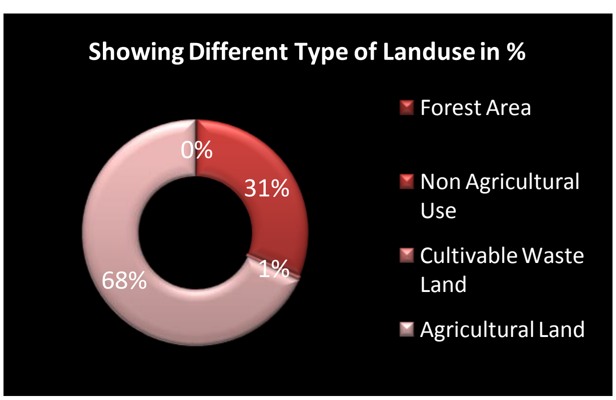
Figure:1, India West Bengal Nadia, Figure: 2, Nakashipara Block

Objectives:

1. To explore the elements those influence the brick industry in the Nakashipara Block.
2. To find out the amount of land degradation in the study area.
3. To determine the change of crop pattern in the study area.
4. To create concluding remarks for improving the land suitability as well as new cropping pattern.

Methodology: The article title as *"Increasing Degradation of Geo – Environment and Change in Land Suitability and Cropping Pattern due to Soil Brick Industries: A Study of Nakashipara Block, Nadia District."*Has been based on primary and Secondary source of data. Primary information has been collected through interview with the managers, owners and workers of the brick field throughout near about 3 months (August, 2021 to October, 2021). 60 samples are also collected from farmers of different villages through intensive questionnaire survey. The method of data collection is based on field survey procedure using random sampling method. Secondary data has been accumulated from the BLRO, BDO and Panchayet offices and brick field association also. All the data have been calculated and analyzed by proper statistical technique and Mapping method with GIS technique. In addition to these, related books, journals, newspapers, reports of the Brick Association and various the Website has been consulted to make the research effective.

Landuse Pattern: Total area of Nakashipara Block 35448.6 hectare. Out of this area, Forest Area 100.8 Hectare, Area under non agricultural use – 10974 hectare, Culturable Waste land – 239.8 hectare, Agricultural land(irrigated 17285hectare and un irrigated 6849hectare)24134 hectare.



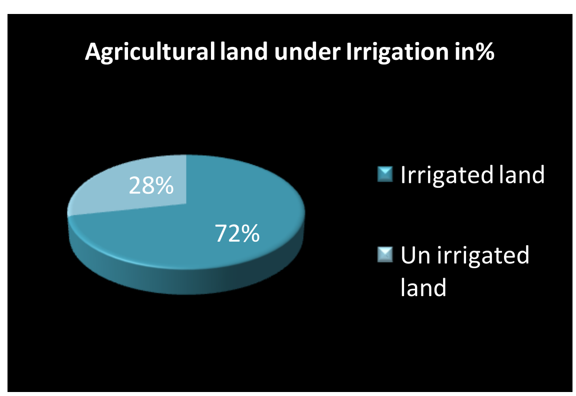


Figure: 3 -Land use area in percentage**Figure 4 –** Agricultural area

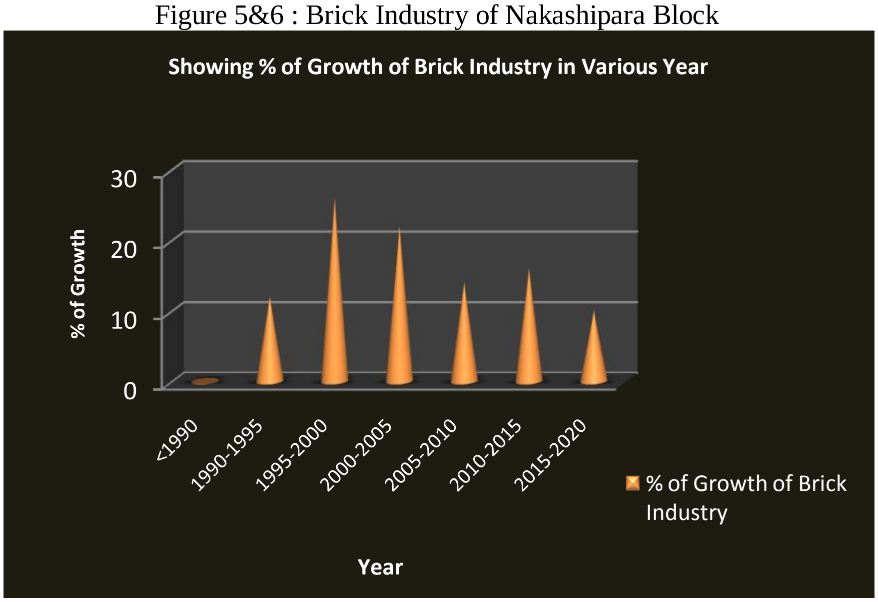
About Brick Field: There are total 50 brick industry in the study area. Out of 50 brick field, 38 brick fields are running and 12 fields are closed now. Brick Industries have been gradually developing in various years since 1990. Percentage data and figures of brick kilns being developed in different years are given below.

Topics	Details (Value)
Total Brick Industry	50(Authorised, Unauthorised and Regularized)
Total area of all brick field	152.82 Acre(approximate)
Total use of Soil per Year	99750 Truck (approximate)
Total Use of Coal per Year	20501 ton (approximate)
Total Production of bricks per Year	870.2 lac (approximate)
Total amount of Soil lost per Year	870.2 lac x 3 kg = 2.6106 metric ton
Total Labour engaged in sixmonth season	34884 Person / Labour

Table : 1, Brick Industry in Nakashipara Block at a glance(Source: Field Survey, and BL

Brick Field, Petuabhanga Village Brick Field, Udaychandrapur Village

Figure 5&6 : Brick Industry of Nakashipara Block



Year	% of Growth of Brick Industry
<1990	0
1990-1995	12
1995-2000	26
2000-2005	22
2005-2010	14
2010-2015	16
2015-2020	10

Figure:7 – Growth of Brick Industry in Nakashipara Block. Table: 2Source: Field Survey

In the study area the rate of development of the brick industry was the highest (26%) in between 1995-2000. And the lowest(10%) was in the year 2015-2020. Before 1990, there were no brick kilns in the area. And the following information and figures show the state of official recognition of brick kilns in that region.From the table no. 3We can see that only 9 brick field is under Authorised and running but maximum are regularized running and that shows 36%

Status of Brick Industry	Status of Brick Industries with
Authorised Running	9
Authorised Closed	5
Regularized Running	18
Unauthorised Running	11
Unauthorised Closed	7

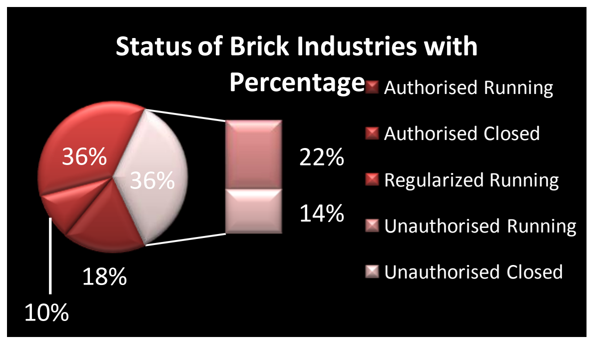


Table: 3Data Source: Field Survey & BLRO Office. Figure: 8Status of Brick Industry.

Land Degradation and Effect On Geo-Environment: Land degradation means the change or erosion of soil and decomposition in the physical and chemical properties of the soil by the combination of one or more functions of man and nature. Which destroys the normal essence of plant production.Various causes of land degradation can be noticed in the study area. such as, rapidly bank erosion by the Bhagirathi – Hooghlyriver in the south part of this block, flood, use of chemical fertiliser, deforestation and in the last 20 years, the rate of land degradation due to the impact of brick kiln is going to be the highest. From table no. 1 we can notice that there are total 50 brick industries in that area. And unfortunately that brick field areas (152.82 acre) are blocked for the agricultural purpose for a long time or it can be forever. Total production of bricks 870.2 lac, for this total waste of soil 2.6106 metric ton per year. And also collection of top soil of the land 99750 truck per year. So, a huge amount of soil is being destroyed every year. Beside this a huge amount of broken bricks and coal ash (use of coal amount 20501 ton per year) mixed with soil is ruining the quality of the soil. Even in the brick production areas and surrounding areas, a large number of permanent reservoirs have been created. Therefore, it can be said with certainty that the brick industry has posed a great challenge to Geo – Environment in the study area.

& 10:LAND DEGRADATION

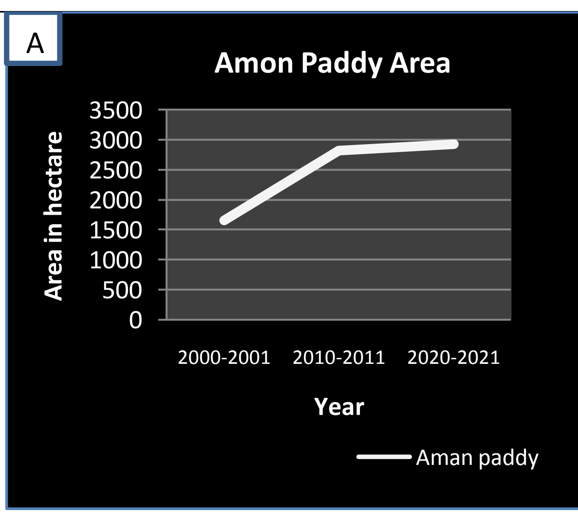
Changing Cropping Pattern: The cropping pattern largely depends on the quality of land. And different types of crops are produced in different seasons in the soil with the same quality. Notable cropping patterns are 1) Rice – Mustered oil seed – Vegetables, 2) Jute – Rice – Pulse, 3) Jute – Rice – Flowers, 4) Recent trend in permanent fruit garden and Green house for flower cultivation (Specifically Rajapur Village and adjacent region in The study area). Various kinds of crops are practiced here in this cropping pattern. The name of some important crops are mentioned in the chart.-

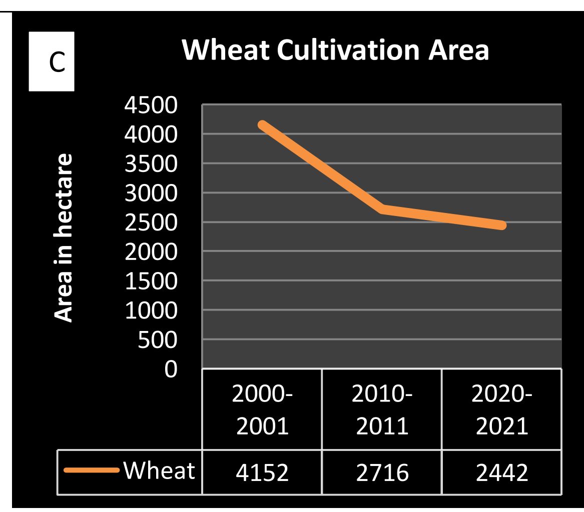
Foodgrains				Non Foodgrains			
Cereals			Pulses	Oil seed	Fibres	Spices	Vegetables and Fruits
Rice	Wheat	Others	Musur, mung, khesari, Gram, Mashkalaietc	Rapeseed & Mustard, Linseed, Sesame(Til)	Jute	Dry Chillies, Ginger, Turmeric etc.	Potato, Brinjaletc and Banana, Guava, Mango, Litchi etc
Aus, Aman, Boro	Only winter season	Maize	------	------	-----	----	------

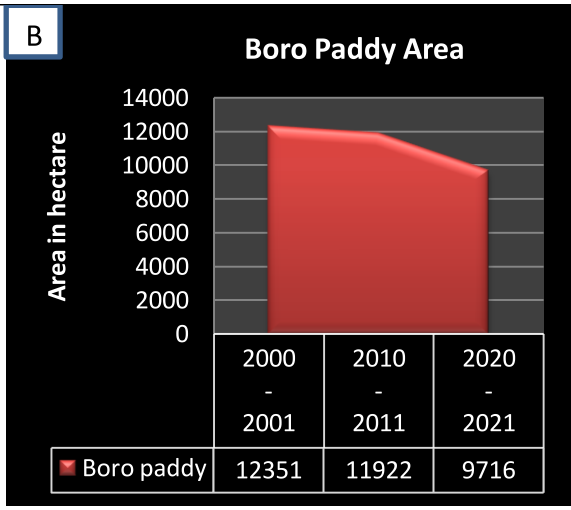
Decreasing area of traditional crop and increasing area of horticultural land area: maximum agricultural land area is under the paddy cultivation. Most of the land is used for paddy cultivation in different seasons. Although the amount of land for jute and wheat cultivation is more, the amount of land for horticulture has been increasing continuously. The following table shows the land area increasing or decreasing.

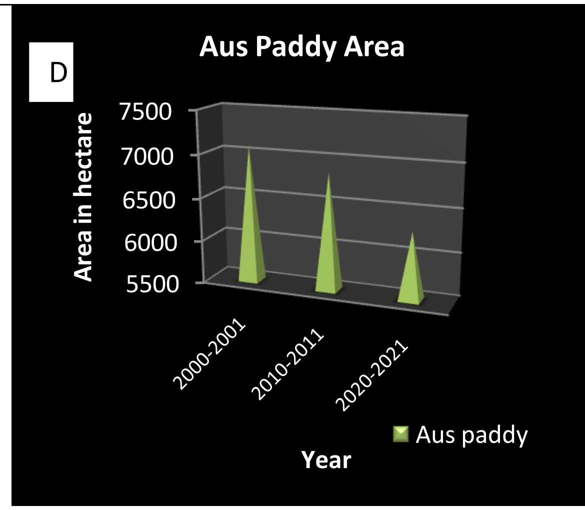
Name of Crops	2000-2001	2010-2011	2020-2021
Amon paddy	1653	2813	2923
Boro paddy	12351	11922	9716
Aus paddy	7082	6847	6274
Wheat	4152	2716	2442
Jute	14664	13741	12352
Mustered & Rapeseed	2832	2564	2634
Horticulture (Permanent Fruits & Flowers area + Seasonal vegetables area)	4632	4698	5376

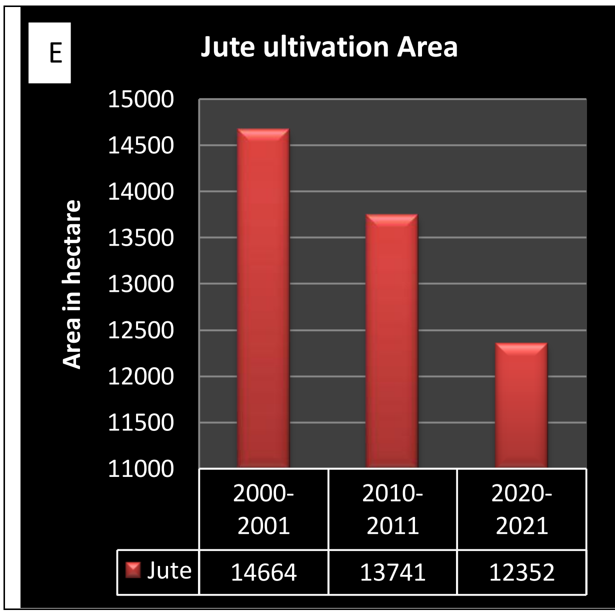
Table: 4 Source ADA Office(Nakashipara block)

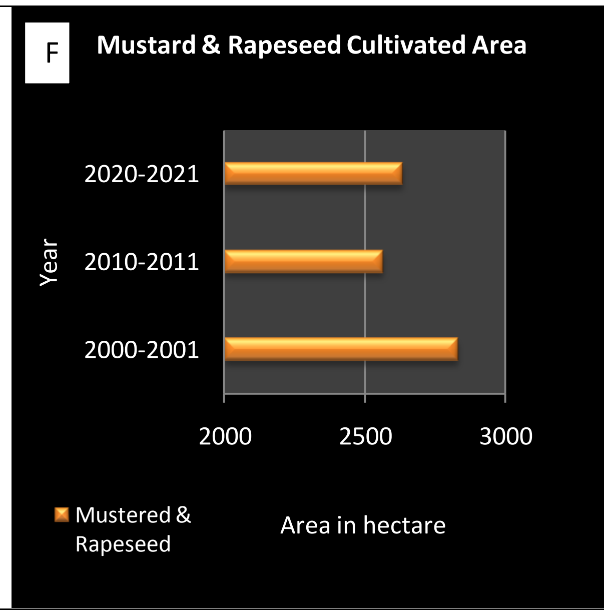












RiceCultivation

Mung dal Cultivation

Figure 11- A) Amonpaddy area increase, Cultivation area decreased for B) Boro paddy C) Aus paddy, D) Wheat, E) Jute & F) Mustard – Rapeseed, G) Rice cultivation (bikrampur village), H) Mung dal cultivation(Dadupur village), G&H as Picture of Traditional Cropping Pattern:

Horticulture: The trend towards conventional farming practices in the region has declined somewhat and interest in horticulture has increased significantly. Many types of horticultural crops are produced in the study area. Some of the notable horticultural crops are, Marigold, tuberose, rose etc flowers, various types of seasonal vegetables and Greenhouse vegetables – flowers, and also many types of fruits as Mango, Guava, Jujube/Ziziphus, Banana, Litchi etc are practiced here. In the last ten years, the area under horticulture has increased significantly due to the growing interest in cultivating different types of flowers and fruits. A chart and diagram of the last ten years showing the growth of horticulture.

Year	2010-11	2011-12	2012-13	2013-14	2014-15	2019-20
Horticultural Area in Hectare	10450	10572	10622	10735	10783	12067

Table 5: Data Source: BDO Office, horticulture department, Nakashipara Block.

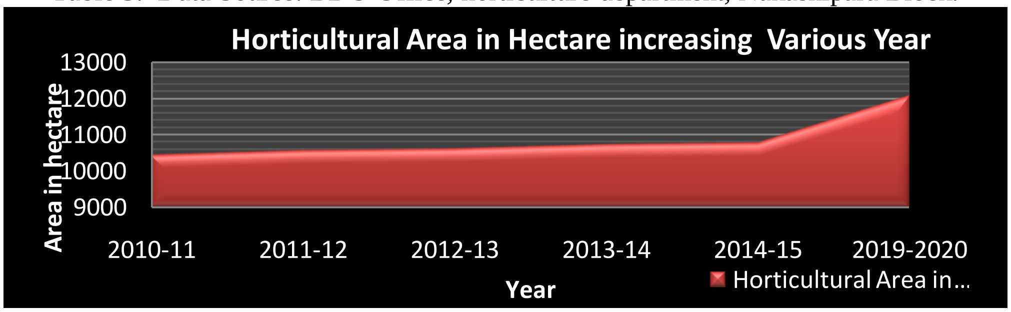


Figure 12: Increasing Area of Horticulture in Nakashipara Block

New Cropping Pattern:

Figure 13: A) Banana Cultivation, B) Marigold Cultivation, C) Brinjal, D) Green House Flower Cultivation, E) Interculture. All the pictures are part of Horticulture, in Nakashipara Block.

Result and Discussion: Production can be increased by changing the method of farming keeping in view the time, land suitability and soil quality. At the same time it is possible to maintain the productive capacity of the land. Land degradation is high due to the fact that more brick kilns have been built in the area than usual. From Table no. 1 it is understood that about 99,750 trucks of topsoil are used for brick production every year. So the soil suitable for crop production is rapidly declining in every year. Table 2 shows that the highest rate of brick kiln development was between 1995-2005. It is also clear from Table no.3 that most of the brick fields are unauthorized. Figure 9 shows that a permanent reservoir has been created. And Figure 10 shows parts of broken bricks and piles of accumulated soil as the cause of landslides.It is also clear from Table No. 4 that although the area under Amon paddy production has increased slightly, the amount of land under the remaining conventional agricultural work has decreased considerably. And in the case of horticulture, more than half of the total cultivable land is being used with new cropping pattern and land suitability. Notable among horticulture are the variety of flowers and vegetables. And some fruits are also produced.

Conclusion:

Analyzing all the above data and images, it can be clearly concluded that the rate of land erosion and degradation will gradually increase due to the formation of far more brick kilns than usual. If this same rate is maintained, fertile agricultural land will become barren land. So it is necessary to control the normal number of brick kilns as well as the amount of top soil collection. At the same time the cropping pattern should be changed according to the suitability of the land to maintain the crop yield of the soil as well as the amount of crop yield. In more than half of the villages in Nakashipara block, emphasis has been laid on horticulture by changing the farming system according to land suitability. But there are still many villages where people can't make proper use of land due to lack of proper agricultural education opportunities.

Suggestions: Every underdeveloped and developing country can take various steps for the betterment of rural and urban areas. It should be noted that, further changes in environmental tolerance can upset the balance of the environment. And people are not free from its influence. Therefore, to maintain the balance of the environment in the region and to maintain the quality and production of agricultural crops through the proper use of land, there are several issues that need to be addressed by the Government and the local public.

1. Illegally created and operated brick kilns in the study area need to stop.
2. The Govt. need to keep an observation on the fact that more brick kilns are not being built in a region than usual.
3. Owners of the brick industry need to be encouraged to focus on brick production using substitutes for soil.
4. The Department of Agriculture and Land Reforms needs to take necessary steps against land degradation. And to assist farmers in crop production by changing cropping patterns according to land suitability.
5. To make the farmers aware about the proper use of land through agricultural education from the Department of Agriculture and to inform about what crop production would be better in any soil.

References:

1. Kumar, S.K., Jakoji, S.C., Chinagodaba, S.B., Karne, K., Kumar, V.G.,2015 Role of Soil Brick Industry in the Degradation of Land and Environment-A Case Study of Millaram in Nizamabad, Telangana State. *International Journal of Civil and Structural Engineering Research, Vol. 3, pp 222-227.*
2. Sherif, V., 2018, May. Evaluating pre-existing qualitative research data for secondary analysis. In *Forum: qualitative social research* (Vol. 19, No. 2, pp. 26-42). FreieUniversität Berlin.
3. Rahi, S., 2017. Research design and methods: A systematic review of research paradigms, sampling issues and instrument development. *International Journal of Economics & Management Sciences*, *6*(2), pp.1-5.
4. Kumar, B., Dorri, M.A., Jaime, A. And da saliva, T. 2014. Assessment of land Suitability and the possibility and performance of a canola (Brassica napus L)-soyabean (Glycine max L) rotation in four basins of Golestan Province, Iran. The Egyptian Journal of Remote Sensing and Space Science.17:95-104.
5. Chakraborty, A.K., Saha, P(ed) 2000, Jana, M.M. Population Growth and its impact on Land and Environment in Environmental Studies for Undergraduate Degree Students (p43-49), Allied Publishers Limited, Calcutta.
6. Ditrict Census Handbook Nadia, Village And Town Directory, Directorate of Census Operations, West Bengal 2011, Series 20, Part XII-A,
7. Reshmidevi, T.V., Eldho, T.I. and Jana, R. 2009. A GIS-integrated fuzzy rule-based inference system for land suitability evolution in agricultural watersheds. Agricultural System. 101:101-109
8. Das, P 2004. Cropping pattern(Agricultural and Horticultural) in Different Zones, their Average Yields in comparison to National Average/Critical Gaps/Reasons Identified and Yield Potential. Status of Arm Mechanization in India 3:3-4.

9. Thapa, G., Kumar, A., Roy, D., Joshi, P.K.2017. Impact of Crop Diversification on Rural Poverty in Nepal. Canadian Journal of Agricultural Economics 66:379-413
10. Sibanda, M., Mugiyo, H. and Chimonyo, V.G.P., 2021. Evaluation of land suitability methods with reference to neglected and underutilised crop species: A scoping review.
11. Boazar, M., Abdeshahi, A. and Yazdanpanah, M., 2020. Changing rice cropping patterns among farmers as a preventive policy to protect water resources. *Journal of Environmental Planning and Management*, *63*(14), pp.2484-2500.
12. Aslam, M.,1983 Environmental Concerns in brick industry, Brick and Tile News, New Delhi, pp33-39
13. Khan, H. R., Rahman, K., AbdurRouf, A. J. M., Sattar, G. S., Oki, Y. And Adachi, T., Assessment of degradation of agricultural soil arising from brick burning i selected soil Profiles. International Journal of Environment, Science and Technology.; 2007,4,471-480.
14. Asgher, Md. S.. Land Degradation and Environmental Pollution: Impact of Brick Kilns, B. R. Publishing Corporation, Delhi,2004
15. Das, R.,2015, Cause and Consequence of Land Degradation in and around the Brick Kilns of Khejuri CD Blocks over Coastal Medinipur in West Bemgal, International Journal of Innovative Research & Development. Vlo 4, issue 2, pp185—194.
16. Hossain, M. A., Zahid, A. M., Arifunnahar, M. and Siddique, M.N.A.2019, Effect of brick kiln on arable land degradation, Environmental Pollution and consequences on livelihood of Bangladesh. Journal of Science Technology & Environment Informatics.06(02):474-488.
17. Wanjule, P. B., Chandanshiv, S.B., Aswale, S.,2015. Brick Making in India, International Journal Of Marketing, Financial Service & Management Research, Vol.4(11)pp. 11-16.
18. Roy, R., Islam, N.,2017. Problem of Water Logging through Soil Quarrying in Brick Kiln Industry: A Case Study of Tufanganj Block I Koch Bihar, West Bengal, International Journal of Technology & Applied Scienc. Vol. 9(2): 192-200.

Internet Banking in India

Prof. Sudhir Vaijanathrao Panchagalle[1] Dr.Ravindra Dadarao Gaikwad[2]
[1, 2]Prof. Dept. of Commerce ,Shri Madhavrao Patil Mahavidyalaya, Murum,Tq. Omerga Dist Osmanabad

Abstract: India has third largest internet population in the world after China and United Stated and presents unmatchable developmental prospect for the internet segment in coming years. The banking sector is one of the major beneficiaries of the Internet revolution and the growth of banking technology products have been remarkably increasing. The prevalent gain of Internet banking is that people can pay out the services sitting at home, without visiting the branch. This helps customers to complete their transactions in the fraction of time, thus saving both timeand effort. Internet banking system proves to be very versatile in completing transactions likebalance inquiry, withdrawal, deposits, viewing the bank statement, and record of recent transaction. Considering all the advantages, security of the financial information of customers is a very major concern of all banks.
Key Words: Banking, Economy, ATM, money.

Introduction:

In India advancement in preparingrange turned into commenced for the reason that 1991 with creation of liberalization and globalization approaches as result of it E- Banking money got here into progress. This actualitieserapatches up the total banking zone. E-Managing an accounteminently and out of the bluechanged the way of consumer managing an account, banks startedprovidingparticular services related to cash stores, cash withdrawals that to thru electronic implies. Due to this I.T transformation the amount of digital exchanges are developingevery day and world has developed as a cyber-worldwide wherein each and completelyeverybody is linked by means of net. E- Banking money made the mobility of outsideaccounts and speculationattainable which developed to become international into worldwidecommercial center and this commercial center is creating so fast that it has nearlynullified the impact of national limitations. It isn't continuouslyerroneous to say that this I.T advancement in baking quarter in shape of E-banking has presented new commercial era.

Objectives:

1. To study E-Banking in India
2. To study Role of E-Banking in India
3. To study E-Banking and Economic Growth

Methodology:

The research paper fully based on the secondary data collected from the various sources.

E-Banking in India:

Electronicbanking money is characterized as “delivery of bank’s services to a client at his working environment or domestic through the utilization of electronic era may be named as digital Banking.” Finland turned into the primary USA. Within theworldwide who took a lead in E-banking. In India, ICICI bank changed into the primary bank that started E-banking as early as 1997 underneath the brand call “Infinity”. OnlineBanking money or E-based completely banking is moreover known as Cyber managing an account, domestic banking, and digital banking and incorporatesdifferentmanaging an accountexercisesthat will be carried out from all over.

Literature Review:

Maiyaki (2010) proven of their research that there is no relation in between population facts and desire of banks. It became additionally observed that statistically there is a good sized dating between age and choice of banks.

Selvam (2011), in their examine, examined clients' focus and satisfaction about e-banking of rural and urban customers.

Gupta & Mishra (2012) examined the new rising traits of E-banking in Indian banking industry. The study located that there are many demanding situations confronted with the aid of banks in E-banking and there are many possibilities to be had with the banks. It concluded that banking quarter will want to grasp a brand new commercial enterprise version through building management and purchaser offerings. It also suggested that banks have to contribute extensive efforts to render better offerings to their clients.

Present situation of E-Banking:

In total Indian managing an accountgadget, electronic Banking money has turn risen as an imperativeportion. The concept of e- banking is to a degree today's establishment in India. Conventionalshow of managing an account i.e. Department based completely banking became impressive until Nineties, and after that non-branch banking administrationsbegun out. IT Act, 2000, ended upmade by way of authorities of India with impact from the seventeenth October 2000.

Importance of E-Banking:

Banking has witnesses many innovations in ultimate three decade and one of the major among its miles e- banking which was end result of facts and technological revolution. These IT revolutions changed the entire operating of banking quarter as e- banking gave birth to new type of financial services which become created by the intersection of lifestyle retail economic services with the net. E-banking affords provision of appearing fundamental banking services or transaction thru internet.

Conclusion:

With the section of time, thought of E-Banking has were given attention in Indian setting. E-Banking offerings have been effectivelyactualized by way of numerousopen and personal area banks because it is productive for customers in expansion to banks. The work of data and innovation has been extremely great in support of e-banking. Numerous monetary improvements like ATMs, credit cards, RTGS, charge cards, cell banking money and so forward.

References:

1. Ingle A ,"net Banking in India", IBMRD's magazine of Control and research, Vol. 1,(2012): pp. 13.
2. Jamaluddin, N. (2013). E-Banking,Proceedings of 23rd internationalenterprise studies conference. Melbourne, Australia.
3. Jain Megha,2014, E-Bankingdevice in India, extent : 2014, ISSN No 2277 - 8179

Essentiality of Equal Education

Agarsana T K
Kongu Arts and Science College(Autonomous)
E.mail : agarsana299@gmail.com

Abstract : Education is powerful development engine and one of the most effective tools for decreasing poverty, boosting health, gender equality and promoting peace and stability. Education is the act or process or transmitting or acquiring broad knowledge, developing reasoning and judgement abilities and generally cognitively preparing oneself or others for adult life. At the same time, in today's schools, both equity and equality are required. To fulfil the country's growth process, equal education must be followed without prejudice. The paper emphasizes the critical importance of fair education for global advancement.

Keywords : Equal, education, essential, development

Introduction

The traditional model of education has undergone significant alterations in recent years. Online courses, smart classes and private tutorials all play a big part. Students in the creamy layer make the most their resources and work hard in class. Students from poorer socio economic backgrounds, on the other hand, do not have access to high quality education. Lack of education is synonymous with wickedness. Students with greater purchasing power may be able to achieve academic success on comparing with poor background students.

Education, in the broadest of truest sense, will make an individual seek
to help all people, regardless of race, regardless of colour, regardless of condition
- George Washington Carver

Education should be equitable on a fundamental basis. Then, to guarantee that all kids receive the education they require for beneficial results, education must include equity. The majority of children globally are now in primary school, thanks to great progress made by developing countries in bringing children to classroom. Many million youngsters, however are still not in primary or secondary education. According to the Universal Declaration of Human Rights, education is a fundamental human right for all people, and the Convention against discrimination goes on to define this right further. The right to education is established by governments through two methods ie. Normative international instruments and political commitments. A strong international framework of conventions and treaties protects the right to education, and states that sign them commit to respect, safeguard and implement it. Disparities between men and women in terms of household economic and financial status, inequality in the region is a major problem, differences in physiological process, variations in living environment, inadequate opportunities aren't available, there are different characteristics between backward and advanced classes, self esteem of the parents are low due to their inability in earning and there is great lack in the motivation to learning new aspects.

In most cases, equality of opportunity refers to providing each individual with an equal opportunity to realize his or her potential. The term "equality of opportunity" can be defined in two ways: horizontal equality and vertical equality. Vertical equality takes special consideration to provide equality of opportunity, whereas horizontal equality treats all constituents equally.

Conclusion

India is a democratically-governed country. The success of a democracy is determined by the citizen's education. The goal of education should be to help people develop their entire personalities. Modern education is a process of learning from real-life experiences as well as the pulsing, dynamic society in which humans are live. As a result, learning from actual life as well as the pulsing, dynamic civilization that surrounds the world. Learning should be done at the learner's discretion and pace. Only in this way does education become relevant to everyday life. Individual must have equitable access to educational opportunities in order to fully develop their identities.

References

1. www.yourarticlelibrary.com
2. www.123helpme.com
3. www.waterford.org.com
4. www.alasassignmenthelp.com
5. https://mygivingpoint.org
6. www.nshss.org
7. www.impacttulusa.com

Chief Editor
Dr. R. V. Bhole
'Ravichandram' Survey No-101/1, Plot, No-23,
Mundada Nagar, Jalgaon (M.S.) 425102
Email- rbhole1965@gmail.com
Visit-www.jrdrvb.com

Address
'Ravichandram' Survey No-101/1, Plot, No-23,
Mundada Nagar, Jalgaon (M.S.) 425102