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Dr. Raj Soshte

Mr. Rahul Hiremath

Mrs. Amitha M Rao

**Internal Quality Assurance Cell (IQAC)
N.S.S. College of Commerce and Economics, Mumbai**

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-
- 1 HIGHER EDUCATION IN LAW – ISSUES AND CHALLENGES**
Dr. Bindhu Variah (1-5)
 - 2 CHALLENGES CREATED BY DEMONETIZATION FOR THE INDIAN ECONOMY**
Shaikh Irshad Wajidali & Dr. V. N. Yadav (6-15)
 - 3 HOMOSEXUALITY IN INDIA AND SECTION 377 OF IPC: HUMAN RIGHTS PERSPECTIVE**
Dr. K. Sudhakar Reddy (16-23)
 - 4 SMART SOIL MONITORING FOR CROP RECOMMENDATION USING IOT-AG**
Dipika P. Vishe (24-30)
 - 5 FRIGHT OF CLOUD COMPUTING & POSSIBILITIES FOR BUSINESS DISINCLINATION**
Ashish Shah (31-37)
 - 6 A STUDY ON POPULARITY OF ONLINE SHOPPING AMONGST YOUTH IN MUMBAI**
Dr. Varsh S. Mallah & Dr. Reshma R. More (38-46)
 - 7 FINANCIAL LITERACY AMONG INDIAN MINORITY**
(A Case Study of Financial Literacy among Indian Muslim Minority)
Dr. Ashfaque Ahmed Khan & Mois A. Patel (47-53)
 - 8 IMPACTS OF FDI ON SPECIAL ECONOMIC ZONE IN INDIA**
Dr. Ashfaque Ahmed Khan & CA. Salim J. Khan (54-58)
 - 9 A CRITICAL EVALUATION OF DEMONETISATION ON PARALLEL ECONOMY**
Prof. Atul Sathe (59-68)
 - 10 EXPLORING NEW AVENUES OF TECHNOLOGY IN HIGHER EDUCATION**
Mr. Ashwin Dhanraj Bhagat (69-73)
 - 11 WOMEN EMPOWERMENT AND INTIMATE PARTNER VIOLENCE – WITH SPECIAL REFERENCE TO WIFE SWAPPING**
Ms. Savina R. Crasto (74-81)
 - 12 COGNITIVE DISSONANCE AMONGST WORKING WOMEN USING ONLINE SERVICES**
Prof. Shweta Pandey (82-87)
-

-
- 13 A DESCRIPTIVE STUDY OF REDUCTION IN CARBON FOOTPRINTS: NEED OF THE HOUR**
Mrs. Anjalli Vachhani (88-94)
- 14 A STUDY OF WOMEN ENTREPRENEURSHIP IN THE INDIA: CHALLENGES AND OPPORTUNITIES**
Dr. Deepak. M. Salve (95-102)
- 15 ROLE OF INFORMATION AND COMMUNICATION TECHNOLOGY IN POLICE INVESTIGATION IN INDIA**
Ms. Deepashri Jayant Hadphadkar (103-108)
- 16 HOW ARTIFICIAL INTELLIGENCE (AI) IS RESHAPING THE FUTURE OF EDUCATION AND LEGAL RESEARCH?**
Adithya Anil Variath (109-117)
- 17 AFFORDABILITY AND ACCESS TO HIGHER EDUCATION IN INDIA**
Dr. Suvaiba Pirani (118-125)
- 18 STATE WISE COMPARATIVE STUDY OF LIFE INSURANCE BUSINESS IN INDIA**
Gulab T. Singh (126-132)
- 19 GENERATING FUNCTIONS FOR CLASSICAL JACOBI POLYNOMIAL BY LIE GROUP THEORY**
Dr. Seema Agarwal (133-139)
- 20 IMPORTANCE AND ROLE OF INFORMATION AND COMMUNICATION TECHNOLOGY IN HIGHER EDUCATION**
Ms. Anuja Narvekar (140-151)
- 21 ROLE OF SELF HELP GROUPS IN EMPOWERMENT OF WOMEN**
Vijayalaxmi Y. Gaikwad (152-157)
- 22 A STUDY OF GREEN VILLAGE INITIATIVE WITH A VEDIC PERSPECTIVE AT GOVARDHAN ECO VILLAGE**
Dr. Malathi Iyer (158-167)
- 23 SKILL DEVELOPMENT AND PROBLEM OF YOUTH UNEMPLOYMENT IN INDIA**
Nandure Vijay Laxmanrao (168-174)
- 24 UNIFICATION OF BRANCHES OF MATHEMATICS TO SOLVE OPEN PROBLEMS AND TO PROVE CONJECTURES**
Ms. Shubhada R. Kanchan (175-178)
- 25 QUALITY PRACTICES IN SERVICE SECTOR IN INDIA**
Prof. Nital Kothari (179-183)
- 26 QUALITY PRACTICES IN MANUFACTURING SECTOR IN INDIA:**
Prof. Ashutosh Saxena (184-188)
- 27 MULTIPLE REGRESSION OF HUMAN ANTHROPOMETRY**
Vinay Pandit (189-192)
- 28 MODERNIZATION OF ONLINE EDUCATION AND NPTEL**
Kirtikumar R. Pimpliskar (193-196)
-

-
- 29 INCULCATION OF READING HABITS: A MAJOR CHALLENGE BEFORE YOUNG INDIA**
Shri. Ramdas Varma (197-203)
- 30 PERSPECTIVE VIEW OF GOODS & SERVICES TAX: MULTIDIMENSIONAL SPHERE-IMPACT ON ITS FUTURE**
Shri. Kishor M. Waghmare (204-211)
- 31 APPLICATIONS OF INFORMATION TECHNOLOGY IN COLLEGE LIBRARIES**
Shri. Shridhar B Mayannavar (212-221)
- 32 LEARNING MANAGEMENT SYSTEM**
Smt. Vijayalaxmi T Govannavar (222-227)
- 33 SCHIFF BASES DERIVED FROM CARBONYL OXIMES AND SULPHANILIC ACID: APPLICATION IN ENVIRONMENT**
Dr. Mayuri R. Joshi (228-238)
- 34 ROLE OF EMPLOYMENT & ASSETS HOLDING IN FREEDOM OF MOVEMENT & SOCIAL PARTICIPATION WOMEN'**
Dr. Dilip M. Patil (239-250)
- 35 EMERGING TRENDS OF E-COMMERCE IN INDIA**
Pradeep H. Tawade (251-256)
- 36 THE ROLE OF ENTREPENURSHIP IN THE ECONOMIC DEVELOPMENT OF INDIA**
Mr. Dhiraj. R. Ovhal (257-263)
- 37 THE ROLE OF THE JUDICIARY SYSTEM IN THE PROTECTION OF HUMAN RIGHTS**
Mrs. Amitha Manmohan Rao & Mr. Chetan Maru (264-279)
- 38 A STUDY OF GREEN MARKETING IN INDIA AND ITS CHALLENGES**
Dr. Raj Soshte (280-287)
- 39 STRATEGIC AND IMPLEMENTATION FRAMEWORK FOR SKILL DEVELOPMENT IN INDIA WITH SPECIAL REFERENCE TO MAHARASHTRA STATE**
Dr. Raj Ankush Soshte (288-299)
- 40 SUSTAINABLE AGRICULTURE- THE BEST PRACTICE FOR FOOD PRODUCTION**
Ms. Neha Patange (300-305)
- 41 THE ROLE OF COMMUNICATION IN TEACHING – LEARNING PROCESS**
Dr. Amar Uttam Sontakke (306-310)
- 42 GREEN ENERGY: ASSESING THE PRESENT SCENARIO AND POTENTIAL SOURCES IN MUMBAI**
Ms. Mamata Madhusudan Tendulkar (311-314)
- 43 GOODS AND SERVICES TAX IN INDIA: IMPACT ON VARIOUS STAKEHOLDERS**
Dr. Shamim Sayed (315-322)
-

HIGHER EDUCATION IN LAW – ISSUES AND CHALLENGES

Dr. Bindhu Variah

Vice-Principal, K.C. Law College, Mumbai.

Abstract

Right to Education is a Fundamental Right. The Higher Education in India has Ministries and Agencies like Ministry of Human Resource Development, Ministry of Agriculture, Ministry of Health, Ministry of Law and various specialized agencies likes UGC, CSIR, ICSSR, ICHR, ICMR etc. There are various Acts and subordinate legislations for Higher Educations. If we see the present situation legal education it has now meet the requirements of globalization. So many new subjects with international dimensions have to be included. Recently we can find there is a mushroom growth of law colleges in India. There are different types of law schools , different curriculum, lack of qualified teachers, lack of proper infrastructure etc. Though there are so many regulatory bodies, there is no uniformity in legal education. In this paper I would like to discuss about the issues and challenges in legal education.

Keywords: Education, Law, Challenges



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Introduction A comprehensive analysis on how education should contribute to character building was recommended by the Parliamentary Standing Committee on Human Resource Development in the 86th Report and it referred to the following Truth (Satya), Righteous Conduct (Dharma), Peace (Shanti), Love (Prem) and Non-violence (Ahims) are the core universal values, which can be identified as the foundation stone on which the value-based education program me can be build-up; and they elaborated that these five universal values represent the five domains of human personality, and they are intellectual, physical, emotional, psychological and spiritual; and they are co-related to the five major objectives of education i.e. knowledge, skill, balance, vision and identity².

1.Dr. Bindu Variath, Vice-Principal, K.C. Law College, Mumbai.

2.Reported in Educational statistics at a glance, Government of India, Ministry of Human Resource Development, Bureau of Planning, Monitoring and Statistics, New Delhi, 2014 p 12-13

Due importance should be given to education, because it is important not only personally but for the socio economic development of the Nation. So much importance and initiative is

taken by the Government, Policy makers, legislature, Judiciary etc that the literacy rate is increasing. As per the census reports it shows that the literates are increasing³

Literacy rate of India

Census Year	Person	Males	Females
1	2	3	4
1951	18.33	27.16	8.86
1961	28.3	40.4	15.35
1971	34.45	45.96	21.97
1981	43.57	56.38	29.76
1991	52.21	64.13	39.29
2001	64.83	75.26	53.67
2011	74.04	82.14	65.46

The Legislation and Judiciary plays an active role for quality education. There can be quality in higher education only if the children are given very good education from the very initial stages. Taking into consideration of this aspect there are so many laws, policies, recommendations, etc from various government bodies. Article 26 of Universal Declaration of Human Right (UDHR) 1948 states that everyone has the right to education In Indian Constitution there are so many Articles related to Education. Article 21A deals with Right to Education. In Unnikrishnan J. P. v State of A.P. (1993) / SCC 645 it was held by the Supreme Court that it is the fundamental right of every child for free and compulsory elementary education. But it became more effective after the incorporation of the 86th Constitutional Amendment in 2002. The Parliament had enacted the right of children to Free and Compulsory Education Act, 2009. This Act also provided for the recognition of the schools, teacher-student ratio, and formation of management committee to ensure quality in education. After incorporating Right to Education as a fundamental right and due to the initiative taken by the Government, the current reports shows

3. www.imaginmor.com/census-of-india-2011

that more children are attending schools and now more importance has to be given to quality of education. The other connected fundamental rights on education are Article 15 which prohibits discrimination on the grounds of religion, race, sex or place of birth; Article 28 which gives freedom as to attendance at religious instructions or religious worship in certain educational institutions; Article 30 which gives right to minorities to establish and administer educational institutions, etc. There are certain Directive Principles of State Policy which

gives importance to education. Some of these are Article 38 (state to secure a racial order for the promotion of welfare of the state), Article 39 (certain principles of policy to be followed by the state), Article 40 (Right to work, to education and to public assistance in certain cases), Article 41 (Provision for early childhood care and education to children below the age of six years), Article 46 (Promotion of educational and economic interests of scheduled castes, scheduled tribes and other weaker sections), etc⁴. It is a fundamental duty under Article 51A added by the Constitution (86th Amendment Act), 2002 (w.e.f. 2010) that who is parent or guardian to provide opportunities for education (to his children). Article 246 deals with subject matter of laws made by Parliament and the Legislatures of States. In the Union List entry 63, 64, 65 and 66 deals with higher education. Entry 66 (Co-ordination and determination of standards in Institutions for higher education or research and scientific and technical institutions). In Concurrent List Entry 25 deals with education, 26 deals with legal, medical and other professions.

Ministries in Higher Education

The Department of Higher Education, Ministry of Human Resource Development, Government of India is responsible for the overall development of the basic infrastructure of Higher Education, main objective is to expand the higher education sector in all modes of delivery to increase the Gross Enrolment Ratio in Higher Education to 15% by 2011-12, to 21% by 2016-17 and 30% by the year 2020⁵

4. Basu. D.D. Indian Constitution

[5www.mhrd.gov.in/overview](http://www.mhrd.gov.in/overview)

There are also Ministry of Agriculture, Ministry of Health and Ministry of Law. The Higher Education Structure includes Universities, Colleges and Stand-alone institutions and Universities includes Central University, State, Public, Deemed, State Private, Central Open, State Open, Institution of National Importance, Institutions of under State Legislature Act, etc⁶ Education identified as of now are Primary education, Secondary education, Higher education including teaching of practical skills and theoretical educational services, and Adult education which refers to all education services that are not in the regular school and university system etc As per the reports of All India survey on higher education conducted by Government of India, Ministry Of Human Resource Development Department of Higher Education(2015-2016)the status of higher education have listed 799 Universities and 39071 colleges and 11923 stand alone institutions. The total enrollment of students estimated to be 34.6 million. There are 45,424 foreign students who have enrolled for higher education⁷

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Number of Institutions⁸

	Type Of University	Number
1	Central Open University	1
2	Central University	43
3	Deemed University(Government)	32
4	Institution under State Legislature Act	5
5	Institution of National Importance	75
6	Deemed University(Private)	79
7	State Private University	197
8	State Open University	13
9	State Public University	329
10	State Private Open University	1
11	Deemed University Government aided	11
12	Others	13

6 www.aistie.gov.in

7. [www.aishe.gov.in.pp\(iii&iv\)](http://www.aishe.gov.in/pp(iii&iv)).

8. [www.aishe.gov.in.AISHEI](http://www.aishe.gov.in/AISHEI) p5

Higher Education and Legal Education

The legal education comes under the Ministry of Law. Bar Council of India regulates the legal education. There are other regulatory bodies like UGC, Universities of concerned States, State Bar Council, Management and other Acts and Bodies, which have a control on legal education. The Advocates Act prescribes the qualifications required to become an Advocate. The University Grants Commission prescribes the qualifications required for appointment of faculty members etc. As per the reports of All India survey on higher education conducted by Government of India, there are 20 Law Universities, which conduct law courses. The report reveals that the number of students pursuing law is increasing.

Enrollment of Students in LL.B⁹

YEAR	Students
2011-2012	156546
2012-2013	192168
2013-2014	240419
2014-2015	283231
2015-2016	300716

Challenges in legal education

1. The first and foremost problem is the lack of qualified teachers.

Majority of the students who pass out wants to go to corporate jobs due to various reasons and even if they go for LL.M they don't want to come for teaching profession. If a student wants to come for teaching profession, they have to qualify UGC NET or SET examinations. Now after seeing the difficulties in promotion in teaching profession majority of them who

were interested in teaching is also backing out. Majority of them are interested only to come as visiting faculties and not for regular basis.

9. www.aishe.gov.in.AISHEI p5

2Another problem of legal education relates to the subjects and syllabus. After globalization, so many changes have come in the society and so many new laws are coming up daily, but the subjects and syllabus are not updated as per the requirements.

3. The next problem is related to different types of institutions, which are running law courses. We can find that due to the reforms which has come in the educational field, there are so many Private Colleges Aided And Unaided , National Universities, Corporate etc. conducting law courses of which there is no uniformity.

4. So many institutions are not having the basic infrastructure facilities as required by the higher statutory bodies.

5. The student teacher ratio is not followed as required by UGC or Bar Council of India.

6. The existing full time teachers also should be given regular training programs for updating with the changes. Since they are not going to court and they are teaching and training students to court the teachers should be updated with the latest judicial decisions and laws.

7. Law teachers are considered like Arts and Science teachers and they are not considered as professional college teachers.

Conclusion

Legal profession is considered as the noblest profession and law plays a vital role in day-to-day life of human beings so at most importance should be given to this profession. For proper administration of Justice we should have good lawyers and good lawyers comes out only from good educational institutions. So it is the responsibility of all of us to do what is required.

Reference

www.imaginmor.com/census-of-india-2011

www.livelaw.in/ugc-2016-regulation-future-higher education in India

Seervai, Indian Constitution

Shukla, Indian Constitution.

CHALLENGES CREATED BY DEMONETIZATION FOR THE INDIAN ECONOMY

Shaikh Irshad Wajidali

A. E. Kalsekar College of Commerce & Management shaikhirshad6779100@yahoo.com

Dr. V. N. Yadav

(Principal of S.N. College, Bhayander)

Abstract

Demonetization is the process of withdrawal of a particular form of currency from circulation. Demonetization becomes necessary whenever there is a change in the national currency. The old unit of currency must be retrieved and replaced with a new currency unit. It involves either introducing new notes or coins of the same denomination or completely replacing the old denominations with the new denomination which is usually carried out as an ambush on the black market. In India demonetization has occurred thrice. The first was on 12th January 1946 (Saturday), second on 16th January 1978 (Monday) and the third was on 8th November 2016 (Tuesday). With the announcement of the demonetization and introduction of new notes, now the main concern is that economy may face more serious challenges in coming years than we have seen during the recent global downturn. Demonetization has happened two times in India, but third demonetization has created new hope for economic growth in India and also leading role in global economic system. Last two demonetizations were put before Independence and during BJP government in the year 1978 respectively. It did not affect the poor, middle and upper middle classes people in higher rate because demonetization of Rs.1000/- Rs.5000/- Rs.10000/- affected only higher class people. But the third demonetization (2016) in India has both pros and cons, because money circulation in higher denomination is wide spread in practical transaction in Indian economy. Indian economy is saving economy. It leads to stable in Indian economy in all times. Whenever there is any economic meltdown in the world, there had been no changes in Indian economy. Demonetization is an urgent implementation in Indian economy because Rs.500/- and Rs.1000/- are calculated to be 13.5 lakhs of crores of currencies in circulation. Fake money from neighboring countries were mingled with original currencies. It will break down the Indian economy. For strengthening Indian economy, demonetization of Rs.500/- and Rs.1000/- currencies is most urgent for the welfare of Indian economy.

Keywords: Demonetization, downturn, economic growth, saving economy



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Introduction:

PM Modi has announced a war against black money and corruption. In an emboldened move, he declared that the 500 and 1000 Rupee notes will no longer be legal tender from midnight, 8th November 2016. The RBI will issue new chip based Rs. 500 and Rs. 2,000 notes which will be placed in circulation from 10th November 2016. Notes of 100, 50, 20, 10, 5, 2 and 1

Rupee will remain legal tender and will remain unfazed by this decision. This measure has been taken by the PM in an attempt to address the resolve against corruption, black money, terrorism and counterfeit notes. This move is expected to cleanse the formal economic system and discard black money at the same time. One of the reasons that prompted the Government to demonetize Rs. 500 and Rs. 1000 notes are that their circulation was not in line with the Economic Growth. As per the Finance Ministry, during 2011-2016 periods, the circulation of all notes grew 40% but the circulation of Rs. 500 and Rs. 1000 notes went up by 76% and 109% respectively. Relatively speaking, the economy has grown only by 30% which is way below the money circulation.

At an aggregate level, this move will significantly eliminate the existing stock of black money, fake currency and will benefit the economy in the medium- to long-run, but, the question as to how the creation of black money in the future will be prevented still remains unanswered.

Over the past several decades, the Indian economy is facing a growing challenge with respect to black money generation and accumulation. Almost every sector in our country generates and uses black money for its survival in the market. It includes real estate, financial market, bullion & Jewellery market, external trade, mining, telecom, non-profit organizations and so on.

Black Money in India

Black money is a big menace for the Indian economy. It leads to less tax for the government, uncontrollable inflation, mass poverty, impact on growth by moving investments on gold, stones and jewellery, corruption, inflated real estate, transfer of funds abroad, encourages anti-social activities, increase in inequalities of income, wasteful consumption, decrease in working efficiency of people and so on. A number of administrative and legislative policies have been formulated by the government to counter the problem of black money. Government of India has introduced commissions under Chopra, and Gupta for estimating black economy Searches, seizures, surveys, and scrutiny of income tax returns are being done. Introducing the scheme of Special Bearer Bonds, demonetizing high denomination currency notes, stringent raids and scheme of voluntary disclosures are some of the schemes introduced by the govt. to curb black money. Amendments have also been made to the Finance Act 2004 to intensify efforts. India has tried to combat tax evasion by permanent account number (PAN) for all major financial deals. Prevention of Money Laundering Act enacted in the year 2005 is a core measure to curb the problem of money laundering. Further,

the legislature introduced the Black Money (Undisclosed Foreign Income and Assets) and Imposition of Tax Act in the year 2015 to tackle this problem.

Reasons behind Demonetization

The main objective of demonetization is to motivate cash less economy and fight against black money. **It has following objectives:**

- a. Its purpose to stop scamper the funding which is used in illegitimate actions.
- b. To stop the terrorism and drug trafficking.
- c. To encourage cashless society, digital economy and encouraging people to pay tax.
- d. Removal of big currency is the first step in preventing illegal financial activities.
- e. This demonetization promotes the plastic money or online payment systems. All the financial transactions acceptable only the use of cards, electronic and paper money.

Objectives of the study

- a. To study the challenges and effects of demonetization.
- b. To Study the Impacts of demonetization on Indian Economy.
- c. To Study the main reason behind demonetization
- d. To study the benefits, advantages and disadvantages of demonetization.

Research Methodologies:

The study is based on secondary data collected through various business magazines, Journals, internet websites, news papers and research papers.

Key sectors deeply involved in black Money

Almost every sector in India renders and uses black money for its vitality in the market. Few sectors which are deeply involved by it which are as follows:

- a. Consumer goods:** The Fast moving Consumer Goods (FMCG) section is very unsafe to forge. These forgers simply copy the packaging style of a famous brand. And mostly unknowledgeable household consumers are targeted unethical behavior.
- b. Gold Market:** The black money holders invest in gold in different forms i.e. bullion and Jewellery. It is also a liquid resource which can generate cash at short notice.
- c. Real Estate:** In the field of Real Estate prices are raising day to day, due to this, the taxes i.e. stamp duty and capital gains for this evasion of tax increase rapidly. It is promoted immersion and propagation of black money at the same time.
- d. Hotels & Hospitality:** Mostly hotels, banquet halls and restaurants are not registered under the law. Due to the owners of these hotels, banquet halls and restaurants not pay the tax and government cannot trace that revenue.

e. Betting: In India, only betting— on horse racing, lotteries conducted and permitted by the state governments and casinos in certain states are authorized. As betting is illicit in India. It creates a big platform for black money propagation.

f. Tax Escape: Tax escape is common in income tax, corporate tax, corporation tax, union excise duties, custom duties, sales tax etc. And there are many lacunae and corruption is rife in the tax collection unit.

g. Money Laundering: Money laundering is basically the procedure of reporting of counterfeit incomes on an economic activity by using funds generated from illegal activities.

h. Corruption: Corruption is an outcome of the underground market and also motivates black money in the economy. Underground peoples are involved in black money and they are able to pay off the administrators and politicians to get what they want.

i. Encourages Anti-Social Activity –Black money is always motivating anti-social activities in the society. The anti-social effects of black money include activities like terrorism, an immense menace already exist in our country.

Issues of Demonetization

- a. Increase the Tax Revenue
- b. Control the Inflation
- c. Transparent money transaction
- d. Bring our Black money
- e. Abolition of Fake money
- f. Reduce the Rate of Interest
- g. Make it Digital India through E-transactions

Challenges of Demonetization: On 8th November 2016 at 8 PM, Prime Minister Shri Narendra Modi announced the devaluation of 500 and 1000 currency notes and introduction of new 500 and 2000 notes. This forfeiting of old notes.

Here the few challenges of Demonetization:

- a. This scheme was not properly planned at all operational level. Common public faced many problems due to this. They are losing their patience and tilting their support.
- b. Continuation of Cash dealings and transactions in sectors like gems—& jewellery, real estate could be used to commute black into white.
- c. Many opposition parties are agitation from this decision. So, they are doing hard work trying to prove this scheme failure.

- d. There are many commission agents available in the market who have already started to convert black money into white money. So, it is creating obstacles in the success of this decision.
- e. In India corruption is available at all levels and due to this many Income Tax lawyers, Advocates and CA's suggest their clients how to convert their huge bulk of black money into white.
- f. This scheme creates disturbance for trade because all dealings require cash transactions.
- g. In India, combination of good governance with transparency, accountability, taxation and incentives at every step, every corner and every sector of economy is not possible. So, demonetization is impossible.
- h. Replacing the new currency is not possible for RBI, because approx. Rs. 15,000 cr.-20,000 Cr., in terms of the quantity of notes available for use.
- i. The cost of printing the new currency will be very costly. This cost may go up since additional security measures—like in building the electronic chip, which the new notes are set to have, will only add to the cost of printing.
- j. Fraud messages and news create a lot of fright among the public. Some people do this intentionally because they want to fail this scheme.
- k. Low transaction by poor, middle and neo middle class people
- l. Lack of New Five hundred rupee currencies. New notes were not available in the Bank Atm.
- m. Some people were not aware of withdrawal limit
- n. Highly affected the savings economy as the customer withholds cash for daily chores
- o. Small business sector doing cash transactions were seriously affected
- p. Tribal and hill area people were highly affected for transactions.

Impact of Demonetization on various sectors & the Economy

a. Withdrawal limits: People are facing problems because the limit of withdrawal has not been kept at a higher level. If this would have been the case there would have been chances that the recycling of black money might begin. The ideal money in circulation has to come to the banking channels.

b. Middle class people: Small farmers, sellers, merchants, daily wage labourers and traders are suffering because of lack of proper planning, intelligence and foresight such as recalibration of ATM machines. There was a need to pile up enough 100 Rupee notes and other smaller denomination notes in the market before taking this step.

c. **Economy:** This is a terrible setback for the international standing of the Indian economy. At this time, the economy is struggling with slowdown. There is demand sluggishness in the economy leading to practically no private sector investment and stagnant industrial growth.

d. **Farmer:** If we look at the farm sector, this is the harvest time. Farmers generally deal in cash and India is also largely a cash economy. The cash transactions in this economy are far more than the total number of electronic transactions done on a daily basis. In the tribal heartland of the country, the poor people through middlemen are getting their currencies exchanged for Rs.300 or Rs.400 because of lack of proper information which is hitting them.

e. Effect on Banks

As directed by the Government, the 500 and 1000 Rupee notes, which now cease to be legal tender are to be deposited or exchanged in banks (subject to certain limits). This will automatically lead to more amounts being deposited in Savings and Current Accounts of commercial banks. This, in turn, will enhance the liquidity position of the banks, which will be later utilized further for lending purposes. However, to the extent that households have held on to these funds for emergency purposes, there are expected to be withdrawals at the second stage.

f. **Private Educational Institutions:** Since Private Educational Institutions take huge amounts of donations in Cash which is 40 % to 50%, we expect that this move will impact the Private Education Institutions receipts.

g. **Payment Banks to Benefit:** Payment banks and others entities which are part of the transaction ecosystem are likely to be long term beneficiaries, as more and more cash finds its way into the formal banking channels. We believe the cumulative measures taken to reign in black money will improve banking habits, create financial and transactional history of the informal & cash dependent segments and could, over the long term, make them 'bankable'

h. **Investment in Financial Products:** Investors in the short term will now believe that Cash is not the safest asset and there is little point in hoarding it. This will shift them from physical asset to financial assets where returns are also higher

i. **Slowdown in Discretionary Spending to Hurt Consumer Durable Sales:** Sales of White Goods like TV, Refrigerator & Washing Machine could slump as much as 70% as a good portion of the market is driven by Cash. This may continue for next Six Months till the dust settles down and there is adequate circulation of the new currencies.

j. **Effect on parallel economy: Cash Economy to Witness Contraction**

The currency of the aforementioned denominations constitutes around 86% of the total value of the currency in circulation. It is expected to remove black money from the economy as they will be blocked considering the holders will not be in a position to deposit the same in the banks, temporarily halt the circulation of large volumes of counterfeit currency and curb the funding for anti-social elements like smuggling, terrorism, espionage, etc

k. **Bank Deposit Rates to Soften:** We can expect a large amount of cash in circulation to be brought within the purview of the formal banking system by way of deposits. This is structurally positive for banks, as part of this cash gets deposited as current account and savings account (CASA) deposits, reducing banks dependence on higher cost borrowing. Deposit deployment remains a challenge in the short to medium term due to the current tepid demand for credit, subsequently pushing deposit rates lower.

l. **Impact on Bond Markets:** Surge in deposits will create more demand for government bonds and other high rated bonds in a situation of tepid demands for credit, leading to lower bond yields especially in the shorter end of the curve. At the same time, a reduction in leakages in systemic liquidity will reduce the scope for open market operation purchases in the coming days. We believe that the RBI will continue to sterilize excess liquidity from the banking system to keep the short-term rates aligned with the policy rate.

m. **Lower Money Supply has a Deflationary Effect:** With the older 500 and 1000 Rupees notes being scrapped, until the new 500 and 2000 Rupees notes get widely circulated in the market, money supply is expected to be reduced in the short run. Reduction in money supply can also have a deflationary effect in the economy. However, whether the impact of the reduced money supply will lead to deflation or contraction in demand or a mix of both will vary from sector to sector depending on the nature of goods & services

n. **E-Banking:**

With cash transactions facing a reduction, alternative forms of payment will see a surge in demand. Digital transaction systems, E wallets and apps, online transactions using E banking, usage of Plastic money (Debit and Credit Cards), etc. will definitely see substantial increases in demand. This should eventually lead to strengthening of such systems and the infrastructures required.

o. **Second Car:** Sales of vehicles in the second hand market for original equipment manufacturers will get impacted, which will cause a ripple effect on New Car sales, as buyers will not be able to dispose of their old vehicles easily

p. **Demand for Gems and Jewellery to Decline:** We can expect the demand for gems and jewellery to decline in the next two to three quarters. This would result in a weakening in the credit profile of industry players due to the high working capital cycles and high operating leverage.

q. **Political Parties:** Elections & Political Parties are major sources of Black Money transactions. Most of the funding of National Political Parties is in Cash which is 40% to 50%, and when it comes to Regional Parties it goes upto 50% to 60%. The sources of more than 90% of such funds are never disclosed. Candidates as well as their donors even the Political Parties will feel cash strapped. An assembly seat candidate spent on an average Rs. 4-5 Crores on Campaigning that is likely to go down drastically. This is going to cause huge craters on their funding and will reduce their funds drastically. It is going to deal a major blow to political parties

r. **NRI:** Demonetized currency notes having denomination of INR 500 and INR 1000 can be deposited by an NRI into his NRO accounts without any limits. NRIs are also permitted to authorize any other person in India (in writing) to visit their bank branch in India and deposit such currency on their behalf.

Overall Impact of Demonetization on the Indian Currency

This bulk movement taken towards the melioration of Indian society will have some major impacts on the economy of the country. Thus, here are some of the major effects of demonetization of Indian currency:

It will impact the GDP and inflation rates in India, by encouraging the present GDP of 7.6% in future. Due to reserved transaction, circulation, and supply of money, there will be minor chances of continue blackmoney by defaulters in our system and society. The weaker sections of the society who are not well open to technology and are not aware of cashless payment system, may find some difficulties in starting, but the overall impact is going to be positive for everyone in the long term. This big step will cause low economic activity and bluntness in the consumption demand, but this drop will be remunerated in due course of time, and the system will be neat and svelte.

Table1: Reveals that there are top 10 largest countries which, is include in black money

Rank	Country Name	Black Money in Billions USD
1	United States	625.63
2	China	261.00
3.	Mexico	126.00
4.	Spain	124.06
5.	Italy	111.05
6.	Japan	109.84
7.	Canada	77.83
8.	India	68.59
9.	United Kingdom	61.96
10.	Russia	49.09

Source: <http://www.countrydetail.com/top-10-countries-largest-black-markets-world/March 11, 2016>.

Table 1: Top 10 largest countries include in Black Money

Conclusion

One of the boldest reform measures taken till date, demonetization is the latest in the line of steps that the Government has initiated such as tightening of the tax laws, integrating systems for seamless flow of data (through Aadhaar), increasing the number of transactions that need to be routed through the banking channel, and amending the Benami Transactions (Prohibition) Act. While one can expect a decline in inflation and negative impact on GDP in the current quarter, one is likely to see some sectors such as real estate, retail, etc. getting negatively impacted. On the contrary, sectors such as Banking and Financial Services, eCommerce, fintech, etc. are expected to have a positive impact. Overall, though demonetization throws up some challenges and difficulties in the short run, the bigger challenge would be to address the issue of black money in the long run.

Due to demonetization, an economy that was supposed to have healthy macroeconomic parameters is going to see a sharp deterioration in these parameters which would aggravate the recessionary conditions and the irreversibility. While not entirely addressing the black economy, Cash crunch will have a dampening impact on inflation. This will reduce our consumption-based economic growth and even deepen instability in currency and asset markets. A better solution would have been simplify and reduce taxes; cut regulations, eliminate loopholes and widen the tax base. There is hope and a greater scope for fast transition to cashless economy.

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HOMOSEXUALITY IN INDIA AND SECTION 377 OF IPC: HUMAN RIGHTS PERSPECTIVE

Dr. K. Sudhakar Reddy

I/C Principal, Siddharth College of Law, Mumbai, ksreddy0@yahoo.co.in



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Introduction

“If there are rights or duties of people which are not guaranteed because they're part of a de facto union and not of a family, there will be the need of a legislative action to remove the disparity. Obviously, when talking about people I refer to everyone including homosexuals.”- Gianfranco Fini

We all have the right to be treated equally without any discrimination. All state and central Governments have a moral and legal obligation to protect the people from discrimination and violence based on who they are. All people, irrespective of sex, sexual orientation or gender identity, are entitled to enjoy the protections provided by national and international human rights law, including in respect of rights to life, security of person and privacy, the right to be free from torture, arbitrary arrest and detention, the right to be free from discrimination and the right to freedom of expression, association and peaceful assembly.

Sex or sexual intercourse is important aspect of human life and procreation. Life and sexual orientation is the personal choice of every human being. Sexual orientation falls under right to life and personal liberty including right to privacy under Article 21 of Indian Constitution. Privacy has both positive and negative content. The negative content restrains the state from committing an intrusion upon the life and personal liberty of a citizen. Its positive content imposes an obligation on the state to take all necessary measures to protect the privacy of the individual.

Consensual sex and sexual orientation is a personal choice of everybody. Gender identity is considered to be an inherent part of a person which may or may not need surgical or hormonal treatment or therapy. Sexual characteristics of a person vary in nature and all persons must be empowered to make their decisions affecting their own bodily integrity and physical autonomy. With the increased global media attention on violent acts of persecution inflicted on Lesbian, Gay, Bisexual and Transgender (LGBT) persons or homosexuals a

crucial question before the world community today is whether gay rights are included under the national and international human rights law.

Homosexuals or LGBT people are harassed, discriminated against, and attacked because of their sexual orientation or gender identity. In India homosexuality is punishable offence since the British period. Section 377 of the Indian Penal Code dating back to 1861, introduced during the British period criminalises sexual activities "against the order of nature", arguably including homosexual sexual activities. Simply put, Section 377 is an archaic law that makes homosexuality a crime and punishable for life term.

In independent India, as earlier, this archaic and brutal law has served no good purpose. It has been used to systematically persecute, blackmail, arrest and terrorize sexual minorities including LGBT people or homosexuals. It has spawned public intolerance and abuse, forcing tens of millions of gay and bisexual men and women to live in fear and secrecy, at tragic cost to themselves and their families

It is especially disgraceful that Section 377 has on several recent occasions been used by homophobic officials to suppress the work of legitimate HIV-prevention groups, leaving gay and bisexual men in India even more defenceless against HIV infection. We will move many steps closer to our goal of achieving a just, pluralistic and democratic society by the ending of Section 377, which is currently under challenge before the Apex Court. There should be no discrimination in India on the grounds of sexual orientation. In the name of humanity and of our Constitution, this cruel and discriminatory law should be struck down.

In recent judgement (8-01-2018) the apex court said a section of people cannot live in fear of the law which atrophies their right to choice and natural sexual inclinations. It said societal morality changes with time and law should walk and change pace with life. Supreme Court held that Sec.377 is violative of Articles 14, 15, and 21 (right to privacy) of Indian constitution.

Kinds of Sexualities

Sexuality describes sexual identity, attraction, and experiences which may or may not align with sex and gender. This includes but is not limited to heterosexuality, homosexuality (gay or lesbian), bisexuality, queer and so on. The term sexual orientation refers to the gender (male or female) to which a person is attracted. There are several types of sexual orientation that are commonly described. It is about who you're attracted to and want to have relationships with. Sexual orientations include gay, lesbian, straight, bisexual relationships.

Sexual orientation is different from gender and gender identity. It is traditionally defined as

including heterosexuality, bisexuality and homosexuality. While asexuality is considered the fourth category of sexual orientation by some researchers and has been defined as the absence of a traditional sexual orientation or no sexual attraction to people. It may be considered a lack of a sexual orientation,

Homosexuality - Meaning

Homo sexuality; Homosexuality is a sexual interest in and attraction to members of one's own sex. People who are homosexual are romantically and physically attracted to people of the same sex: females are attracted to other females; males are attracted to other males. Homosexuals (whether male or female) are often called "gay." Gay females are also called lesbian. The term *gay* is frequently used as a synonym for homosexual; female homosexuality is often referred to as lesbianism. People who're attracted to people of the same gender often call themselves gay or homosexual. The most common terms for homosexual people are *lesbian* for females and *gay* for males.

Bisexuality; It is romantic attraction, sexual attraction, or sexual behaviour toward both males and females, or romantic or sexual attraction to people of any sex. People who are bisexual are romantically and physically attracted to members of both sexes. That is people who're attracted to both men and women often call themselves as bisexuals.

Heterosexuality is romantic attraction, sexual attraction or sexual behaviour between persons of the opposite sex or gender. People who are heterosexual are romantically and physically attracted to members of the opposite sex: males are attracted to females, and females are attracted to males. Heterosexuals are sometimes called "straight. "to persons of the opposite sex; People who're attracted to a different gender often call themselves straight or heterosexual.

Asexuality; It is considered the fourth category of sexual orientation by some researchers and has been defined as the absence of a traditional sexual orientation. People who identify as asexual don't really feel sexual attraction towards anyone. They may think other people are physically attractive, or they may want to be in romantic relationships with people - but they're not interested in having sex or doing sexual things with other people. Asexual people sometimes use the word "ace" for short.

Asexuality has nothing to do with romantic attraction. Many asexual people feel romantically attracted to people - so they may identify as asexual, and also as gay, lesbian, bisexual, or straight. They just don't feel any desire to act on these feelings in a sexual way.

Homosexuality Indian Context

Homosexuality is a sexual orientation or sexual attraction towards member of the same sex. The term usually implies an exclusive or predominant sexual orientation toward persons of the same sex and is distinguished from bisexuality as well as heterosexuality. Homosexual relationships and acts have been admired, as well as condemned, throughout recorded history, including in Indian society depending on the form they took and the culture in which they occurred.

To find out if homosexuality or same-sex intercourse existed in India, and in what form, we have to turn to three sources: images on temple walls, sacred narratives and ancient law books. Indian society is a very complex one; at one side we are most modern of societies of the world with all the liberal thoughts and beliefs but at on another level we are the most conservatives of societies of the world. An overview of temple imagery, sacred narratives and religious scriptures does suggest that homosexual activities in some form did exist in ancient India. Though not part of the mainstream, its existence was acknowledged but not approved. Homosexuality is mostly a taboo subject in Indian civil society and recently over debated. In modern India this homosexuality or un-natural sexual relationships are punishable under Section 377 of the Indian Penal Code, a colonial-era law dating back to 1861, which criminalizes romantic love and private, consensual sexual acts between adults of the same sex. The discrimination against homosexuals or LGBT community persons is fairly common in India. And it begins from their own homes; their own family members treat it as a disease or perversion and accordingly treat them badly. In fact family members feel ashamed of in the society if any member of their family has such sexual orientation. Indian society as a whole has not accepted the homosexuality or so-called unnatural sexual behaviour and homosexuals are discriminated or alienated from the rest of the society.

Section 377 of IPC - Human Rights Perspective

Sexual orientation involves a person's feelings and sense of identity; it may or may not be evident in the person's appearance or behaviour. People may have attractions to people of the same or opposite sex, but may elect not to act on these feelings. For example, a bisexual may choose to have a monogamous (one partner) relationship with one gender and, therefore, elect not to act on the attraction to the other gender. Indian criminal law that codified during British period criminalised sexual activities "against the order of nature", arguably including homosexual sexual activities, under Section 377 of the Indian Penal Code, which entered into

force in 1861. This made it an offence for a person to voluntarily have "carnal intercourse against the order of nature

Section 377 (Unnatural offences) of the Indian Penal Code states, "Whoever voluntarily has carnal intercourse against the order of nature with any man, woman or animal shall be punished with imprisonment for life, or with imprisonment of either description for a term which may extend to ten years, and shall also be liable to fine." This also has implications for heterosexuals, as consensual sexual acts of adults - oral and anal sex in private - are currently treated as unnatural and punishable under Section 377 of the Indian Penal Code.

Therefore it is a criminal offence for two consenting adult gay, bisexual and transgender persons to have sex in India. Lesbian women are not criminalized under Sec. 377 as it criminalizes only 'penile non-vaginal sex'. However, lesbian women are frequently persecuted and prosecuted under false cases of kidnapping or theft offences, when partners elope.

In 2009, the Delhi High Court had described Section 377 as a violation of the fundamental rights guaranteed by the constitution. Religious groups, however, had appealed against the decision in the Supreme Court. In 2013, the Supreme Court cancelled the Delhi high court order and re-criminalised homosexuality. It said that it was the job of the parliament to decide on scrapping laws. The decision that gay sex is a criminal offense was seen as a major setback for human rights and was also widely criticized. While prosecutions under section 377 have been rare, activists have said that the police used the law to harass and intimidate members of the LGBT community.

On 6 February 2016, the final hearing of the curative petition submitted by the Naz Foundation and others came for hearing in the Supreme Court. The three-member bench headed by then the Chief Justice of India T. S. Thakur said that all the 8 curative petitions submitted will be reviewed afresh by a five-member constitutional bench.

Homosexuality and Right to privacy

On 24 August 2017, the Supreme Court of India in its landmark judgement held that Right to Privacy is a fundamental right protected under Article 21 and Part III of the Indian constitution. The judgement mentioned Section 377 as a "discordant note which directly bears upon the evolution of the constitutional jurisprudence on the right to privacy." In the judgement delivered by the 9-judge bench, Justice Chandrachud (who authored for Justices Khehar, Agarwal, Abdul Nazeer and himself), held that the rationale behind the Suresh Koushal (2013) Judgement is incorrect, and the judges clearly expressed their disagreement

with it. Justice Kaul agreed with Justice Chandrachud's view that the right of privacy cannot be denied, even if there is a minuscule fraction of the population which is affected. He further went on to state that the majoritarian concept does not apply to Constitutional rights and the Courts are often called upon to take what may be categorized as a non-majoritarian view, in the check and balance of power envisaged under the Constitution of India.

In recent judgement (8th Jan,2018) a three-judge bench of Supreme Court headed by the Chief Justice of India, Dipak Misra, said it would reconsider and examine the constitutional validity of the law referred under Section 377 of Indian Penal Code.

The Apex Court held that whether homosexuality should be a crime in India will be re-examined by the Supreme Court, which had in 2013 restored a controversial British-era ban on homosexuals or gay sex. 'No one should have to live in fear because of their sexuality' Court said asking a larger group of judges to review Section 377, the 1861 law that criminalises sexual activities "against the order of nature". The Court further held that "What is natural to one may not be natural to others. Societal morality changes from age to age. Law copes with life and accordingly change takes place".

The Supreme Court also noted that "choice can't be allowed to cross the boundaries of law but the confines of law can't trample or curtail the inherent right embedded in an individual under Article 21, the right to life and personal liberty including right to privacy."

Sexual orientation is an essential attribute of privacy. Discrimination against an individual on the basis of sexual orientation is deeply offensive to the dignity and self-worth of the individual. Equality demands that the sexual orientation of each individual in society must be protected on an even platform. The right to privacy and the protection of sexual orientation lie at the core of the fundamental rights guaranteed by Articles 14, 15 and 21 of the Constitution.

“Their rights are not “so-called” but are real rights founded on sound constitutional doctrine. They inhere in the right to life. They dwell in privacy and dignity. They constitute the essence of liberty and freedom. Sexual orientation is an essential component of identity. Equal protection demands protection of the identity of every individual without discrimination.

In India, one group of transgender people are known as hijras. They were legally granted voting rights as a third sex in 1994 Due to alleged legal ambiguity of the procedure, Indian transgender individuals do not have access to safe medical facilities for SRS. On 15 April 2014, the Supreme Court of India declared transgender people as a socially and economically
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backward class entitled to reservations in education and jobs, and also directed union and state governments to frame welfare schemes for them. The Court ruled that transgender people have a fundamental constitutional right to change their gender without any sort of surgery, and called on the Government to ensure equal treatment for transgender people. The Court also ruled that the Indian Constitution mandates the recognition of a third gender.

The United Nations said that the ban violates international law. United Nations human rights chief Navi Pillay stated that "Criminalising private, consensual same-sex sexual conduct violates the rights to privacy and to non-discrimination enshrined in the International Covenant on Civil and Political Rights, which India has ratified", and that the decision "represents a significant step backwards for India and a blow for human rights.", voicing hope that the Court might exercise its review procedure.

Protecting LGBT people from violence and discrimination does not require the creation of a new set of LGBT-specific rights, nor does it require the establishment of new international human rights standards. The legal obligations of States to safeguard the human rights of LGBT people are well established in international human rights law on the basis of the Universal Declaration of Human Rights and subsequently agreed international human rights treaties. All people, irrespective of sex, sexual orientation or gender identity, are entitled to enjoy the protections provided for by international human rights law, including in respect of rights to life, security of person and privacy, the right to be free from torture, arbitrary arrest and detention, the right to be free from discrimination and the right to freedom of expression, association and peaceful assembly.

Conclusion

Sexuality is an important part of all living creatures including human beings. Discrimination against an individual on the basis of sexual orientation is deeply offensive to the dignity of individual. LGBT citizens like anyone else enjoy not just the right to privacy, but right to equality, right to free expression and right to life. People around the world face violence and *inequality* on different grounds it may be sex, gender, race, region, religion or sexual orientation etc. Sometimes torture, even execution, because of who they love, how they look, or who they are.

Sexual orientation and *gender* identity are integral aspects of our selves and should never lead to *discrimination* or abuse. Across the globe LGBT or homosexuals continue to face endemic violence, legal discrimination, and other human rights violations on account of their sexual orientation or gender identity. The right to privacy cannot be denied "even if a
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minuscule fraction of population is affected”. “Privacy includes at its core the preservation of personal intimacies, the sanctity of family life, marriage, procreation, the home and sexual orientation... Privacy also connotes a right to be left alone. The Apex Court in recent judgment held that “no one should have to live in fear because of their sexuality or sexual orientation what is natural to one may not be natural to others.”

Human rights abuses on the basis of sexual orientation would be cause for shame anywhere in the modern world, but they are especially so in India, which was founded on a vision of fundamental rights applying equally to all, without discrimination on any grounds. By presumptively treating as criminals those who love people of the same sex, Section 377 violates fundamental human rights, particularly the rights to equality and privacy of Indian constitution.

Personal life, marriage, procreation, the home and sexual orientation are included in the right to privacy and this right to be left alone. Discrimination against an individual on the basis of sexual orientation is deeply offensive to the dignity and self-worth of the individual. Equality demands that the sexual orientation of each individual in society must be protected. Human sexuality is complex and diverse. We need to focus on people's humanity rather than on their sexual orientation.

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SMART SOIL MONITORING FOR CROP RECOMMENDATION USING IOT-AG

Dipika P. Vishe

Assistant professor, Department of computer Science, S.D.S.M. college of Arts, Science and Commerce ,Palghar.

Abstract

In India Agriculture plays a predominant role in economy and employment. The common problem always face by Indian farmers that they are unable to choose the right crop bowing in soil according to soil type or soil requirement Due to this there is large problem in food consumption, production, quality, quantity and sustainability of food. Because of this our nation faces a big problem like malnutrition eg. in Maharashtra state. This problem of farmers is addressed through modern smart farming techniques (IoT) which uses research data of soil features like soil pH rate, humidity, moisture , temperature , NPK ,water level ,crop yield data collected through experienced farmers and experts from agriculture who suggest farmers right crop based on their specific parameters .In this paper describes how sensed data will processed using Raspberry- Pi as controller and stored data in cloud and from cloud data will be send over registered farmers and experts in agriculture who will suggests the pesticides or fertilizers require for this soil or crop to increase the both quantity and quality of food .this model takes input trackers growth of each crop of each farmer.

Keywords: Internet of Things (IoT), smart farming, pH rate, NPK



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Introduction:

India is a developing country with increasing number of population. As the rate of population is increased the graph of food supply or production must be increased. But the rate of population and rate of food production are not directly proportional to each other. Due to this it impact on development of humans who survive from lack of food . To solve this problem this paper describes how to increased the crop rate from monitorised soil .because the farmers do their cultivation in farm according to their hereditary family. This is result in soil erosion or soil is not able to give the response to that particular crop which is get followed from ancients. for monitorising soil Internet of things(IoT) performs big action in the connected world

.Internet of Things nothing but things which we connect using Internet called as IoT.As IoT plays vital role in present world as it transferring the things into internet world and connect it.

Similarly IoT in Agriculture transfers the agriculture industry and force farmers to connect with world as enormous challenges they face .Precision agriculture is one of the oldest method used for best management in agriculture. It attempts to manage by measurement, cycle, analysis both by using spatial and Temporal data collection .New innovative IoT-Ag applications are notices the issues from the old technologies and increasing the quality ,quantity, sustainability and cost effectiveness of agricultural production. Data generated by sensors or agricultural drones collected at farms, on the field or during transportation offer a wealth of information about soil, seeds, livestock, crops, costs, farm equipment or the use of water and fertilizer. Internet of Things technologies and advanced analytics help farmers analyze real which needs the research data of soil features and characteristics and suggest farmers right crop based on their provided parameters. This time data like weather, temperature, recommendation is provided by using moisture, prices or GPS signals and provide majority voting technique using Random insights on how to optimize and increase tree,CHAID,K-Nearest Neighbour and yield, improve farm planning, make smarter Native Bayes as learens to suggest crop decisions about the level of resources according to prvided parameters. The needed, when and where to in order to prevent waste. distribute them Now a days paper[2] states the software model which applies Precision agriculture(PA)principles sensors plays a major roles in the field of to small farmers ,open farmers or the agriculture. Sensors can detect various individual farmer.the main objective of the features from soil like moisture, temperature, proposed software model is to deliver direct humidity, salinity level ,pH rate, NPK, water level and control their smart connected harvesters and irrigation equipment. Solution providers looking to build and sell new smart services to even smallest farmer at the level of his/her lowest area of farm covered with crop. This model is spetially designed for kerala state where average holding size is agriculture application, agriculture much lower than rest of india areas. [3] The equipment providers looking to add extra paper states technology use for monitoring important value with IoT-Ag to their farmers soil pH rate and temperature rate has been that they themselves recognized that which performed with very low minimal cost and soil type is responsible for crop to sowing in farm and which type of the agriculture the received data can be viewed by farmers any where .This system is easily handled by experts also provides the fertilizers, nutrientsusing

microcontroller to access any further ,pesticides required to this crop for more data. The paper [8] states the monitoring of production with sustainability of crop.

View of smart farm:

crop in the field of agriculture gives the various features and best outcomes than the traditional method of agriculture

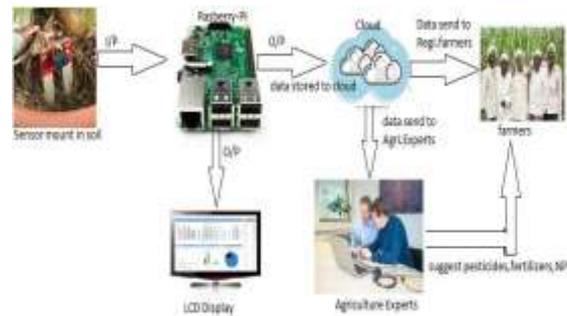


Fig. 1

II. LITERATURE SURVEY

The paper[1] states the technique in farming monitoring.it gives farmers a wide range of techniques such as precision and sustainable agriculture.the Internet of things technology helps to find out the various information under different conditions of crop.IoT helps farmers to keep connected and linked with his farm from anywhere and anytime in world.

III. OVERVIEW OF PROPOSED MODEL AND DESIGNED:

as recommendation of crops is the major domain in precision agriculture.Precision As the proposed system upto farmer and expets is reach directly from agriculture agriculture is modern digitalise technique using the most available and accessible technologies such as SMS ,e-mail,tablet ,mobile phones,slates etc.

Block Diagram:

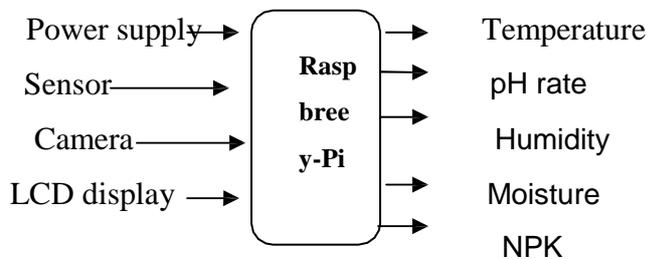


Fig.2

C) Varient Data:

In this model real time data is collected from sensors like data of temperature, soil pH, moisture, water level etc.

After collection of this continuous changing data of different crop and
Input Requirement:

Humidity Moisture NPK different farm each farmer require agriculture expert for suggestion of requirement for this particular sowing seed or soil nutrients or pesticides for crop. Agriculture experts perform the following rule

A) constant/Stable Data

As for comparison between real data produced and existing historical data, system requires record of that particular crop at panchayat level according to weather and season condition .

Calendar cycle is needed for continuous watch on action of crop for this camera is used

Crop calendar gives lifetime event cycle of crop from seed sowing upto harvesting stage of that crop

B) Semi-constant Data

At each time one crop cycle is completed and get over new seeds of crop are again get planted in same plot of farm the database is get updated according to new planted crop. They gives general information about weather condition and market strategy for the planting crop Advice and provide information for crop during development cycle of that crop like weeding or suddenly disease occur on plant. Sends data about which crop should be planted on which type of soil according to weather and environmental condition By studying previous history of the farm plot suggest fertilizers, nutrients, pesticides before starting of new plant cycle.

IV. TABLE OF CONTENT:

Real time data at panchayat level is collected for help of agriculture experts like rainfall, temperature, humidity etc.

A)Technology level

Area of farm	Type of Crop	Date of planting	Farm location	Soil category	Type of weather	Name of Farmer	Farmer mobile No.	Email-Id	Responsible name of Agriculture expert
1)									

B)Sensor Record:

Soil water level	SoilPh level	Soil Moisture	Humidity	Soil NPK	Soil Temperature
1)					

Working of model:

1. Farm plot is get selected
2. Farmers and experts are communicate before plantation and discuss project objectives
3. From the participating farmers their old data with respect to that crop and farm plot is collected as database information and also one database from agriculture experts is centralised for comparison between real data of sensors and Experts data by agriculture doctors.
4. Centralised database is created by using RDBMS
5. Model keep track of whole lifecycle event of crop and displays data on screen.It saves data at cloud and same time data is get distributed to registered farmers and their respected agriculture experts.
6. Individual message and email is also get send between farmers and their respected agriculture experts
7. Now,if there is any problem in growth of crop at any stage during development of crop ,Agriculture experts suggest fertilizers or pestisides needed for crop or soil
8. Records of output is get keep for the future record
9. At the end meeting between experts and farmers will be convened for evaluation of performance of crop and result growth in traditional and proposed agriculture system
10. Recommandation for next cycle plant of crop in soil according to soil type and what nutrient should provided to it.

V. REQUIREMENT OF MODEL, SOFTWARE, HARDWARE:

The whole process of this proposed system is driven by software model, requires following components:

A) Model and Software components:

Old available data from farmers and agriculture experts regarding to crop and soil Smart phones or tablets, pad apps for distributing services to registered farmers. Email based documentation details or videos regarding agriculture for more services To check module functioning is proper or not it require simulator module Information provided by sensor is transmit to database.

Crop calender provided by Agriculture experts Weather information according to location of farm and its type of farm Master database for farmers details

B) Hardware components:

Raspberry-pi is the main hardware require for this proposed system Input provider Sensor Ip camera for monitorised farm level situation Diagnose the situation and status of system periodically and report will sended over display screen. GPRS using this transmit collected data and also result to cloud service center.

VI. CONCLUSION

Thus this work of proposed system would going to help Farmers in sowing right seed based on their soil type and weather condition to increase quantity, quality and Sustainability of crop. The resulting system is Low in power and Cost due to this more farmers are get directed towards this digitalised world of agriculture. Easy to use and provide

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FRIGHT OF CLOUD COMPUTING & POSSIBILITIES FOR BUSINESS DISINCLINATION

Ashish Shah

B. Sc. I. T. Co-ordinator, SKM's J. M. Patel College of Commerce, Goregoan West

Email id-ID: arshah2576@rediffmail.com

Abstract

The cloud computing offers a variety of benefits, including the promise of enhanced reliability, flexibility, manageability and scalability. This paper discusses the cloud's dark side — a place where a single error, oversight or miscalculation can lead to utter catastrophe. This paper brings many important points on fright for cloud computing as well as it depicts key recommendations for effective cloud computing and also ensures a cloud transition that showers business with benefits rather than red ink and lawsuits, by avoiding common mistakes. This paper also focuses on major security consideration for cloud computing and the fundamentals of effective cloud management.



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I. Fright for cloud computing:

By 2020, cloud computing is expected to become a business heart of any industry. And for good reason — whether users are on a desktop computer or mobile device, the cloud provides instant access to data anytime, anywhere there is an Internet connection.

For businesses, cloud computing also offers myriad benefits, such as scalable storage for files, applications and other types of data; improved collaboration regardless of team members' locations; and saved time and money by eliminating the need to build a costly data center and hire an IT team to manage it.

Most businesses, however, have one major concern when it comes to cloud computing: Exactly how safe is the cloud? Although most reputable cloud providers have top-of-the-line security to protect users' data, experts say there is no such thing as a completely safe cloud system.

From security holes to support issues, below are eight risks all users take when migrating to and storing their data in the cloud.

1. Someone else is looking after our data:

Unlike a data center, which is run by an in-house IT department, the cloud is an off-premise system in which users outsource their data needs to a third party provider. The provider does everything from performing all updates and maintenance to managing security.

The downside is that we are abrogating responsibility for our data. Someone else has access to it and someone else is responsible for keeping it safe.

No business is ever going to be as rabid about looking after our data as we would or should be. They are in the business of making money from us, after all. Securing our data sometimes becomes a marketing mantra more than a way of life.

2. Cyberattacks:

Any time we store data on the Internet, we are at risk for a cyberattack. This is particularly problematic on the cloud, where volumes of data are stored by all types of users on the same cloud system.

The scary thing is the vulnerability to Distributed Denial of Service (DDoS) attacks and the concentration of so much data, The single point of failure is the cloud. If something goes bad it impacts a very wide group of people. It's easier to steal and disrupt in bulk.

Although most cloud providers have stringent security measures, as technology becomes more sophisticated, so do cyberattacks. When cloud companies get the security right — and many actually do a pretty reasonable job — then miscreants have to get creative to get to the data, For instance, instead of hacking the cloud, hackers will attempt to hack our account instead.

Passwords and secret answers become the soft underbelly of our security. Just like when banks made online account hacking harder, the miscreants turned to phishing to get around the restrictions and steal our passwords.

3. Insider threats:

Just as cyberattacks are on the rise, so are security breaches from the inside. Once an employee gains or gives others access to our cloud, everything from customer data to confidential information and intellectual property are up for grabs.

The cloud makes this problem 10 times worse since administrative access to the cloud management platform, either by an employee or an attacker posing as an employee, enables access to copy and steal any virtual machine, undetected, as well as potentially destroy the entire cloud environment in a matter of minutes.

4. Government intrusion:

With the recent National Security Agency (NSA) of America, leaks and the ensuing reports on government surveillance programs, competitors aren't the only ones who may want to take a peek at our data.

Something that has been in the news recently is that government entities and technology companies in the U.S. and elsewhere may be inspecting our data as it is transmitted or where it resides in the Internet, including within clouds.

Instead of just worrying about competitors, disgruntled customers or employees breaching cloud security, businesses now have to worry about government intrusion as well.

Loss of confidentiality to data is not a new risk; however, the threat sources might not have been one companies were previously worried about. For instance, a company may have a concern that competitors will try to steal their data so they encrypt transmission and storage of it. Now that someone other than a competitor may be interested in that data doesn't fundamentally change the risk.

5. Legal liability:

Risks associated with the cloud are not limited to security breaches. They also include its aftermath, such as lawsuits filed by or against us. The latest risks to using cloud for business are compliance, legal liability and business continuity. An intellectual property and technology law firm. Data breach incidences are on the rise, and so are lawsuits.

While the cloud is all about ease of access, collaboration and rapidity, its benefits have to be weighed against the extent of security measures. Information security has always been finding a balance between ease of access and the sharing of information verses completely locked down security.

6. Lack of standardization:

What makes a cloud "safe"? A provider could have the latest security features, but due to the general lack of cloud standardization, there are no clear-cut guidelines unifying cloud providers. Further, given the plethora of cloud services in different sectors, this is especially problematic for users when determining exactly how "safe" their cloud really is.

The question of how safe the cloud is has many facets, and the answer depends on the cloud services provider, the type of industry a company is in, and the accompanying regulations concerning the data it is considering storing in the cloud.

7. Lack of support:

Imagine being unable to access our cloud before a big meeting or, worse, being in the middle of a cyberattack that has taken down our entire bread and butter our website. Now imagine trying to contact our provider, only to find that their customer service is nonexistent. While some cloud providers have excellent customer support, others could leave us in the cold.

The most frustrating thing when something goes wrong is not being able to speak directly with an engineer.

If our systems are not mission-critical, we don't need to worry so much about security and availability. However, if we support mission-critical systems, or our online presence is critical for our business to operate smoothly, we have to be prepared to invest in a cloud and cloud provider that is capable of providing a level of protection commensurate with our needs.

8. There's always a risk:

The biggest risk when it comes to cloud computing is that we never know what is up ahead. Hackers have been around from the start and they are not going anywhere any time soon. And as technology advances, so do the risks that come with adopting them.

For business using or considering migrating to the cloud, all we can do is be as prepared as we can possibly be. The key is getting to know providers as much as we can, both as a company and from an end-user perspective.

II. key recommendations for effective cloud computing:

Business can't succeed in the cloud without knowing the fundamentals of effective cloud management and the hidden cloud migrations which must have to avoid. Infrastructure and operations leaders often struggle to understand the role of cloud computing and to develop strategies that exploit its potential. I&O leaders should complete the prerequisites before making the technology decisions required for successful, service-centered cloud computing strategies.

Following are the key recommendations for effective cloud computing:

- Identify the cloud-computing-related IT services we will offer or procure.
- Document the internal processes that will be affected by the identified cloud services.
- Map applications and workloads to the associated cloud services.

Following are the common mistakes which can sink business.

1. Moving to the cloud without a governance and planning strategy:

It's dead simple to provision infrastructure resources in the cloud, and just as easy to lose sight of the inadvertent policy, security and cost problems that can be incurred. Here, governance and planning are essential.

While governance and planning is the goal, it doesn't need to be tackled in one sweep, Use small iterations supported with automation, the three critical areas of governance — monitoring/management, security and finance.

A related mistake is not fully understanding who within the organization is responsible for specific cloud-related tasks, such as security, data backups and business continuity.

2. Believing anything can go into the cloud:

Despite a great deal of progress made over the past several years, many applications still aren't cloud ready. A business can seriously damage application performance, user experience and engagement and its bottom line if it sends something to the cloud that isn't fully baked or requires complex integration with legacy systems.

By understanding, what has been planned to gain by making move to the cloud, and then validate that gain as per desired.

3. Treating the cloud like on-premises data center:

A costly mistake many enterprises make is treating their cloud environment like an on-premises data center. While cloud services can deliver dramatic cost savings, it also require an entirely different resource management process or it might end up wasting, not saving, money.

4. Believing our cloud service provider will handle everything:

Top-tier cloud service providers (CSPs) supply every customer, regardless of size, with operational capabilities equal to a many IT staff members.

Yet, based on the shared responsibility model, CSPs are responsible only for what they can control, primarily service infrastructure components. Many tasks, particularly deploying, maintaining and enforcing security measures, are left to the customer to provide and manage. In short, don't trust on cloud service provider will take care of everything to our business.

5. Assuming that "lift and shift" is the only clear cloud migration path:

Cloud cost advantages can evaporate quickly when poor strategic or architectural choices are made. A "lift and shift" cloud transition — simply uploading virtualized images of existing in-house systems onto a CSP's infrastructure — is relatively easy to manage, yet potentially cost inefficient and risky over the long term.

The lift and shift approach ignores the elastic scalability to scale up and down on demand, there may be systems within a design that are appropriate to be an exact copy, however placing an entire enterprise architecture directly onto a CSP would be costly and inefficient. Invest the time up front to redesign our architecture for the cloud and we will be benefited greatly.

6. Failing to monitor service performance:

Not regularly evaluating the cloud service actually being received against planned expectations is a quick way to waste money and degrade essential business operations.

An organization should periodically review the established key performance indicators and take proper actions to handle real and potential deviations from planned results.

7. Assuming existing IT staff can immediately handle a leap to the cloud:

Azure, AWS and all other cloud platforms are radically different from the days of a flat, in-house network that can be managed by nearly anyone's platforms.

If there's no budget for hiring someone specialized in cloud administration, then there should be a considerable time investment in training the IT staffers that can be mustered, prior to moving any bits or computation cycles toward a cloud solution.

Cloud ignorance can easily lead to a security catastrophe. If a malicious actor had gained access to this data, the vast majority of those entities could have faced everything from extortion to complete internal network compromise.

8. Blindly trusting automated scripts:

One of the primary benefits of moving to a cloud-based environment is the automated provisioning and deprovisioning of computing resources.

For the most part, companies will benefit from any type of automation. Yet automated processes that are poorly written, overly complex and not well documented can lead to lengthy downtimes, significantly affecting critical business operations.

"Automated tests for automated scripts in a controlled environment and training for automation recovery could help mitigate this risk" .

9. Believing security is no longer our problem:

Cloud services, on the whole, offer fantastic security. Because they work with every possible type of company, [CSPs] think about and solve security problems that our own company never faces.

Still, CSPs generally do nothing to correct a customer's poor system management, flaky software development processes or haphazard security policies.

Noting that one of the core issues in the recent Equifax breach was a failure to patch a web server's software. If Equifax had migrated their application to a managed cloud service, those patches would have been automatic and would have stopped the breach. This failure to properly implement cloud services can leave gaps in cloud security.

10. Neglecting business continuity and disaster recovery planning:

Everything put into the cloud is 100% safe, While it's true that the larger cloud providers build infrastructure and services with uptime percentages that far exceed levels the average business can achieve, it doesn't mean they are immune to outages caused by systems and people.

Many cloud services offer automatic backup and recovery options. What would happen if a malicious hacker or disgruntled system administrator deleted critical data? How would it be retrieved? Are there appropriate backup mechanisms in place? All the considerations that apply for on-premises systems also apply for cloud-based systems.

II. The fundamentals of effective cloud management:

The rising complexity of today's cloud environments can catch our company off guard — at great cost. Here are five functional areas CIOs should focus on as we get our cloud strategy off the ground.

A big part of the CIO role today entails hashing out a cloud computing strategy. Deciding whether to build a private cloud or to offload some workloads to a public cloud system while keeping others on-premises is just a start. Then there is the often painful haggling over service-level agreements (SLAs), those crucial contracts regarding the level of service which can expect to receive for our money. But the true test of cloud success begins when it comes time to manage our cloud environment.

The reality is there are far more than a few permutations at play, with enterprises growing particularly omnivorous in their consumption of cloud services, opting to mix and match services in hybrid or multcloud environments. Over 85 percent of enterprises will commit to multcloud architectures encompassing a mix of public cloud services, private clouds, community clouds, and hosted clouds, according to IDC. Moreover, the research firm says that more than 50 percent of enterprises will subscribe to more than five different public cloud services and will continually add, expand, contract, and drop subscriptions based on business needs by 2018. The resulting complexity will make it all the more important to get cloud management right from the start.

The case for cloud management:

A big mistake that many companies make is that they treat, particularly public cloud service, as though it is cable service, where we use it every month and pay a bill at the end of the month.

Public cloud providers aren't going to tell us there are more efficient ways of using their services. It is needed to manage it similar to the way it was managed on-premises infrastructure.

Chief information officers (CIOs) need to learn to manage those cloud systems with regard to cost, capacity planning, security and other conditions. That need has spawned a modest but growing market for cloud management tools, which companies use to apply policy to as well as automate and orchestrate across public and private cloud services in a uniform way.

Cloud management tools span more than a dozen functional areas, with dozens of vendors in the market offering various applications. But no single vendor offers a silver bullet software system to manage every need.

III. Security Considerations for Cloud:

Data centers are evolving to include a mix of static hardware and cloud computing technologies. However, cloud security is unlike data center security.

While the threats remain the same, there are differences between how cloud-based computing technologies should be protected and securing traditional hardware-based data centers.

This brief discusses the top three considerations for securing traditional and cloud-based data centers, as well as key requirements for cloud security.

- Consistency across physical and virtual deployments
- Segmentation of applications using Zero Trust principles
- Centralized management

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A STUDY ON POPULARITY OF ONLINE SHOPPING AMONGST YOUTH IN MUMBAI

Dr. Varsh S. Mallah

Assist. Prof. Bhavan's Hazarimal Somani College, K.M. Munshi Marg Chowpatty, Mumbai.
Mumbai 400 007. **E. Mail** - sonavane.varsha@gmail.com

Dr. Reshma R. More

Assist. Prof. Bhavan's Hazarimal Somani College, K.M. Munshi Marg Chowpatty, Mumbai.
Mumbai 400 007. **E.Mail** – reshmore.19@gmail.com

Abstract

E-Commerce can be defined as buying and selling of goods with the help of internet. Internet is fast changing the ways business is conducted. It has become accessible, faster and more economical than before. After the revolution in telecommunication sector internet has changed the way consumers shop and buy goods and service. Online purchases are more evident in categories like travels, electronics, online classifieds, games, movie tickets etc. The trend of online shopping is becoming more popular amongst the youngsters. The youngsters consider shopping as an experience rather than a mere act of purchasing a product. They prefer their shopping at home and get benefits of discounts, saving for fuel, time and energy. The present paper is an effort to study the popularity of online shopping amongst the youth in Mumbai. The study observes factors responsible for popularity of online shopping amongst youth in Mumbai with the help of parameters like product choice, availability, convenience, price, mode of payment, security and delivery time. The study is based on both primary as well as secondary data.

Keywords: E-Commerce, Online shopping, Youth, Mumbai.



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1. Introduction

E-Commerce can be defined as buying and selling of goods with the help of internet. Internet is fast changing the ways business is conducted. It has become accessible, faster and more economical than before. After the revolution in telecommunication sector internet has changed the way consumers shop and buy goods and services. Today, the consumer can shop online using a range of different computers and device. It includes desktop computers, laptops, tablet computers and smartphones. As per the report of digital payments firm PayPal and global market research firm, Ipsos dated 12th January 2017 “the e-commerce revolution has led to the rise of online shopping by 83 percent in 2016”. As per ASSOCHAM Resurgent India Study dated 9th January 2017 “in 2016 about 69 million consumers

purchased products online and due to the rise of digital natives, better infrastructure, broadband, and internet ready devices the demand of e-commerce is going to increase in coming year and it is expected to cross 100 million in 2017”.

Online purchases are more evident in categories like travels, electronics, online classifieds, games, movie tickets etc. The trend of online shopping is becoming more popular amongst the youngsters. The youngsters consider shopping as an experience rather than a mere act of purchasing a product. They prefer their shopping at home and get benefits of discounts, saving for fuel, time and energy. Today’s young generation is highly consumption oriented and sophisticated in relation to its tastes and shopping preference. The youth market is significant to Indian marketers and retailers due to its huge size and purchasing power. This youth is a major decision maker and influencer in most of the families.

Mumbai is the commercial capital of India. It is also iconic in terms of latest trend and practices. Keeping this in the view the present paper is carried out to understand and analyze the popularity of online shopping trend among the youth of Mumbai. The study observes factors responsible for popularity of online shopping amongst youth in Mumbai with the help of parameters like product choice, availability, convenience, pricing, mode of payment, security and delivery time. The study is based on both primary as well as secondary data.

2. Review of Literature

Muhammad Khyzer Bin Dost, Muhammad Illyas, Chaudhary Abdul Rehman (2015)¹ in their paper “Online Shopping Trends and Its Effects on Consumer Buying behaviour: A Case Study of Young generation of Pakistan” studied consumer behavior of youth in Pakistan towards online shopping. The main purpose of the study was to analyze how the selected factors (trust, time, product variety, convenience and privacy) affect consumer buying behaviour towards online shopping. The paper reveals that the youth of Pakistan are open-minded and they are ready to convert towards online shopping. The paper observed trust as the most important factor among the youth towards the popularity of online shopping. Convenience was another factor where youth preferred to stay at home and shop and browsing through stores.

Santhi A.B. (2017)² in his paper entitled “ A study on Consumer Satisfaction towards Online Shopping in Tirupati Town” tried to analyse factors influencing the buying behaviour of consumer towards online shopping. He also examined consumer’s satisfaction towards these factors. He reveals that the respondents are becoming more internet savvy day by day.

Large number of people today uses internet for searching information about the product before making a buying decision. Once they become confident about online shopping they are ready to buy large value of products through online.

Varma I.G. and Agarwal R. (2014)³ in their study “Online Buying Behaviour of Homemakers in Western Suburbs of Mumbai and Social Media Influence”, tries to understand the attitudes of homemakers in Western Suburbs of Mumbai towards online shopping. They reveal that in the big town women do most of the shopping but online shopping trend is more popular among the male shoppers. They also stated that the homemakers prefer to go to malls because they get experience to feel, touch, smell or try the product, which is not possible in online shopping. Social media is an important factor which creates awareness and provides information about online shopping but it does not influence the buying behaviour of homemaker consumers towards online shopping. The study says trust is one of the most important factors for consumers in online shopping as this medium is new and most of the consumer does not have much experience with the same therefore they don't prefer to shop on the internet.

3. Objectives of the Study

The specific objectives of present research paper are:

- To study the popularity of online shopping amongst the youth in Mumbai.
- To assess factors responsible for popularity of online shopping among young in Mumbai in terms of-
 - Product Selection/Choice
 - Availability
 - Convenience
 - Price
 - Security
 - Delivery Time
 - Mode of payment

4. Hypothesis of the Study

The Study intends to test the following hypothesis to evaluate the popularity of online shopping amongst the youth of Mumbai.

H₀ – There is no significant difference in the popularity of online shopping amongst the youth of different age groups in Mumbai.

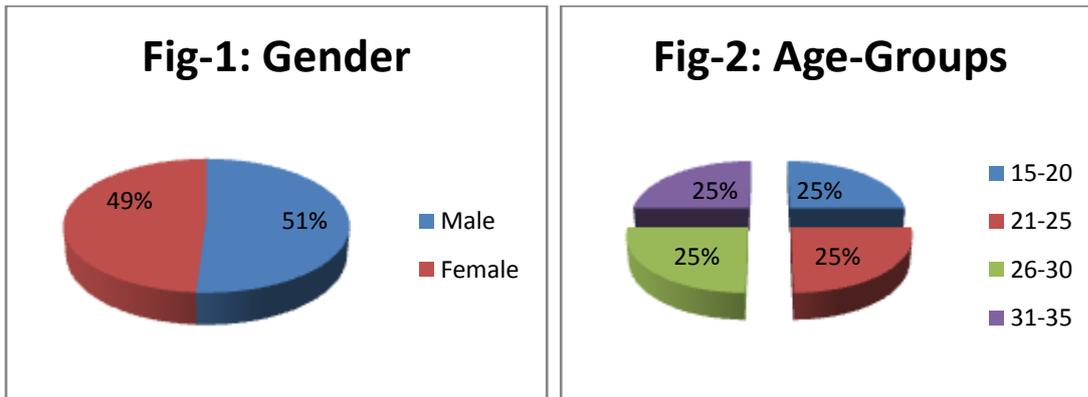
H1 – There is significant difference in the popularity of online shopping amongst the youth of different age groups in Mumbai.

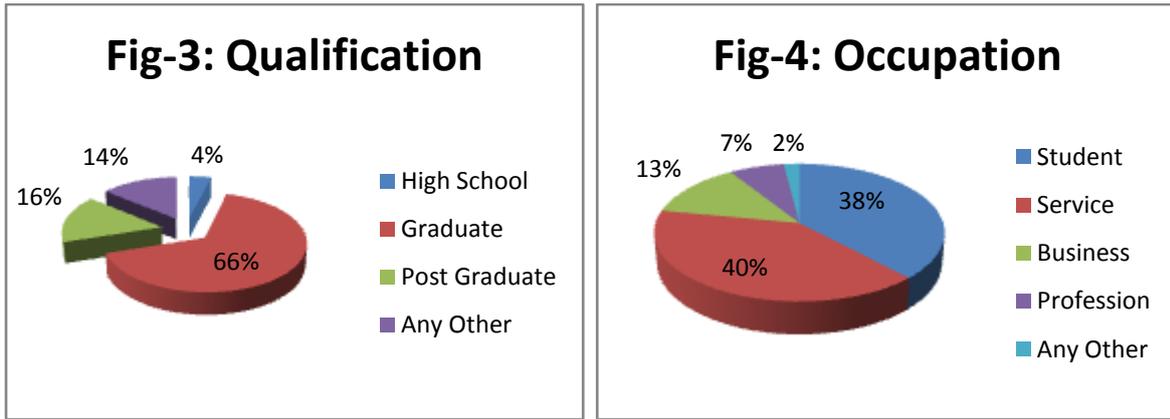
5. Research Methodology

The present study is an attempt to find out the popularity of online shopping amongst the youth in Mumbai. The study is based on primary and secondary data. Primary data is collected with the help of a self-developed structured questionnaire. The sample size for the study is 100 which is equally divided between the four age groups of youngness considered in the present study, namely 15-20 years, 20-25 years, 25-30 years and 30-35 years. The sampling technique used is simple random. The study is geographically limited to South Mumbai only. Secondary Data has been gathered from various sources such as books, journals, newspapers, related articles, research papers etc. The collected data is then compiled and analyzed for the purpose of the study. To achieve the objectives and test the hypothesis, tools such as percentages and one way ANOVA is applied with the help of statistical package software. The presentation is made with the help of tables and graphs.

6. Findings and Analysis

Online shopping is the new buzz amongst the youth today. This generation is digital savvy and is ready to explore the new avenues and experiences. They thus present a very good opportunity for online traders. The present study investigates the penetration of online shopping amongst the youth of Mumbai. The study is majorly based on primary survey. The demographic profile of respondents is summarized below:





Source: Compiled from primary survey data.

The primary data was collected from youths residing in South Mumbai. Figure-1 shows that 51 percent of the respondents were males and 49 percent were females. The sample was equally divided in to the four age groups that are 25 percent each for 15-20 years, 20-25 years, 25-30 years and 30-35 years (Figure-2). The demographics show that 66 percent of the respondents were graduate followed by post graduates with 16 percent share and matriculates with 14 percent share (Figure-3). Only 4 percent belonged to other categories. Figure-4 shows that 40 percent of the respondents were service employees, 38 percent were students, 13 percent were businessmen, 7 percent were professionals and only 2 percent belonged to the category of others.

The present paper specifically deals with online mode of shopping. In this respect the study enquired from the respondents about the use of online mode for shopping.



Source: Compiled from primary survey data.

The responses are summarized in Figure-5. It shows that online shopping is very popular amongst the youth of Mumbai. A good 88 percent of the respondents say that they use online mode of shopping. However, it was also observed that online shopping is not conducted very frequently. Only 12 percent of the respondents said that they have never used online mode of shopping. The most important reasons for not using online mode is the lack of experiencing the product, no negotiations and less variety.

Testing of Hypothesis

The study further investigated the popularity of online shopping across the different age groups of youngsters.

Response	Age Groups				Total
	15-20	21-25	26-30	31-35	
Yes	22	22	21	23	88
No	3	3	4	2	12
Total	25	25	25	25	100

Source: Compiled from primary survey data.

Table 1 shows that amongst all the age groups taken in the study, online marketing is very popular. One way ANOVA test was further undertaken to evaluate the significance difference.

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.080	3	.027	.244	.865
Within Groups	10.480	96	.109		
Total	10.560	99			

Source: Compiled from primary survey data.

Results of one way ANOVA is summarized in Table 2, at 5 percent level of significance. It shows that the significant value $0.865 > 0.05$, therefore the null hypothesis is accepted for this study. This means that there is no significant difference in the popularity of online shopping amongst the youth of different age groups in Mumbai. Online marketing is easy, fast, safe and easily accessible. This makes it popular amongst the youngsters who want value for their money with least effort. The paper further assessed different factors

responsible for popularity of online shopping. The respondents were asked to rate the factors in a five point scale. The analysis was then conducted on an item-by-item basis for the responses given by 88 respondents. Total score for each parameter was thus calculated.

Table-3: Effectiveness of Online Shopping		
Factors	Total Score	Percent Score
Product Choice	377	85.7
Availability	360	81.8
Convenience	347	78.9
Price	321	73.0
Mode of Payment	320	72.7
Security	258	58.6
Delivery Time	241	54.8

Source: Compiled from primary survey data.



The Table 3 and Figure 6 exhibits that the most effective factor of online shopping is variety in product choices with 85.7 percent score followed by availability with 81.8 percent score. This clearly shows that online mode provides ample of choices and varieties in products and services. Youth today looks for trendy, fashionable and unique offers. Online platform is able to satisfy their needs in an effective manner. Convenience is one of the important parameter of online shopping. 78.9 percent of the respondents find online shopping convenient. It saves time, fuel and energy. One can buy product from any online trader and the product is delivered on their door step. Most of the respondents buy product online because of the great offerings by online traders which gives respondents value for their money. This is reflected by the 73 percent score given by the respondents. One of the hitches in online trading is online payment for products before getting its possession. The facility of

cash on delivery gives customer the confidence to buy products online. If they don't like the product, the transaction can be cancelled and there will be no loss of money. Flexibility in mode of payment with 72.7 percent score is found to be effective by the respondents.

With 58.6 percent score security in online trading is not found to be very effective. There are many issues in online shopping such as advance payment, loss and spoilages during transition and intentional gaps in communication. Similarly, the least effective factor as found by present study is delivery time with 54.8 percent. The delivery time taken by companies varies from 24 hours to 15 days. In some cases it takes more than 15 days also. Delivery on time is important because products are purchased to fulfill needs and requirements. If products are not made available on time it loses its significance.

Conclusion

The study shows that online shopping is popular amongst youngsters of Mumbai. It provides unlimited choice to the customers in a nut. The convenience of avoiding traveling to shop and the time saved in bargain hunting are adding advantage and craze for online shopping. Today, the online shopping has become popular especially amongst the youngsters and the reason behind the adoption of this technique lies in the attractive online websites, user-friendly interface, bulky online stores, easy payment methods and cash on delivery system. There are some issues and hesitations in delivery time and security, which needs to be worked out. But overall online shopping has been accepted by the youth. It has increased its range from electronics to clothing, from health care to tours and travels and from accessories to groceries. It would not be wrong to say that online shopping is going to become the main stream in the coming up years.

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Business Standard News Paper dated 12th January, 2017.

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FINANCIAL LITERACY AMONG INDIAN MINORITY

(A Case Study of Financial Literacy among Indian Muslim Minority)

Dr. Ashfaque Ahmed Khan

Vice – Principal, Rizvi College of Arts, Science & Commerce

Mois A. Patel

Assistant professor, Rizvi College of Arts, Science & Commerce, amuiizzp@yahoo.com

Abstract

Financial education as the process by which people improve their understanding of financial products, services and concepts, so they are empowered to make informed choices, avoid pitfalls, know where to go for help and take other actions to improve their present and long-term financial well-being . In the absence of Islamic banking and a shortage of Sharia-compliant investment options in the country Muslims are exploring various ways to raise funds for business or personal use Equity and real estate are popular means of managing wealth for Indian Muslim businesses and individuals but those without easy access to the capital and property markets are forced to seek out unconventional means of financing that they consider to be in consonance with their faith.

Keywords: *Shariah compliant index, financial literacy, Islamic banking.*



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1: Introduction:

In the absence of Islamic banking and a shortage of Sharia-compliant investment options in the country Muslims are exploring various ways to raise funds for business or personal use Equity and real estate are popular means of managing wealth for Indian Muslim businesses and individuals but those without easy access to the capital and property markets are forced to seek out unconventional means of financing that they consider to be in consonance with their faith.

A very small number of financially literate Muslims in India choose to invest in stocks of Sharia-compliant companies. But Muslim investors mainly small and medium term investors are not well versed with the sharia compliant index in India. There are hundreds of such companies listed on the Bombay Stock Exchange which runs the S&P BSE 500 Shariah Index. The National Stock Exchange also runs three Islamic indices: Nifty 500 Shariah, Nifty 50 Shariah and Nifty 25 Shariah. India also has two Shariah-compliant mutual funds, Tata Ethical Fund and Taurus Ethical Fund which provide medium and long-term capital gains by investing in Shariah-compliant equities. Real estate has long been one of the most sought

after investment avenues for wealthy Muslims living in India and abroad providing income through rental yield and capital appreciation. However property is out of reach for those without access to Shariah-compliant property financing channels of which there aren't any in India forcing many Muslims to live in a rental home rather than own it.

In India there are also certain erroneous beliefs associated with financial literacy the most common being the myth that one who is 'literate' or 'rich' is also 'financially literate'. Lack of basic financial understanding leads to unproductive investment decisions. Another myth is that financial literacy is more important for adults. We can achieve the desired results from financial literacy only when we start educating our children. Like many other provocative topics money is something that kids hear about outside homes as well which exposes them to wrong perceptions.

1.2: Definitions of financial literacy:

Financial literacy as “the ability to use knowledge and skills to manage financial resources effectively for a lifetime of financial well-being”

Financial education as “the process by which people improve their understanding of financial products, services and concepts, so they are empowered to make informed choices, avoid pitfalls, know where to go for help and take other actions to improve their present and long-term financial well-being” and

1.3: Financial literacy with respect to Islamic laws:

To understand financial investments avenues for Muslim minority one should understand the basic principles.

Basic financial principles that to be understand for investing as per Islamic rules:

Sharing of Profit and Loss: The borrower and the lender share the profits as well as losses arising from the venture with the finances obtained from the lender. The basic view is that the general community should benefit from such activities.

Prohibition of Investing in Unlawful Businesses: Islamic Law prohibits investing in unlawful businesses such as businesses involved in selling alcohol or pork; or businesses that produce media for instance, gossip columns or pornography; or gambling industry.

Prohibition of Interest: Islamic Law prohibits the receiving and giving of interest.

1.4: Investments avenues available for Muslim investor in Indian financial market:

1.4.1: Description of Index

The Bombay Stock Exchange (BSE) and Taqwaa Advisory and Shariah Investment Solutions (TASIS) have partnered to develop the first Shariah compliant equity index in India constructed using the strict guidelines and local expertise of a domestic, India-based Shariah advisory board. The BSE TASIS Shariah 50 index consists of the 50 largest and most liquid Shariah compliant stocks within the BSE 500.. The index can be licensed for the construction of Shariah compliant financial products including mutual funds, ETFs, and structured products. The Shariah 50 is also India’s first equity index to employ index constituent weight capping. Index constituent weights are capped at 8% at rebalancing in an effort to increase the diversification within the index and ensure greater compliance with international regulatory and statutory investment guidelines.

1.4.2: BSE SENSEX

The **BSE SENSEX** (Bombay Stock Exchange Sensitive Index) also called the **BSE 30** (BOMBAY STOCK EXCHANGE) or simply the **SENSEX**, is a free-float market capitalization-weighted stock market index of 30 well-established and financially sound companies listed on Bombay Stock Exchange (BSE). The 30 component companies which are some of the largest and most actively traded stocks, are representative of various industrial sectors of the Indian economy. Published since January 1, 1986, the SENSEX is regarded as the pulse of the domestic stock markets in India.

<u>BSE listed Shariah Compliant Companies</u>			
1	A B B Ltd.	26	Hindustan Copper Ltd.
2	A C C Ltd.	27	Hindustan Unilever Ltd.
3	Alstom Projects India Ltd.	28	Indraprashtha Gas Ltd.
4	Ambuja Cements Ltd.	29	Jindal Saw Ltd.
5	Apollo Hospitals Enterprises Ltd.,	30	Lupin Ltd.
6	Areva T & D India Ltd.	31	M R F Ltd.
7	Asian Paints Ltd.	32	Mangalore Refinery & Petrochemicals Ltd.
8	B E M L Ltd.	33	Maruti Suzuki India Ltd.
9	Bajaj Auto Ltd.	34	McLeod Russel India Ltd.
10	Bharat Heavy Electricals Ltd.	35	Motherson Sumi Systems Ltd.,
11	Bharti Airtel Ltd.	36	Mphasis Ltd.
12	Cadila Healthcare Ltd.	37	Nestle India Ltd.
13	Castrol India Ltd.	38	Oil & Natural Gas Corpn. Ltd.
14	Cipla Ltd.	39	Opto Circuits (India) Ltd.
15	Colgate-Palmolive (India) Ltd.	40	Reliance Industries Ltd.
16	Crompton Greaves Ltd.	41	Siemens Ltd.
17	Cummins India Ltd.	42	Sterling International Enterprises Ltd.

18	Dabur India Ltd.	43	Tata Consultancy Services Ltd.
19	Dr. Reddy'S Laboratories Ltd.	44	Tata Global Beverages Ltd.
20	G A I L (India) Ltd.	45	Tech Mahindra Ltd.
21	Glaxosmithkline Consumer Healthcare Ltd.	46	Thermax Ltd.
22	Godrej Consumer Products Ltd.	47	Titan Industries Ltd.
23	Grasim Industries Ltd.	48	Ultratech Cement Ltd.
24	Hero Honda Motors Ltd.	49	Voltas Ltd.
25	Hindalco Industries Ltd.	50	Wipro Ltd.

List of BSE SENSEX Companies			
1	Bajaj Auto	16	Jindal Steel
2	Bharti Airtel	17	Larsen
3	BHEL	18	Mah and Mah
4	Cipla	19	Maruti Suzuki
5	Coal India	20	NTPC
6	Dr Reddys Labs	21	ONGC
7	GAIL	22	Reliance
8	HDFC	23	SBI
9	HDFC Bank	24	Sterlite Ind
10	Hero Motocorp	25	Sun Pharma
11	Hindalco	26	Tata Motors
12	HUL	27	Tata Power
13	ICICI Bank	28	Tata Steel
14	Infosys	29	TCS
15	ITC	30	Wipro

1.4.3: How to Improve Financial Literacy

The OECD's "Recommendation on Principles and Good Practices for Financial Education and Awareness" includes the following advice to the governments:

- Governments and all concerned stakeholders should promote unbiased, fair and coordinated financial education.
- Financial education should start at school for people to be educated as early as possible.
- Financial education should be part of the good governance of financial institutions whose accountability and responsibility should be encouraged.
- Financial education should be clearly distinguished from commercial advice codes of conduct for the staff of financial institutions should be developed.
- Financial institutions should be encouraged to check that clients read and understand information especially when related to long-term commitments or financial services with potentially significant financial consequences: small print and abstruse documentation should be discouraged.

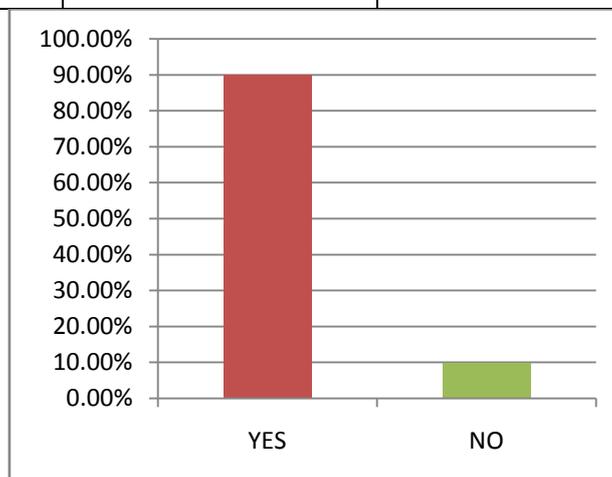
- Financial education programs should focus particularly on important life-planning aspect such as basic savings, debt insurance or pensions.
- Programs should be oriented towards financial capacity building where appropriate targeted on specific groups and made as personalized as possible.
- Future retirees should be made aware of the need to assess the financial adequacy of their current public and private pension's schemes.
- National campaigns specific Web sites free information services and warning systems on high-risk issues for financial consumers (such as fraud) should be promoted.

2: Data Collection and Research Methodology:

A researcher has asked some questions from Muslim peoples for example Doctors, Home Tutor and Office Person to know how many Muslim peoples those are financially sound know the investments opportunity in Indian financial market.

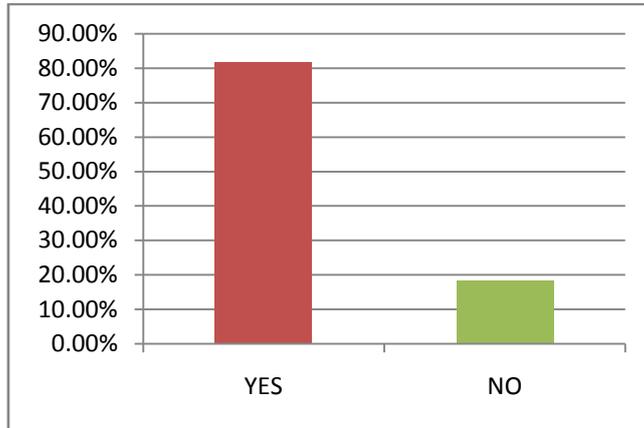
1:Have you heard about Islamic investments in Bombay stock market ?

Response	Number of respondent	Percentage of respondent
NO	6	10.00%
Total	60	100.00%
YES	54	90.00%



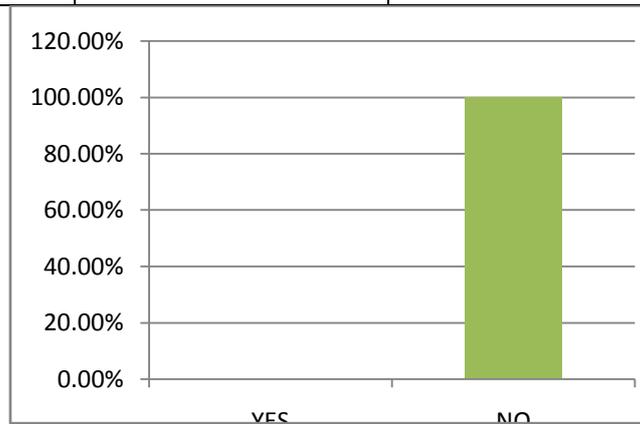
2:Does Islamic finance prohibit investment in alcohol , pork related industry ?

Response	Number of respondent	Percentage of respondent
YES	49	81.70%
NO	11	18.30%
Total	60	100.00%



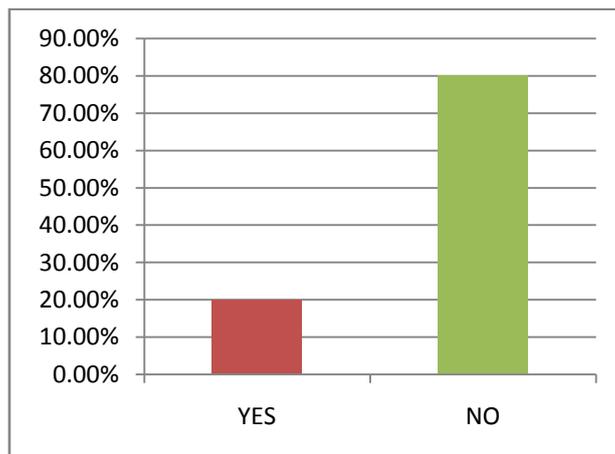
3: Does investment in interest bearing security is not prohibited.

Response	Number of respondent	Percentage of respondent
YES	0	0.00%
NO	60	100.00%
Total	60	100.00%



4: can a person invest in Bombay stock exchange ?

Response	Number of respondent	Percentage of respondent
YES	12	20.00%
NO	48	80.00%
Total	60	100.00%



3: Conclusion:

From the above discussion with Muslim peoples those are financially sound and can contribute a certain portion of their income towards fruitful investments are not completely aware about financial opportunities in Indian financial market . May be due to their misconception about financial investments available in financial market or due to lack of knowledge about financial system. Instead of financial investments these type of investors prefer investment in real estate but due to lack of funds they are not able to invest in real estate market also and their saving is not converting into investments.

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IMPACTS OF FDI ON SPECIAL ECONOMIC ZONE IN INDIA

Dr. Ashfaque Ahmed Khan

Vice – Principal, Rizvi College of Arts, Science & Commerce

CA. Salim J. Khan

Assistant professor, Akbar peerbhoy college of commerce & economics amuizzp@yahoo.com

Abstract

Special economic zone in India was established with multiple objectives like export promotion, employment generation, foreign direct investment etc. this paper is an attempt to throw light on the Employment Generation and FDI of SEZs especially SEEPZ. The paper begins with an introduction and salient features of SEZs. The Special Economic Zones (SEZs) Policy was included in the Import-Export Policy of India in April 2000, however The government of India passed the SEZs Act only in 2005 and implemented it with effect from 10th February 2006. This policy intended to make SEZs an engine for economic growth supported by quality infrastructure complemented by an attractive fiscal package, both at the Centre and the State level, with the minimum possible regulations.

Keywords : SEZ, SEEPZ, FDI. Employment generation



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INTRODUCTION:

India was one of the first countries in Asia to recognize the effectiveness of the Export Processing Zone (EPZ) model in promoting exports, with Asia's first EPZ set up in Kandla in 1965. In order to overcome the shortcomings experienced on account of the multiplicity of controls and clearances; absence of world-class infrastructure, and an unstable fiscal regime and with a view to attract larger foreign investments in India the Special Economic Zones (SEZs) Policy was announced in April 2000. SEZs can also be identified as a geographical region that has economic laws that are more liberal than a country's typical economic laws. The category 'SEZ' covers a broad range of more specific zone types, including Free Trade Zones (FTZ), Export Processing Zones (EPZ), Free Zones (FZ), Industrial Estates (IE), Free Ports, Urban Enterprise Zones and others. Usually the goal of a structure is to increase foreign direct investment and foreign exchange by foreign investors, spur employment and boost the development of improved technologies and infrastructure.

Considering the need to enhance foreign investment and promote exports from the country and realizing the need that a level playing field must be made available to the domestic enterprise and manufactures to be competitive globally, the Special Economic Zone Act, 2005 was passed by the parliament in May 2005. This policy was intended to make SEZs an

“engine for economic growth” supported by quality infrastructure and other fiscal benefits. The word “special” mainly means “special economic systems and policies”. Special economic zone SEZs are artificial small pockets of guaranteed sub-national economies that is more linked with global economy rather than the national economy of which they are part. The basic objectives of SEZs act are as follows:

- a) Generation of additional economic activity.
- b) Promotion of exports of goods and services;
- c) Promotion of investment from domestic and foreign sources;
- d) Creation of employment opportunities;
- e) Development of infrastructure facilities;

1.2: CURRENT FOREIGN DIRECT INVESTMENT (FDI) FROM SEZs IN INDIA

Investment (as on 31st March 2012)	Incremental Investment	Total Investment	Percentage of the total
SEZs Notified under the Act	Rs. 1,82,750.74 cr.	Rs.1,82,750.74 cr.	90.53
State/Pvt. SEZs set up before 2006	Rs. 5,881.30 cr.	Rs. 7,637.61 cr.	3.78
Central Government SEZs	Rs. 9,207.21 cr.	Rs. 11,486.41 cr.	5.69
Total	Rs.1,97,839.25 cr.	Rs.2,01,874.76 cr.	100

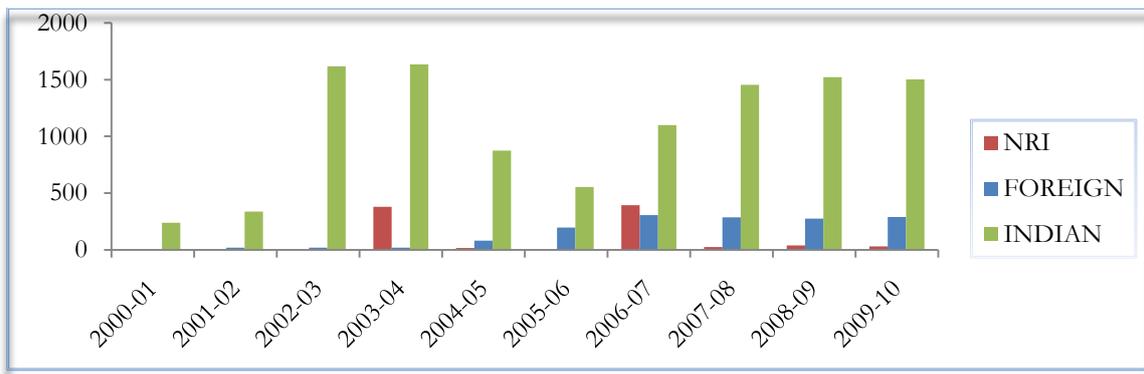
Source: Data compiled from Ministry of commerce Government of India

FDI in Central Government SEZs, State/Pvt. SEZs set up before 2006 and SEZs Notified under the Act is Rs. 11,486.41 cr., Rs. 7,637.61 cr. and Rs 1,82,750.74 cr. respectively, which account for 5.69%, 3.778% and 90.53% respectively. The commerce ministry wants to see a roll back of the Fiscal benefit given to the FDI investors and sees SEZs as “engines of growth”, However, The SEZs’ performance in attracting FDI and creating jobs was lackluster. SEZs only garnered 3.7 percent of the total FDI in India By the end of 2010 and had reached only 30 percent of their goal in job creation. A senior official at the Ministry of Commerce and Industry admitted that SEZs’ performance has been far from the official goals of attracting FDI and creating jobs.

1.3: FOREIGN DIRECT INVESTMENT IN SEEPZ:

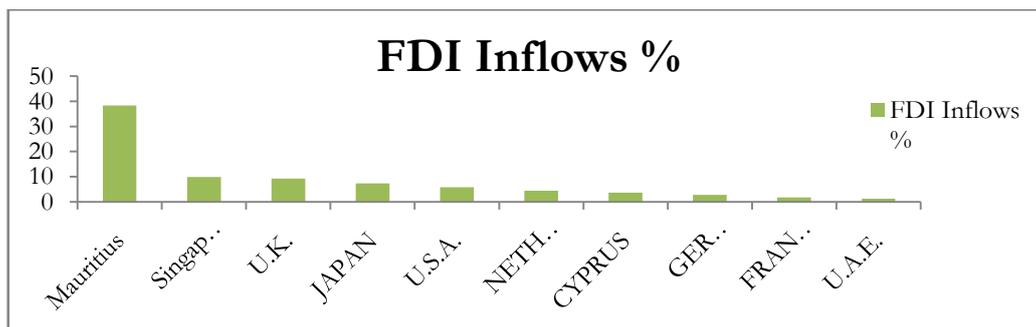
If we will consider SEEPZ data it is clearly visible that Investment from Foreign companies is marginal as compared to Indian companies and NRI accountable investment is very less, however in the year 2003-04 FDI investment from NRI is 18 times more than foreign investment and almost 24% of the investment made by the Indian companies. It is also

noticeable that FDI investment was highest in the year 2003-04 when it touched its highest peak level of 2035.54 cr. between the year 2000-01 till 2009-10, FDI investment after 2006-07 until 2009-10 was increasing but at a declining growth rate. This however should be a matter of concern because if SEEPZ needs to grow the growth rate and FDI investment both should grow hand in hand



Source: Data compiled from Ministry of commerce Government of India

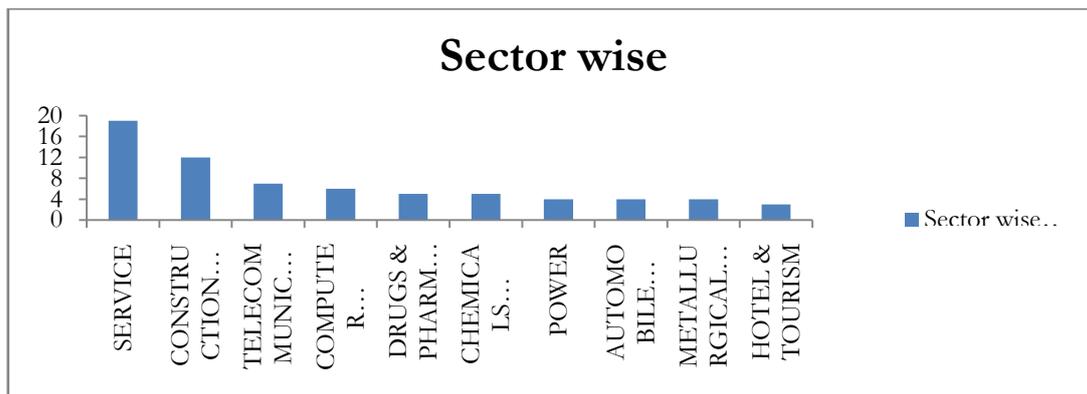
COUNTRY WISE FDI INFLOW:



Source: Fact sheets on FDI, DIPP.

Top ten foreign investment countries during the year April 2000 till September 2012 were Mauritius (38.34%), Singapore (9.95%), U.K. (9.29%), Japan (7.42%), U.S.A. (5.90%), Netherlands (4.40%), Cyprus (3.64%), Germany (2.75%), France (1.73%) and U.A.E. (1.28%). This shows the growing confidence of foreign investors in the Indian economy. It can be easily perceived from the figures mentioned above.

SECTORS ATTRACTING HIGHEST FDI INFLOWS:



Source: Fact sheets on FDI, DIPP.

If we will consider sector wise FDI inflows, then services sector attract almost one-fifth share out of total. Other sectors like computer Software & Hardware, Telecom industries, Housing & Real estate, Construction, Power, Automobile, Metallurgical, Petroleum & Natural Gas and Chemical sector also capture a significant percent of total FDI inflows. It can be easily seen from the figures given as below.

1.4: GST AND SEZ IN INDIA

At a time when several industries are concerned about the compliance issues post GST implementation, even SEZs are also concerned over teething trouble that would be faced by SEZ units post July 1.

However, joint development commissioner, Kandla Special Economic Zone (KASEZ), Anand Jagtiani, said that GST implementation will bring in more foreign direct investments (FDI) to SEZs. He was in the city participate in a seminar organised by KASEZ on "Impact of GST on SEZs and SEZ units".

The seminar was organised as a part of policy of government to create awareness about GST. The initiative has been undertaken to make SEZ officials, developers, co-Developers and units well-prepared for execution and compliance of forthcoming GST legislation.

Among other benefits of the GST, Jagtiani said, "The exemption from various central and state duties along with a single window clearance concept will be beneficial to the SEZ units and will help attract more investments in the longer run."

Gujarat has 10% of functional SEZs of the country and they have logged 29% of total export from the SEZs in India in 2015-16.

2: AIMS & OBJECTIVES:

1. To Significantly increase Export by legalizing the creation of numerous SEZs.
2. To generate employment and improve their working condition.

3. To increase the share in the global markets.
4. To encourage Foreign Direct Investment (FDI) and Foreign Exchange Earning (FE).
5. To develop backward region of the country which is not a cultivated land and thus can be used to make it fruitful.

3: FINDINGS AND CONCLUSION

In my opinion the study will evaluate the position of one of the leading Sez ie SEEPZ whether it is fulfilling the sacred objectives for which they were created. The benefits that these sez reaps in the form of net foreign exchange earning, export promotion, employment generation and infrastructure development should far exceed the cost i.e tax Income foregone and other social cost like land acquisition. The study shall recommend ways to strengthen these SEZ so that they become true engines of growth. The current research will also try to realign the objectives of SEZ with the recent policy of make in india. SEZs were meant to be growth engine of export and creation of employment, inflow of foreign direct investment and development of infrastructure of our country. FDI is an important mean by which domestic firms can be made more competitive, this should be part of a more holistic development strategy.

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P.ARUNACHALAM, SPECIAL ECONOMIC ZONE IN INDIA PRINCIPLES, PROBLEMS AND PROSPECTS.
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A CRITICAL EVALUATION OF DEMONETISATION ON PARALLEL ECONOMY

Prof. Atul Sathe

Dept of Accountancy, H.R.College of Commerce and Economics. atul.a.sathe@gmail.com

Abstract

The focus of this research paper is on parallel economy also known as shadow economy, which runs parallel to the economy of the organized sector. We have tried to assess the scale on which the parallel economy runs across the globe, which would avail us to broaden our understanding and enhance knowledge on the same. We've obtained different perspectives and views on the current situation of the economy from several experts in these fields including the teachers, principals of prominent institutes and a first-hand opinion from the section of population directly affected, i.e. the businessmen themselves. We have also taken opinions and inculcated experiences shared from the organizations that work most passionately in this direction, i.e. the economic development organizations.

Keywords: Black Money, Demonetization, Hawala, Angadia, Government initiatives



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INTRODUCTION

Parallel economy also known as shadow or black economy is the economy which is unaccounted for. The business carried out under this economy are illegal or meant to evade tax. It results in big revenue losses for the government. It is difficult to estimate the total black economy 'Global Financial Integrity' claim that the amount exceeds '**USD 1.4 trillion**' in total. Drug dealing, prostitution, arm dealing are the examples of illegal activities in black economy. Black money is the result of money transaction which are done to evade tax also known as money laundering. Parallel economy is a global problem and all the countries in world have parallel economies running which results in huge economic losses for the world.

Over the last few years, the Indian Government has intensified its fight against black money. Several big and small measures were launched and cumulating together, all these form a coordinated strike against black money. It is well recognized that black money generated in the country are stored mostly in India though a part of those is held in overseas as well. Hence, efforts on both fronts -domestic and foreign stored black money were made by the government.

SCOPE AND LIMITATIONS OF THE STUDY

- The area of study was the city of Mumbai and our conclusions have been based on the same.
- Different perspectives were taken to clearly understand the current scenario of parallel economy.
- Time and resources were a major constraint. We found it difficult to get an appointment with the experts in economy as they were mostly travelling or busy.

AIM/OBJECTIVE OF RESEARCH

- To understand the parallel economy
- Difference between economy and parallel economy
- Reasons for existence of parallel economy
- Solutions to overcome the problems faced

RESEARCH METHODOLOGY USED

- Qualitative Research
- Primary Research through interviews and discussions
- Comparative Analysis of Government reports and charts

DATA INTERPRETATION/ANALYSIS

- Parallel economy is a term utilized for the unaccounted money engendered in the organized and unorganized sector, commonly known as black money and illicit. Number of such transactions forms another economy called parallel economy. It eschews the tax code of a country. Running parallelly it facilitates infringement of taxes, corruption, being again the main reasons. The unrecorded economy and income thereof should be accounted in national income. Unrecorded income is a quandary that switched from a socialist economic system to United Nations system of national accounts. UNSA is an international system of national accounts, which enables international comparisons of all paramount economic activity.
- Our regime was closed (not so closed) economy before 1991. Most of the major things were run by regime of India. PSUs were making loss. Most expenditures were owed to wars. India came to heavily ponderous external and internal debt. Budget & Fiscal Deficits occurred. So, India incremented Tax. People commenced eschewing and got into parallel, ebony economy, which was unaccounted money engendered and transacted and no taxes paid. At over 50% of GDP size, in 97-98, illicit money

accounted higher than GDP. According to Ecumenical Financial Integrity Study of 2009, \$ 1.4 trillion kept overseas amounting to 70 lakh crores more than 50 lac crore National income.

- The menace of ever raising black money in Indian economy is very high. It is a well known fact that tax evasion generate black money. It is estimated that the volume of black money in 1991 in India has crossed over Rs. 1,00,000 crores. At present this is estimated to be about 1 trillion USD. Such staggering extent of black money has activated a parallel economy in the country and it affects the vital sectors of the economy.
- The main findings of studies on black money were:
 - ❖ A buoyant economy offers more opportunities for unaccounted income; The ratio of unaccounted income to assessable non- salary income has gone up after 1973- 74; Increase in prices leads to an increase in black money; Funds are diverted to agriculture to convert black money into white money; and One per cent increase in overall taxes leads to more than 3 percent increase in the black economy relation to the official economy Generation of black income and thereby establishment of parallel economy has been creating the following serious impacts on the social and economic system of the country. Black income has been causing underestimation of GDP in India as an enormous volume of income is diverted to this unaccounted sector resulting in growing continuation of parallel economy of the country.
 - ❖ The direct effect of black income is the loss of revenue to the state exchequer as a tax evasion Black money has resulted in the diversion of resources for the purchase of real estate and luxury housing. Black money has resulted in transfer of funds from India to foreign countries through clandestine channels. The availability of black incomes with businessmen and capitalists and the consequent inequalities of income places a large amount of funds at their disposal.
 - ❖ According to Minister of State for Finance Santosh Kumar Gangwar, a sectoral analysis of the admission of undisclosed income during searches conducted by the Income Tax Department in FY16, revealed that the main sectors that is generating black money are -- manufacturing (31%), real estate (29%), trading (8%), educational institutions (7%), contractors (6%), services (5%), gems & jewellery (4%). Gangwar was responding to a question asked in the Rajya Sabha.

- Transactions in the parallel economy
- ❖ **Hawala**, is a popular and informal value transfer system predicated on the performance and accolade of a sizably voluminous network of monetary brokers, primarily located in the Indian subcontinent, operating outside of, or parallel to, traditional banking, financial channels, and remittances systems.

In the most fundamental variant of the hawala system, money is transferred via network of hawala brokers, or hawaladars. It is the transfer of money without authentically moving it. In fact, a prosperous definition of the hawala system that is utilized is "money transfer without actual money movement".

❖ **How hawala functions:**

- ❖ (1) a client (A) methodologies a hawala specialist (X) in one city and gives an entirety of cash that will be exchanged to a beneficiary (B) in another, generally peregrine, city. Alongside the cash, he usually assigns something like a watchword that will prompt to the cash being paid out. The hawala dealer X calls another hawala representative M in the beneficiary's city, and informs M about the agreed secret key, or gives other demeanour appointing transcriptions of the cash. At that point, the planned beneficiary (B), who moreover has been advised by an about the secret key, now approaches M and lets him know the agreed watchword. On the off chance that the secret key is veridical, then M discharges the exchanged entirety to B, routinely short a small commission. X now on a very basic level owes M the cash that M had paid out to B; therefore, M needs to trust X's guarantee to settle the obligation later.
- ❖ The interesting element of the framework is that no encumbrance instruments are traded between the hawala facilitates; the exchange happens completely on the award framework. As the framework, does not rely on upon the licit enforceability of cases, it can work even without a licit and juridical environment. Trust and broad use of associations, for example, family cognations and territorial affiliations, are the segments that recognize it from other settlement frameworks. Casual records are induced of individual exchanges, and a running count of the sum owed by one representative to another is kept. Settlements of obligations between hawala specialists can take an assortment of structures, (for example, merchandise, housing, properties, exchanges of representatives, and so forth.), and need not appear as immediate money exchanges.

Hawala is enamouring to clients since it gives a speedy and advantageous exchange of cash, traditionally with a far lower commission than that charged by banks. Its preferences are most proclaimed when the getting nation applies unrewarding swapping scale controls or when managing an account framework in the accepting nation is less multifaceted. Also, in a few segments of the world it is the main alternative for honest to goodness subsidize exchanges, and has even been used by benefit associations in territories where it is the best-working organization.

❖ **Angadia**

The word angadia additionally designates those who act as hawaladars within India. These people mostly act as a parallel banking system for businessmen. They charge a commission of around 0.2–0.5% per transaction from transferring money from one city to another.

- **Causes of Generating Black Money** There are many purposes behind the formation of black cash in India. Some of them are as per the following:

Controls and authorizing framework: Black cash is expanding in India for the reasons of controls, grants, standards and licenses.

Higher Rates of Taxes: Higher rates of expenses have come about a growing inclination of assessment avoidance among the citizens. Impose avoidance is regular in salary assess, corporate expense, organization charge, union extract obligations, custom obligations, deals charge, and so forth.

Ineffective authorization of assessment laws: In India, the implementation of expense laws in regard of wage assessment, deals charge, extract obligation, stamp obligation and so on is very frail. This has prompted to gigantic excessive avoidance of assessments and heaping up of dark cash.

Funding of political gatherings: There is an upward inclination of supporting of political with the assistance of dark cash. Huge exchange houses are giving a tremendous measure of dark cash to the political gatherings, particularly the decision party with the sole goal to tame the political authority for inferring undue benefit by controlling arrangement choices.

Inflation: The expansion in costs of products like petrol, and so on in worldwide market, support in costs of items because of high increment in obligations and assessments forced by the legislature, the obvious usage made by individuals with unaccountable cash, occupying assets from make to speculation all these is the foundation of swelling which thusly makes dark cash.

Privatization: Privatization has opened another region to the private part and to priests and civil servants for profiting. It is normal that many tricks become exposed for profiting through privatization.

Transactions in Urban Real Estates: Real bequest exchange is a noteworthy wellspring of creating dark cash in India.

Other Factors: Generation of dark pay in a nation like India additionally comes about because of other distinctive exercises like carrying, property bargains, pay off, kickbacks, commissions, covering of salary by professionals, specialists and so on. Along these lines, a huge measure of dark pay relentlessly brings about upgrade.

Measures to curb parallel economy –

The Government has also introduced some measures to control the growth of black income in the country which includes Deposit in the National Housing Bank in 1991, NRI foreign exchange remittance, issuing National Development Bonds in US dollars, controlling the election expenses incurred by the candidates, conducting searches, seizures, raids and other steps to plug out loopholes in the tax administration etc. Economic Liberalization: Introduction of economic liberalization has detached the regime of controls and regulations and thereby the extent of black economy would be reduced regularly. Controls and licensing system: Black money is increasing in India for the reasons of controls, permits, quotas and licenses.

1) Demonetization

On November 8, 2016, the prime minister of India announced an immediate ban on the notes of 500 and 1000 rupees of Indian currency. This was a major step taken by the government to eliminate the problem of double or parallel economy in India. The concept of demonetization has a strong inclination towards reduction in excess cash kept by the people illegally in the form of black money and which also consequently encourages terrorism by funding various terrorist organizations.

Impact of demonization:

❖ Advantages

- It helps in elimination of parallel economy in the country as the transaction which were being done by the unaccounted cash is stopped. Every large amount transaction are done by banks or e-wallets

- Barrier to provide funds to terror organization because heavy transactions cannot be done in the form of 100 note and banking transactions cannot be used to fund terror organisations
 - Increases money rotation in the country as the notes which are unaccounted will be declared in the government's declaration scheme with and penalties can be imposed so that the money received can be used in welfare.
 - Demonetization also helps in increasing the digitalization in the country by encouraging people to use e-transactions like e-banking and e-wallets like paytm etc.
- ❖ Disadvantages; -
- It has created a chaos and rush in the ATM'S and banks across the country as people want the new currency to exchanged and to deposit the money in their accounts
 - The BSE was crashed after 8th nov 2016 for 2 days as there were no transactions regarding the stock market and the prices of stocks were falling which eventually led in crashing Sensex
 - After demonetization, the market met with a huge slump because of no currency rotation and transactions in the market.

Exceptions; -

The government had make some provisions for emergency situations among the people and thus excluded some departments or institutions for not accepting the old notes. Railways or any transportation department could accept the old currency. Besides this the medical institutions were also allowed to accept the old currency so that there is no interruptions in the ongoing treatments or emergency cases.

2) SC-monitored SIT on Black Money

Another such prominent initiative came when the Narendra Modi Government, in its very first Cabinet meeting, constituted a Supreme Court-Monitored Special Investigation Team (SIT) on Black Money.

3) Jan Dhan Yojana

This was followed by the launch of the Pradhan Mantri Jan Dhan Yojaya (PMJDY) on August 28, 2014. Prime Minister Narendra Modi took personal personal interest in the scheme. He made it a mission to ensure that the scheme was successful. The scheme will be of immense help in the present circumstances. Now that Rs 500 and Rs 1000 currency denomination notes have been banned, transactions from banks will acquire importance.

Opening of accounts even in the remote areas will help the rural villagers. They will not feel the pinch of the banning of the currency notes.

Had the bank accounts not been opened, the people would have faced immense problems. But not now, at least for those who have bank accounts. Till date, 25.45 crore accounts have been opened so far and Rs 45,302.48 crore has been deposited in these accounts. A total of 20.28 crore accounts have been opened in the public sector banks - 11.39 crore accounts in the rural areas while 8.90 accounts in the urban areas.

A total of 4.30 crore accounts have been opened in the Regional Rural Banks - 3.70 crore in the rural areas and 0.60 crore in the urban areas. As far as the private banks are concerned, a total of 0.86 crore banks have been opened - 0.53 crore in the rural areas and 0.34 crore accounts in the urban areas.

Hence, a whopping 15.62 crore accounts have been opened in the rural areas and 9.83 crore accounts have been opened in the urban areas.

4) Renegotiation of Tax Treaties and Automatic Information Exchange Agreements with Tax Havens

The government renegotiated the Double Tax Avoidance Agreement (DTAA) with Mauritius to impose Capital Gains Tax if such Capital Asset is situated in India. The Narendra Modi Government also negotiated an Automatic Information Exchange Agreement with Switzerland. Agreements are also being negotiated with other tax havens. From 2017, Organisation of Economic Cooperation and Development (OECD) countries have agreed to share information on foreign account holders with their home countries.

5) The Black Money (Undisclosed Foreign Income and Assets) and Imposition of Tax Act, 2015 for Foreign Black Money

The scheme was launched to bring back black money stashed in foreign countries and tax havens. The scheme ended on 30 September, 2015. The Act also had various stringent provisions for penalty and prosecution of foreign black money holders unearthed during future investigation by the tax department.

6) Income Disclosure Scheme, 2016

The Income Declaration Scheme (IDS) which opened on June 1 gave a chance to black money holders to come clean by declaring the assets by September 30 and paying tax and penalty of 45 per cent on it. The Narendra Modi Government wanted to capture the entire parallel economy flowing in the system of Rs 7 lakh crore in India. The government was upset with the output of IDS scheme. Though the Income Tax department had identified 90

lakh high value transactions without PAN, the final disclosure of black money was to the tune of Rs 65,250 crore.

7) Penalty on Real Estate Transactions undertaken in Cash exceeding Rs 20,000

The Narendra Modi Government imposed a penalty of 20 per cent on all cash transactions exceeding Rs 20,000 to purchase or sell a property (real estate). This was aimed at curbing the role of black money in real estate transactions.

8) Tax Collection at Source on Cash Sales exceeding Rs 2 lakh

Another important step to check high value cash transactions and create an audit trail was to impose Tax Collection at Source at a nominal rate of 1 per cent on cash purchases exceeding Rs 2 lakh.

9) Benami Transaction (Prohibition) Amendment Bill

The Parliament passed the Benami Transactions (Prohibition) Amendment Act, 2016 (BTP Amendment Act) in August. It came into force from November 1, 2016. The new law seeks to give more teeth to the authorities to curb benami transactions. The notification issued by the Income Tax department, stated that after coming into effect, the BTP Amendment Act, the existing Benami Transactions (Prohibition) Act, 1988, shall be renamed as Prohibition of Benami Property Transactions Act, 1988 (PBPT Act).

CONCLUSIONS

To sum up, it can be concluded that black economy runs parallel to the main economy. Over the years many system have been produced to counter the rules and regulations of the main economy. Initially it was started to facilitate the illegal work which are not brought in the sight of government. Illegal transaction (Hawala, Angadia) are used in the legal business as well (textile, real estate) to counter the legal methods and evasion of tax. These types of transaction are done because of lack of in flexibility in legal methods. High taxes, limitation in transaction are some of the problem in white transaction. Tax evasion have resulted in losses for the economy. Efforts are made by the government to stop the unlawful activities. Many moves such as demonetization, income declaration, property declaration schemes are brought in to decriminalize the money in circulation.

Steps have been undertaken by Indian Government to convince the taxpayers that the money collected through taxes is not spent wastefully but put to proper use. People are being educated with regard to real object of collections of taxes through press, radio, TV, and films. Promotion of cashless transaction through Government initiatives like National Payment

Corporation's Rupay Card, UPI, BHIM, Adhaar Enabled Payment System etc. Such system will reduce the scope of black money in India.

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EXPLORING NEW AVENUES OF TECHNOLOGY IN HIGHER EDUCATION

Mr. Ashwin Dhanraj Bhagat

*Assistant Professor, Dept. of Information Technology, Sonopant Dandekar College,
Tal. & Dist. Palghar 401404. Email: ashwinbhagat09@gmail.com*

Abstract

The higher education in India aims at creating a workforce which would strive for the development of nation and the upliftment of the Society. Unfortunately, due to the lacunas in the Higher Education System in India, the youths often fail to scale the height of success which is expected from them. Conventional patterns of education are one of the many reasons for the low productivity of talents in the Youth. Technology, if applied in higher education can replace the age old methods of teaching-learning, opening new avenues in the field of Academics where an individual will not only understand the concept, but also the real life applications of the same. The paper reviews the higher education system lacunas and the technological aspects which would be a substitute to the conventional teaching-learning methods and the shortfalls of implementing technology in human lives and its after effects.

Keywords: *lacunas, teaching-learning, avenues, shortfalls*



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Introduction to Indian Higher Education System

The Indian Education System follows a (10+2+3) pattern of Education. This includes 10 years of study in schools, 2 years of study in junior college and 3 years of graduation for a bachelor's degree. After completing the graduation, the learner can also opt for Master's Degree. The education is provided via government or private schools and colleges.

Higher education includes both the undergraduate and post graduate level. There is a great demand for highly educated and skilled employees in India and abroad. Hence, thousands of learners enroll for higher education every year, hoping for a successful career in their respective streams. Unfortunately, the quality of these undergraduates and post graduates is not up to the mark, as always a problem, according to the Industrial standards. Most of the learners don't know what careers they should chose, as they have not planned their respective career path. The primary reasons behind the gap between the industrial requirement and the

learner capabilities lies somewhere in the higher education system. Some of the obstacles of higher education system in India are:

- theory oriented syllabus
- exams conducted for marks and grades
- overloaded syllabus
- continuous evaluations causes shift of focus from learning to grading
- lack of favorable environment for creativity
- costly higher education
- learners expected to learn all subjects, irrespective of their interest
- non-cooperative government policies

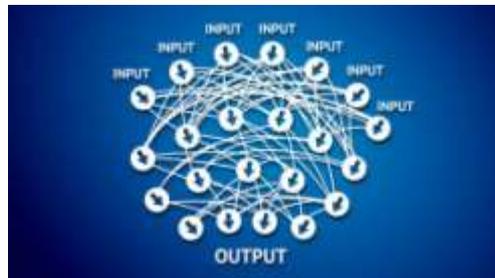
The new generation learner is not compatible with the tradition teaching learning methodologies, as they are surrounded by the technology all over. To develop interest among the students, the traditional pattern needs to be replaced with the evolving technologies. Focus should be on the creative abilities of the students which would only be developed by changing the way we learn.

Upcoming Technologies of Future

The following technologies can be implemented to open new horizons in the Academics sector:

1. **Machine Learning:** In recent times, the Machine learning is been used in every aspect of Human life. Machine Learning is a method of Data Analysis that automates analytical model building. It implements algorithms that iteratively learn from data. A rich set of data is required by the Machine Learning Algorithms for predictions, which then tries to identifies pattern in the data and transform it into a structural knowledge base for future. If the Machine learning is implemented in higher education systems, it will change the perspective of teachers as well as students. As the machine learning enables the computer to think and respond like human beings, the test cases fed to the systems will be yielding the outputs, as expected from a human evaluator. The faculties will be able to see how much the students can grasp the concept, can analyze and understand what teaching methods are not working, what are the requirements of the learners and will be able to design a syllabus based on students like and dislikes. The systems can analyze the learners on the basis of repetitive action and predict the weakness and strengths of the learners can organize the content and analyze what is best practice of teaching. The

evaluations can be unbiased and genuine feedback can be obtained by the learners if the machine learning algorithms are implemented thoroughly. The learners will be able to adapt the best practice to grasp a concept in their syllabus.



2. **Knowledge Management:** Knowledge Management is the process of creating, sharing using and managing the knowledge and information. Management of knowledge at the individual level is called personal knowledge management. It deals with the idea of storing and managing knowledge obtained through previous experiences. Analyzing the previous problems and its solution enables us to deal with the problem at the grass root level make us understand the root causes of the problems and what could be the possible solutions of the problem. This methodology can be used to study the previous performance of the learners in lower classes, what are the likes/dislikes of the learner, designing a teaching plan which would make the learner grasp the concept faster than the traditional method. Some of the knowledge management strategies are:

- a. **Storytelling:** The concept of storytelling in the classroom sessions is an innovative method to understand the concept. The learners can be told a story and at the end of the story, the teachers can ask the conclusion, when they are nearby the concept, the teachers could explain the relevant concept and facts.
- b. **Project Learning:** Instead of merely teaching the concept, the learners can be made to do a project by actually trying to analyze the object/ scenario in question, when they submit their project, the faculty could ask them what they have learned during the entire project timeline.
- c. **Shareable Knowledge:** The normal teaching learning sessions can be converted into an open house discussion. Every learner would be given some time limit to express his/her views on a specific topic. The learners should be informed previously of such sessions so that they can prepare their notes and examples. These sessions will not only cultivate the habit of self-study but also help in raising the confidence of an individual. The entire proceedings could be recorded

and case studies of such sessions could be stored in the database, and could be made accessible to the other students so that they could learn from the entire records.

- d. **After Action Review:** After Action reviews refers to the process of self-evaluating, after a particular event occurs. The event can be anything like analyzing the process of performing a practical when the output is not as expected. This strategy develops an error rectification and correction approach thus, minimizing the possibility to commit an error later on.



3. **Augmented Reality:** Augmented reality is a technology that layers computer generated enhancements on top of an existing reality in order to make it more meaningful through the ability to interact with it. Imagine a learner to be able to view and manipulate objects, while learning the same. This technology will change the age old tradition of learning. Learners will be able to visualize the object while a theoretical explanation is being given. Following can be the fields where Augmented Reality can be applied:

- a. Writing skills and grammatical mistakes can be improved as the augmented reality will be suggesting the sentence before a user can write it.
- b. In Architecture, we will be able to see how plans look on a physical plane, helping greatly with planning and development. The architects can design the models keeping in view, the geographic conditions and test the same design with real factors like heat, rainfall, humidity, earthquake, tsunami and cyclone and can study the effects on the model.
- c. In Medical field, the augmented reality will allows us to view 3D x-rays while looking at the patients. The interior surface of the body can be seen without exposing the body to harmful radiations.

- d. Augmented Reality based apps can be used in Tours and travels where an individual visiting a new country with an entirely different language would be interpreting the language just by scanning the words with the smart phone.
- e. The technology might change the learners' perspective as it will be very much easier to the students with special needs to make understand a concept, as the learner would get all necessary information just by scanning the word or image.
- f. It can also be used for simulations of Air flight and space expedition and what exactly would go wrong when an emergency may arise. It will save the expensive equipment and the loss of human life during the risky training operations.



4. **Internet of Things:** Kevin Aston coined the term “IOT is a network of physical objects that are connected to the Internet” in 1999. IOT enables devices such as smart phones & computers to connect with each other. The things can be addressed uniquely using a Uniform Resource identities or an IP Address. The objects can transmit data to each other and even perform physical acts using sensors. IOT influences and improves the education in many ways, providing campus security, operational efficiency and classroom learning. IOT systems are comprised of sensors, microcontrollers, relays, motherboard and smart phones. Using these components the following activities can be performed:

- a. **IOT controlled boards:** Whenever the learners require some explanation or an image of a keyword, they have to simply write that keyword on a specific area on the blackboard, the IOT systems will be able to read the keyword, submit it to the search engine, and instantly the images and explanation will be projected on the board without any individual interactions. Also, if the blackboard requires cleaning the content written on it, the faculty can simply send a command through the smart phone and the robotic arm will clean the board without the teacher being

physically present in the class. The command can be given from wherever Internet can be accessed.

- b. **Security:** The IOT devices could be wore as a wrist band or a small chip can be encapsulated in learner's bag or in their shoes. The chip will be connected with the IOT systems which in turn would be connected through the Global Positioning Systems technology. The learners can be tracked and their last known location can be predicted in case of emergency. The technology is very effective as systems can be developed which will be able to send danger alerts to the family members, security personnel in case the learners have to travel from far off places.

Shortcoming of the technologies

As every coin has two sides, technology is in no way different. Along with the future altering technologies which would be having a great impact on human life, there are some disadvantages that follows.

1. **Expenditure:** Technology does not come free of cost. The equipments required with every evolving technology are costly. Not all the sections of the people can afford to implement the evolving technologies as it may include purchasing or upgrading computer hardware, updating the software, other components like display units, smart phones, and other required components.
2. **Poor Learning Methods:** Technology provides ease of access to resources, the learners can access the resources from anywhere with cloud computing, this develops a careless approach of being inattentive in classroom sessions. Learners are trying to find the shortcuts in almost everything, how a specific problem can be solved using minimum efforts, preventing the in depth study of a particular subject/concept thus, the tremendous capacity of the brain is underused. Also, the quick solution weakens the decision making ability of the learners in unfavorable conditions, making them psychological weak resulting in a quick quitting attitude. The language proficiency of the learner is also affected drastically as the spell checkers apps in smart phones and on the internet do not allow the learners to check for grammatical mistakes and sentence formation. Good Hand writing is extinct nowadays as most of the content is typed and not written, making the learner lazy and dependable on technology.
3. **Misguidance & Inappropriate Content:** Not all information available on the internet is true, or authenticated. Profit making websites may upload wrong content to

get their websites to be among top searches in the search engines. Also, as all the content is easy accessible to the learners, they will also have unrestricted access to inappropriate content which would be not meant for them. The Youth would be a vulnerable target to the anti-social elements as they are not focused and are unorganized.

4. **Distractions:** The culture of a united & large family has become extinct as all the members want their space and privacy. Most of the youths and family members spend most of their time on social networking sites and apps. A healthy conversation does not take place now days, as it used to be previously. The influences of technologies have distracted the learners greatly as they don't find time for their family and friends. This develops psychological diseases among the youth.

Findings

From the above discussion, we can interpret that technology is inevitable, we cannot avoid it, sooner or later we have to embrace it whether we like it or not. It's true that technology will open new dimensions of learning, and Academics will never be the same. The future requires technology which makes human life more simple and cozy. It enables us to learn and adapt quickly. At the same time, technology makes human beings lazy, dependable and self centric. Sooner or later we will be so immersed in the virtual world that we would not be able to distinguish between virtual & real worlds. Learning experience is going to change forever, but at the expense of the learner's social, professional and family life. Learners have to draw a thin line between self reliance and dependency, or else they will be losing their basic arithmetic skills, decision making power and confidence building abilities.

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WOMEN EMPOWERMENT AND INTIMATE PARTNER VIOLENCE – WITH SPECIAL REFERENCE TO WIFE SWAPPING

Ms. Savina R. Crasto

Advocate, Bombay High Court, Professor, Mumbai University (Law Department)
& Siddharth College of Law, Mumbai

Abstract

The term “intimate partner violence” (IPV) encompasses physical, sexual and psychological violence, or any combination of these acts, and globally is the most common type of violence against women. Studies addressing the relationship between women’s empowerment and intimate partner violence (IPV) have yielded conflicting findings. Some suggest that women’s economic and social empowerment is associated with an increased risk of intimate partner violence (IPV), arguably because men use often IPV to enforce their dominance and reassert inegalitarian gender norms when patriarchal norms are challenged; other studies suggest the converse. It is important to understand why these findings are contradictory to create a more sound basis for designing both women’s empowerment interventions and anti-violence interventions. Quantitative measures of women’s empowerment have included women’s schooling, mobility, access to and control over economic resources and indices of autonomy or roles in decision-making. A new trend of IPV is wife swapping wherein women are cheating but with consent. One of the questions to be asked here is if swinging is a male-driven and dominated endeavour where husbands coerce their wives into this “degrading” situation. The assumption is often based on the premise that any “decent and self-respecting” woman would not agree to being “objectified” in such a way. This study aims to examine the prevalence of intimate partner violence (IPV) among couples in India specifically with regard to wife swapping.



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Introduction

Crime against women is a severe problem in India. Women experience violence in many ways, from physical abuse to sexual assault and from financial abuse to sexual harassment or trafficking. The safety of women in India both inside and outside homes is a major concern. It is not right to ignore the horrors faced by women inside her four walls, by dismissing it as personal issues. They must be brought into light and those who are the cause of it must be punished for their act of brutality. There is a common misconception that “family violence” just means a husband hitting or causing pain to his spouse. Domestic violence is a much more complicated issue which has many ugly ends. A single act of physical abuse cannot be considered as family violence as it involves a series of ongoing actions that affect the women

in any negative manner. It has a strong psychological impact and can sometimes even lead the victim into depression.

The term “intimate partner violence” (IPV) encompasses physical, sexual and psychological violence, or any combination of these acts, and globally is the most common type of violence against women. This term also includes sexual violence, including forced intercourse and other sexual coercion. IPV can vary in frequency and severity. It occurs in a continuous manner, ranging from one episode that might or might not have lasting impact to chronic and severe episodes over a period of years.

Women’s empowerment through education, employment and earnings education may offer protection against IPV, but uncertainty exists over how it might reduce risk for IPV at the community and individual levels. At the individual level, there is a strong non-linear association between women's education and IPV by household living standards. The strength of association between women's education and IPV varies from one community to the next with evidence that the acceptance of mistreatment at the community level mutes the protective influence of higher education. Furthermore, women's attitudes towards mistreatment and their standards of living accounts for community-level associations between women's education and IPV. At the community level, women's education appears to exert much of its protective influence by altering population attitudes towards the acceptability of mistreatment. However, there is no residual association between women's education and IPV at the community level once living standards are taken into account. While women's education provides strong, independent leverage for reducing the risk of IPV, important community factors must be kept in mind that modifies its protective influence.

A new trend of IPV is ‘*Wife Swapping*’ or ‘*Swinging*’. Today, people across all the nations are leading a life of self actualization powered with a hedonistic approach irrespective of whether the acts of indulgence are on the moral or the immoral side. India has also added this flavour of wife swapping on its menu so much that it has become a viable alternative to the concept of extra marital flings. Now, wife swapping in India has stepped up to a celebrated platform as it fulfils the need to break away from the shackles of a monotonous married life and enter into a dimension of coitus excitement with mutual understanding and no guilt trips. However, one of the questions to be asked here is if swinging is a male-driven and dominated endeavor where husbands coerce their wives into this “degrading” situation. The assumption

is often based on the premise that any “decent and self-respecting” woman would not agree to being “objectified” in such a way.

The Concept of Wife Swapping

A country where the institution of marriage is placed at the highest priority for both men and women and the concepts of chastity and loyalty are highly spoken about are taking a higher road and indulging in the act of consensual infidelity. It involves consensual extra-marital sexual relationships; however, it falls within the realm of marital non-monogamy, if not marital infidelity. But swingers do not perceive their extra-dyadic sexual behavior as adulterous. Only an extended and comprehensive study of swingers offers an opportunity to understand the rationale for swinging. Some couples view it as a way to strengthen their relationship, whilst others just swing because they want to spice up their sex lives.

It took off in the 60s, when sexually liberated attitudes and the increased availability of contraception paved the way to wife swapping. It is at a rise because it lets you have a sexual experience which you have never had before. A lot of couples are looking out for ways through which they can meet new couples and engage in sexual activity with them. Unlike an open marriage or polyandry swinging is more of a recreational social sex and not a relationship sanctioned by cultural practice or religious law.

Some people like to swap between known couples, while some prefer swinging with complete strangers. The later is the more preferred way, since the former is believed to burden the parties involved with feelings like guilt. Though the concept of exchanging wives for sexual pleasures was unfathomable till a few years ago, the Indian community is warming up to the idea. Swinging, as it is commonly referred to, appeals to couples who try to break away from a monotonous married life and are looking outside the marriage for fulfilling their sexual desires and fantasies without any guilt trips. Due to rise in wife swapping culture there has been increase in extra martial affairs.

Some of the reasons for wife swapping are:

- It gives discontent men a chance to cheat and not feel guilty.
- A man who wants a taste of other women but feels guilty about cheating on his wife resorts to play the game with his wife in the form of wife swapping.
- They get to satisfy their sexual appetite with whoever they fancy.
- They find it as a way to kill the monotony and boredom in married life.

- Adds variety into their otherwise conventional sex lives or due to their curiosity.
- There's no real commitment or shame.

In India, Wife Swapping is the story of a middle class Indian male who is busy convincing his reluctant wife throughout the movie to swap with another couple. Now, that rings a rather loud bell and everything falls into place. The RELUCTANT wife!!! All Indian versions regarding extramarital relationships have a distinctly reluctant wife. Can't have a wife positively panting to do the act with an alien man, can we? Wouldn't fit into the image (unless it's in a hardcore novel or flick). What would then, happen to the sati savitri, pati parmashwar mould in which we have slotted the regular Indian '*ghar ki bahu*'? So, it suits our conscience that she is an unwilling participant in all this.

But, unwilling notwithstanding, a participant she has to be, so that her husband can do whatever he wants to do (which is everything), guilt-free and site equal opportunities later on. Back to the movie- after much persuasion that extends to the husband feigning stress-induced angina and threatening to kill himself if she didn't give in to his experimentation, she relents. After all, she loves only him, and would do anything to keep him healthy and alive. Even sleep with a stranger, a fate, she feels, is one notch better than widowhood.

Wife Swapping and Affirmative Consent

The term wife swapping points suspiciously to the fact that a woman is a commodity and has no say in her barter. The 'wife' is swapped or exchanged like you would your shirt or shoes with a brother or friend. Since the wife (presumed mindless) is swapped, it is obviously the husband who decides who he swaps with. Preferably somebody, whose wife he fancies. What about the wife? Does she get to say whether she wants to sleep with the husband of this 'fancied female'?

Affirmative consent means an active, clear and voluntary agreement by a person to engage in sexual activity with another person. Affirmative consent is informed, freely and actively given, and communicated through mutually understandable words or actions that indicate a willingness to participate in mutually agreed upon sexual activity. It is the responsibility of each person to ensure that he or she has the affirmative consent of all persons engaged in the sexual activity and that such consent is sustained throughout the sexual activity. Consent may never be given by minors, mentally disabled persons, those who are incapacitated, and those who are by law unable to give consent. If a person is mentally or physically incapacitated or

impaired so that such person cannot understand the fact, nature, or extent of the sexual situation, there is no consent; this includes impairment or incapacitation due to alcohol or drug consumption that meets this standard or being asleep or unconscious.

Consent often gets described in terms of gender roles, which not only minimizes the existence of sexual violence in queer relationships, but it classifies women as the consentors and men as the gatekeepers of consent.

Consent obtained by fraud or force (actual or implied) is not consent, whether that force is physical force, threats, intimidation, or verbal coercion. Last year in Bhubaneswar a Businessman was arrested for forcing his newly wed bride in wife swapping. In May 2016 wife swapping scandal hit Indian Navy.

Similarly, if you browse internet you will find many anonymously written confessions of these wives who claim that they got into the act only because they wanted to save their marriage and secure their children's future.

For instance, in one particular confession the lady started doing it only because her husband wanted promotion. He had given her two choices – swapping or divorce. The lady who had a small kid preferred the former. Now, she is one amongst the many who indulge in such activities once in a month.

A lack of verbal or physical resistance alone does not meet the affirmative-consent standard and does not of itself indicate consent. Past consent on its own cannot be construed as current/future consent. Moreover, consent may be withdrawn at any time. Consent to engage in sexual activity with one person does not imply consent to engage in sexual activity with another person. Consent to engage in one form of sexual activity does not imply consent to engage in other forms.

Legality of Wife Swapping in India

The Indian wife swapping network has its roots spread wildly not only in the metro cities but also across many small towns and upcoming cities and within the low socio-economic groups too. A few decades ago, the term 'wife swapping' was totally alien to the Land of Kamasutra until people of all classes started accepting the trend with open arms. It was like a secret underground trend. Not anymore. It's spreading like an influenza which is warmly welcomed by like-minded couples with wide open arms, no guilt but sheer pangs of excitement about the contraband of epicurean acts to follow their way. The new-age couple is

all pepped up, open, liberal and most importantly globetrotters. For them, having sex with just one partner sounds like a no-fun proposal. The new matrimonial bliss formula these days is to build open relationships, allowing complete freedom and transparency. Wife swapping earlier meant inviting 'raised eyebrow' but now it's a considered to be a sign of a modern mind-set.

Our law does not validate wife swapping as an illegal act as it is sponsored by the connotation of mutual consent of both the partners' attached along. It can be only be illegal if a complaint is filled by anyone. Section 497 indicates that if you are having physical relationship with some lady (not your wife) without her husband's consent, then it will be a crime. If all four persons are ready for this and no one (among four of them) have any abjection to it then it is completely LEGAL.

The consent of the husband is taken as a defence in the cases of adultery. If a husband consents or does nothing to oppose the adulterous behaviour of his wife. The same wife's lover cannot be charged of adultery. If the argument of *volenti non fit injuria* (what is voluntary cannot injure) is taken as a defence in such cases, then wife swapping cannot be deemed as a crime in the country.

Even though the Section clearly states that the sexual intercourse must be consented and must not amount to rape (Section 365). The consent of woman and not that of husband is important. If the husband consents but the wife does not the accused would be prosecuted for rape under the section 375 of IPC.

The provision treats women as chattels and property of their husbands. Where on one hand it recognizes that woman can transgress their marital boundaries on the other hand it imposes no punishment on their husbands for the same acts. If a man has extra-marital affairs with an unmarried woman, widow or prostitute, the wife has no recourse against her husband or the other woman. Only the husband has the right to charge his partner for adultery, no such right is granted to wife.

Suggestions & Conclusions

Studies addressing the relationship between women's empowerment and intimate partner violence (IPV) have yielded conflicting findings. Some suggest that women's economic and social empowerment is associated with an increased risk of intimate partner violence (IPV),

arguably because men use often IPV to enforce their dominance and reassert inegalitarian gender norms when patriarchal norms are challenged; other studies suggest the converse.

Instead of finding ways to reignite the passion in their marriages, most couples are seeking options outside. In order to understand the role of swinging in today's society, it is important to understand the social context in which the behavior occurs. Moreover, it is imperative to evaluate the impact that swinging may have on the social paradigm that it challenges. To evaluate the impact of swinging it is important to have a defined definition of what swinging is. As it stands, there is no standard definition of swinging. Swinging can be described as a context in which married couples, or couples in committed relationships, consensually exchange partners solely for sexual purposes. In swinging, emotional monogamy and the love relationship remain the primary focus of the relationship. The extra-dyadic sexual activity is considered as recreational sex only and ideally does not affect the primary relationship of the couple.

The concept of wife swapping is now becoming the most accepted alternative to indulging in extra-marital relations. Since both husband and wife indulge in such a relationship, neither of them experiences any guilt. Women are considered as chattels and the property of their husbands. Where on one hand woman can transgress their marital boundaries on the other hand no punishment is imposed on husbands for the same acts. If a man has extra-marital affairs with an unmarried woman, widow or prostitute, the wife has no recourse against her husband or the other woman. Only the husband has the right to charge his partner for adultery, no such right is granted to wife.

Since many people in India view sex and marriage as a private matter, victims of wife swapping without consent suffer in silence. With such deep-seated misogyny and acceptance of domestic abuse, change must come from a two-pronged approach, one where increased education trains the public to hold men accountable for their behavior, and where lawmakers are able to pass effective legislation to provide increased support for women. Changing attitudes will only go so far if women can't follow a clear and efficient path to justice, and one of the first and most important steps in that path is the criminalization of wife swapping without the wife's consent.

If any extra-dyadic sex is considered adulterous in our society, then swingers must be part of the adulterous population. The law must impose uniform punishments on both the partners of crime. The irrational classification between man and woman, in limiting the class of offenders to men it violates Articles 14, 15 & 21 of the constitution. The same punishment must be imposed on married men and their accomplice. Since wife swapping is becoming a prevalent practice these days, both the legislature and the courts must define “consent of the husband” more vividly. If the law is amended and adultery by both husbands and wives is punished then the word “consent or connivance” must be abrogated. It should be done because sometimes the wives due to numerous reasons are unable to oppose the deviant behaviour of their husbands. In these circumstances the husband must not be granted the defence of “*volenti non fit injuria*”.

In most of the cases, the female participants are unwilling, reluctant, forced, blackmailed or deranged. When will a normal Indian woman who is neither crazy nor a sex maniac, willingly decide that she would like to go for "husband swapping", preferably picking a man she fancies? Why is it so difficult to accept that a typical housewife may be entertaining carnal desires outside wedlock and may crave their logical conclusion? Won't we even give her the right to do what she chooses with her body? Or, is it too important a decision to be left to our womenfolk? When will Indian society wake up to the reality of this situation and not hide behind the melodramatic facade of ‘reluctance’? Our ostrich like approach to female role in sexual experimentation and denial of their rights seems a sheer immaturity.

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COGNITIVE DISSONANCE AMONGST WORKING WOMEN USING ONLINE SERVICES

Prof. Shweta Pandey

BMS and BAF Coordinator J M Patel College of Commerce

Abstract

In recent time with the advent of online and digital banking facilities like ATM, Debit cards, online money transfers, use of smart phones and net banking, our lifestyle has changed to a great extent. With more women joining the work force and gaining economic independence, a huge opportunity for various online businesses, both products and services has emerged. For modern women who play multiple roles and juggle between work and family life, online facilities are beneficial as it is very convenient and time saving. This study aims to find out that whether working women, with the availability of online facilities experience cognitive dissonance. For online and offline shopping the calculated value of χ^2 was less than the table value (for $\nu=1$, χ^2 at 0.05= 3.84). Therefore the hypothesis; that there is no difference in cognitive dissonance of working women for online shopping and offline shopping was accepted. For online and offline bill payment services the calculated value of χ^2 was greater than the table value (for $\nu=1$, χ^2 at 0.05= 3.84). Therefore the hypothesis; that there is no difference in cognitive dissonance of working women for online and offline bill payment services was rejected.

Keywords: *Online shopping, Offline shopping, Online bill payment services, Offline bill payment services, Cognitive Dissonance, Working women.*



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Introduction:

The advent of various online brands is an indicator of the success of online business in India. The digital age has completely changed the way we experience shopping and do our daily chores like paying bills. It's a boon for working women who always have time constraints. With increasing competition of brands offering online products, the marketers are forced to provide multiple choices at competitive rates. But are these online facilities really helping? One of the core factors of online shopping or service experience is the satisfaction level after obtaining it. This is derived from post purchase evaluation. Whether a person will continue to buy from the same source or avail the same services depend on the post purchase evaluation. All the marketing and promotional efforts based on sociocultural and economic evaluation of a marketer is functional in attracting buyers to try the product or use the service. But all doesn't end with the purchase decision of a consumer. In fact it's the beginning of the marketing relationship. To continue to opt for online facilities and services in a market, where a predominantly trustworthy offline source exists may seem difficult. This is a challenge that

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online providers have to cope with while focusing on a market segment of working women. Buyers have certain expectations before buying a product or opting for a service. This is the belief or attitude that they hold about the product and services. This belief or attitude is induced through the marketing and promotional efforts of the marketers. To maintain the belief that the consumer holds about a product the marketer should be able to keep up to the expectations that the consumers have from the product. If there is a gap in the expectation from the online product or service and the actual experience of it, this will create dissatisfaction and discomfort known as cognitive dissonance. Women often complain about the products that they have bought online as the colour, the size of the product is not the same as they had ordered, or damage of products while shipping. Working women of present era are at the forefront of using online apps. They spread their good or bad experiences with friends and family with high speed through whatsapp, hike and other messenger apps. The present study focuses to reveal cognitive dissonance amongst working women using online shopping and online bill payment services. The hypothesis; that there is no difference in cognitive dissonance of working women for online shopping and offline shopping is accepted. This indicates that the extent to which women experience dissonance does not vary in online or offline shopping. The hypothesis; that there is no difference in cognitive dissonance of working women for online and offline bill payment services is rejected. This indicates that the extent to which women experience dissonance vary between online and offline users.

Literature Review:

E-commerce is the trend for every walk of life in recent times. As per current reports humongous amounts has been spend on advertisement by ecommerce players in the season of IPL8. There has been 64% increase in the ad volume growth of B2C and online shopping in a span of one year. Digital advertng will consist of 9.51% of advertising expenditure in 2015. The add that we often see on T.V. with celebrity endorsers claims the best deals for their consumers. Flipkart, Snapdeal, Amazon, Myntra, OXL with their attractive ads on T.V. are known to people from all age groups, and socioeconomic strata. Online shopping apps are getting popular amongst consumers. Apps like Paypal, Paytm and other vendor specific bill payment sevicees for DTH recharge, electricity and telephone bills are also gaining accepted amongst working women using online payment services. With the growth in the acceptance and demand e-commerce has always kept up to the expectation of growth amongst marketers. Recent reports also reveal large amounts of losses encountered by Snapeddeal, Jabong, and Flipkart. Reports also suggest that buyer's are not looking for brands name while shopping

online, they are comparing and opting for the best deals in the competition. Tangible outcomes like cost and expenditure or profit and loss can give us an indication of the success or failure of these online facilities. But discrepancy in consumer expectation and purchase evaluation can also determine the success or failure of these online facilities.

When there is inconsistency between two or more of the attitudes or between attitude and behaviour we experience Cognitive Dissonance. This is a very unpleasant state. When this happens an individual is motivated to reduce the dissonance. There are three ways to reduce dissonance: 1) Attitude or behaviour change 2) Adding new consonant information, 3) Downplaying the importance of the inconsistent attitude or behaviour. When a purchase decision confirms consumer expectation reinforcement takes place. Product promotion should be consistent with the actual utility of the product. An inconsistency in what the product promises and what the product gives causes dissonance. Marketer should work toward reducing the dissonance. As per available research information women share their experiences more with family and friends as compared to men. With the help of online communication apps the speed and quantity of sharing their experiences of dissonance has increased than ever before. Therefore matching the expectations of the working women will reinforce buying behaviour and will be beneficial for marketers and consumers.

Research Objectives:

- 1) To find out, whether cognitive dissonance exists amongst working women for online and offline shopping.
- 2) To find out, whether cognitive dissonance exist amongst working women using online bill and offline bill payment services.

Hypothesis:

- 1) There is no difference in cognitive dissonance of working women for online and offline shopping.
- 2) There is no difference in cognitive dissonance of working women for online bill payment services and offline bill payment services.

Description of key factors: 1) Online shopping – Buying through online shopping sites. 2) Offline shopping – Buying from shop, factory outlets, shopping malls. 3) Online bill payment services- payment of monthly bill and recharge payments. 4) Offline bill payment services- bill payment counters and desks 5) Cognitive Dissonance- discrepancy between consumer attitude and behaviour towards a product or service. 6) Working Women- women with salaried employment.

Research Methodology: A survey was conducted with the help of a questionnaire amongst a sample size of 50 educated office going working women. The sample consisted of women from varied age groups working in private or government organisations. The questionnaire had 12 questions on online, offline shopping survey and similar 12 questions for online, offline bill payment services. The questions were framed to find out their belief or attitude towards online and offline shopping and bill payment and the transfer of attitude in action that is use of both the sources. Their responses indicated whether their belief or attitude was different from actual use of the online and offline modes. The study is based on primary data. Chi Square test was used for statistical analysis.

Data Analysis:

FIGURE 1: Data Analysis for hypothesis 1

Dissonance	No Dissonance	Total	E = 9.66
Online shopping	10	13	23
Offline shopping	11	16	27
Total	21	29	50

9.66	13.34	23	
11.34	15.66	27	
21	29	50	
O	E	2	2
		(O-E)	(O-E) / E
10	9.66	0.1156	0.0119
11	11.34	0.1156	0.0101
13	13.34	0.1156	0.0086
16	15.66	0.1156	0.0073

The table of expected frequencies

$$\chi^2 = 0.0379 \quad v = 1$$

FIGURE 2: Data Analysis for hypothesis 2

Dissonance	No Dissonance	Total	E = 11.2
Online bill payment service	8	32	40
Offline bill payment service	6	4	10
Total	14	36	50

The table of expected frequencies

11.2	28.8	40	
2.8	7.2	10	
14	36	50	
O	E	χ^2	$\frac{\chi^2}{E}$
8	11.2	10.24	0.9142
6	2.8	10.24	3.6571
32	28.8	10.24	0.3555
4	7.2	10.24	1.4222

$\chi^2 = 6.349$ $v = 1$

Results and discussions:

Figure 1 shows the data of working women who prefer online or offline shopping and number of those who experience dissonance and no dissonance. The calculated value of χ^2 is less than the table value (for $v=1$, χ^2 at 0.05= 3.84). Therefore the hypothesis; that there is no difference in cognitive dissonance of working women for online shopping and offline shopping is accepted. This indicates that the extent to which women experience dissonance does not vary in online or offline shopping.

Figure 2 shows the data of individuals who prefer online or offline bill payment services and number of people who experience dissonance and no dissonance. The calculated value of χ^2 is greater than the table value (for $v=1$, χ^2 at 0.05= 3.84). Therefore the hypothesis; that there is no difference in cognitive dissonance of working women for online bill payment services and offline bill payment services is rejected. This indicates that the extent to which women experience dissonance vary between online and offline users.

Conclusion:

The trend of online shopping and online bill payment services are two way in which working women avail online facilities. The implications for the two are different for the same consumer. The results indicate that the experience of dissonance is not significantly different for online or offline shopping. According to available literature individual’s dissonance depends on the extent to which they encounter discrepancy in expectation and actual experience. The experience of dissonance does not vary in online or offline shopping because the evaluations of post purchase for both online and offline shopping are similar. The end result of the purchase decision through online or offline and the expectations from them are alike. The possibility of online shopping behaviour over offline or vice versa does not seem to be evident. This implies that women don’t consider online facility superior over the other or vice versa and will continue to parallel use of both modes of shopping. Marketer should be cautious as women share their experiences more with family and friends as compared to men.

With the help of online communication apps the speed and quantity of sharing their experiences of dissonance has increased than ever, which may further influence the buying behaviour of others.

For online and offline bill payment services, the results indicate that consumer's experience of dissonance is significantly different for online and offline users. This implies that here women, do have difference in the expectation and evaluation of the two modes. There is possibility of perceiving the superiority of online mode over offline. If we see figure 2 it is evident that more number of women are using online bill payment services as compared to offline and more have no dissonance for online services. As the dissonance is less for online it is adopted by more. These women find the online services as a better alternative to and to reduce the dissonance from offline have changed the attitude and behaviour from offline to online.

As there is no difference in cognitive dissonance amongst users of online and offline shopping the attitude towards online shopping is not very strong to alter the behaviour of offline shopping. But in case of bill payment services the attitude and behaviour change to online services has occurred due to the dissonance in the offline mode. Therefore we can say that online bill payment services have wider reach to the working women as compared to online shopping due to difference of cognitive dissonance of online and offline facilities.

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A DESCRIPTIVE STUDY OF REDUCTION IN CARBON FOOTPRINTS: NEED OF THE HOUR

Mrs. Anjali Vachhani

H.R. College of Commerce and Economics

Abstract

With the explosion of information that has emerged about climate change, the term carbon footprint has appeared in the news frequently. Carbon footprint is the overall amount of greenhouse gas emissions, consisting primarily of carbon dioxide associated with an organization, event or production and is one of the most common measures of the effect of an individual, community, industry or country on the environment. An increase in carbon footprint due to an increase in the greenhouse gas emissions is the primary event associated with climate change that has led to global warming. According to Encyclopaedia Britannica, "a carbon footprint includes direct emissions such as from driving a car as well as whatever emissions are required to consume any goods and services." A carbon footprint often includes the measure of other greenhouse gas emissions as well. This qualitative research attempts to recognize the need and significance of reducing carbon footprints especially in India and to provide various ideas and recommendations in order to reduce carbon footprints at an individual level.

Keywords: Carbon footprints, Carbon Emissions, Environment, Greenhouse Gas, Global Warming.



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Introduction

Carbon footprint is useful for individuals and organizations to conceptualize their personal or organizational impact in contributing to global warming as it is a measure of the impact of human activities leave on the environment in terms of the amount of greenhouse gases produced which is measured in units of carbon dioxide. It enables the firms to bring about reduction in carbon footprint whether in coal, oil or gas as carbon is the essential ingredient of all fossil fuels. A "greenhouse gas" is released to the Earth's atmosphere when these fuels are burned to provide energy and as we have become more dependent on carbon-based fuels, there has been a rapid increase in the atmospheric concentration of carbon dioxide from around 280 parts per million (ppm) before the industrial revolution to 370 ppm today. The concentration of carbon dioxide is likely to exceed 700 ppm by the end of this century if current trends of fossil fuel use continue.

India is the 4th largest emitter of carbon dioxide in the world and as India's economy is growing at a rapid pace, it is important for India to start leading the way in reducing its

emissions and discover new ways to generate energy sources. one of the most important industries in India is that of coal as it provides fuel for the growing nation. However, it leaves a huge environmental footprint from the gases that are emitted into the atmosphere including carbon dioxide and methane as it is mined. It is estimated that the earth cannot avoid a rise of at least 2 degrees Celsius in the average atmospheric temperature at the current rate of carbon dioxide emissions.

Objectives of the Study:

1. To understand the need and importance of reducing carbon footprints especially in India.
2. To provide various suggestions and recommendations in order to reduce carbon footprints at an individual level.

Research Methodology:

The data for following research paper has been collected using secondary data sources such as online blogs, websites, articles and various other secondary sources for a better understanding of why the Reduction of Carbon Footprints is the Need of the Hour especially in a country like India.

Review of Literature:

According to a study, although global carbon emission saw almost no growth in the year 2014, India's emission grew by 5.2 per cent in 2015. Corinne Le Quere, Professor at University of East Anglia (UEA) in Britain said that the global emissions now need to decrease rapidly and not just stop growing.

Former Prime Minister Manmohan Singh at a press conference following the G20 Summit in Pittsburgh, Pennsylvania; said that the key responsibility for bringing about climate variation is that of the developed countries and they should bring out reliable action in order to regulate emissions.

Former External Affairs Minister S.M. Krishna at a U.N. roundtable event in New York said that nearly 200 million Indians live on less than \$1 a day and nearly 500 million do not have entrance to recent sources of energy. He also called on industrialized countries to scratch their carbon emissions "at least 40 percent by 2020" from 1990 levels and asked them to reflect variations in lifestyle patterns to attain this shift. He also added that we cannot get away from the essential information that unsustainable lives and forms of production and consumption in the developed world have triggered to climate transformation which cannot

endure. He also emphasized the significance of concentrating on climate variation adaptation as well as moderation and stated that developing countries must be reinforced monetarily, technologically and with capacity-building means so that they can survive with the huge tests of adaptation.

On 23rd December 2017, Siddhanta Das, the Director General of Forests in Ministry of Environment and Forest (MOEF) said that India is expected to slip its objective of generating extra forest carbon sink of 2.5-3 billion tonnes of carbon dioxide corresponding through supplementary forest and tree cover. He had come to speak to probationers of Indian Forest Service for 2017-19 course at Indira Gandhi National Forest Academy in Dehradun along with Union Environment Minister Harsh Vardhan during which he said that MoEF which had stayed carrying out its part as a regulatory authority will currently direct states to concentrate on landscape-based catchment action plan to decline the deficit in objective. According to Paris Climate Agreement India will have to diminish its carbon footprint by 33-35% from its 2005 levels which have to be attained by 2030. Das to describe the concept of landscape based catchment treatment plan said that soil stores around 65% carbon stock and trees 35% to avoid soil erosion and keep carbon stock intact within forest, we require to give our catchment to preserve water resources which would not only aid in recharging ground water but also generate moisture in the soil which would slog as deterrent for forest fire."

Reduction in Carbon Emissions - Need of the hour:

The following table indicates the list of top 5 countries of the world with highest carbon dioxide emissions as of 2015 in which India ranks fourth.

TABLE NO.1

Country	CO ₂ emissions (kt) in 2015[2]	% CO ₂ emissions by country	Emission per capita (t) in 2015[3]
World	36,061,710	100%	
 China	10,641,789	29.51%	7.7
 United States	5,172,336	14.34%	16.1
 European Union	3,469,671	9.62%	6.9
 India	2,454,968	6.81%	1.9
 Russia	1,760,895	4.88%	12.3

Source - https://en.wikipedia.org/wiki/List_of_countries_by_carbon_dioxide_emissions

A) Why Reduction in Carbon Footprints is the need of the hour?

1. Depletion of Resources:

Large carbon footprints deplete resources on large scale as well as small scale ranging from a country's deforestation activities to one home's increased use of air conditioning. The more activities with large carbon footprints use resources, the more would be the increase in greenhouse gases which would further spur climate change. It has been suggested by the Environmental Protection Agency that consideration of different energy supplies and conservation of current ones will be needed to balance energy demand. In order to reduce the negative effects of carbon footprints it is vital to reduce carbon dioxide emissions as much as possible and off-set the remaining emissions by planting trees or supporting alternative energy efforts.

2. Effects on the Environment:

There are profound effects on the environment on account of an increase in our carbon footprints. Due to the rising temperatures and shifting precipitation patterns there have been changes in the growing patterns of plants which has resulted in indigenous vegetation moving to increasingly cooler climates. Sea levels are rising as the temperature of our planet increases and warmer water occupies more space than cooler water. These rising seas will not only erode shorelines and destroy ecosystems but also completely displace the coastal cities and towns.

3. Effects on Wildlife:

Because of increasing temperatures and shifting weather patterns, the vegetation also shifts which in turn threatens the wildlife that depends on it and is unable to keep up with the rate at which the climate is changing. For instance, the migratory birds arrive at their destination to find that food sources such as plants bloomed too early or not at all whereas the melting Arctic ice destroys hunting ground for polar bears. One quarter of the Earth's species will be headed for extinction in 40 years if climate change increases at its current rate according to the Nature Conservancy.

4. Effects on Human Health:

Our increased carbon footprint has the capacity to harm our health with women in agricultural work and children being highly at risk. An increase in malnutrition is caused by the result of climate change on food crops such as drought that interferes with the growing

season. Droughts in turn causes diarrhoeal diseases as access to safe water is compromised and vector-borne diseases such as malaria are increasing as the temperature increase allows female anopheles mosquitoes to survive in countries previously too cool for them. Also, the increased air pollution has caused an increase in respiratory problems such as asthma and allergies have increased.

5. Effects on the Economy:

The economy is significantly threatened by our increasing carbon footprint as the climate change will affect local economies dependent on land and natural resources the most such as farms that fall victim to lowered crop yields. Thus, it is basically the primary sector that will largely be affected by the rise in carbon footprints. Nonetheless, the secondary and tertiary sectors will not be spared from its impact.

B) Reducing Carbon Footprints at an Industrial Level:

The carbon footprint can be efficiently and effectively reduced by applying the following steps at the industrial or organisational level:

1) Life Cycle Assessment (LCA):

The life cycle of the carbon footprint means that all possible causes that give rise to carbon emissions are taken into accurately determine the current carbon footprint,

2) Identification Of Hot-spots:

The next step involves the identification of hot-spots in terms of energy consumption and associated carbon dioxide emissions.

3) Optimisation Of Energy Efficiency:

Once the hot-spots are identified, the energy efficiencies are optimised leading to the reduction of carbon dioxide emissions and reduction of other greenhouse gas emissions which are contributed from production processes.

4) Identification Of Solutions:

The next step involves the identification of various solutions to neutralise the carbon dioxide emissions that cannot be eliminated with the help of energy saving measures.

5) Carbon Offsetting:

The last step but the most crucial and significant one includes carbon offsetting through investment in projects that aim at the reducing carbon dioxide emissions. For instance, investment in tree planting activities or campaigns.

Conclusion and Recommendations:

Nonetheless, it is extremely important to cut down on carbon and greenhouse gas emissions on an individual level as well for which the following measures may be implemented:

1. Use LED Bulbs:

Replace your most frequently used bulbs with LED bulbs that use four times less energy and last eight times longer as well.

2. Avoid Your Car:

Instead of driving your car daily to work you could walk, bike, car pool or take public transport at least once a week which will help to save 1.5 kg carbon dioxide for every 5 km you don't drive. Also, it is advisable to switch off your car if you stop for more than two minutes.

3. Regular Inflation of Tyres:

Regular inflation of tyres helps to improve the fuel efficiency of your car. Every litre of petrol saved keeps 2.5 kg of carbon dioxide out of the atmosphere and by using radial tyres; you can even save 3 to 7 % of fuel.

4. Using Renewable Energy Sources:

Renewable energy sources particularly solar energy can be used in many ways to save energy. Use a solar water heater instead of an electric geyser which can save around 15 units of electricity every year.

5. Plantation of Trees:

A single tree over its lifetime can absorb one ton of carbon dioxide. Thus, one should plant trees in their vicinity so as to keep the carbon footprints in control.

6. Turn off your Devices when not in Use:

When not using your television stereo, computer, fans lights; simply switching them off will save thousands of kg of carbon dioxide a year.

7. Reuse and Recycle:

By reusing and recycling products like paper and bottles will protect the environment and by reducing your garbage by 25 per cent will help reduce carbon dioxide emissions by 1,000 pounds a year.

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A STUDY OF WOMEN ENTREPRENEURSHIP IN THE INDIA: CHALLENGES AND OPPORTUNITIES

Dr. Deepak. M. Salve

M. Com., SET., Ph.D. The Bharat Education Society's, Sant Gadge Maharaj College of Commerce and Economics, Mumbai – 400004. Email id-salveds@yahoo.com

Abstract

Today half of the populations in the world are belonging to the women. Women consist of family, society and backbone of the nation progress. Most of the studies revealed that economy development of nation depend on the effective use of Entrepreneurship. Indian economy is one of the fastest growing economies in the world. As per the World Development Report, 2012, Women in the field of entrepreneurships are not only generated high potential economy growth of nation but also creators' jobs for the society. Therefore the developed countries in the world have been started more initiatives and policies to empower the women entrepreneurships. India is the second largest populated country in the world. The current population of India is 1.27 billion, which includes 655.8 million male populations and 614.4 million female populations respectively. Women entrepreneurships are being played crucial role for the development of nation. For the economic progress or development of nation we need strike balance between men and women entrepreneurship skills, we cannot neglect the role of women entrepreneurship. It makes strong contributor to the economic, well-being of the family and communities, poverty reduction and overall development of the country. India is now gradually being moved towards the developed country therefore such large segments of women entrepreneurships are gaining importance and major contributor for nation development. Looking the above advantages, India has been started initiatives and supported women to empower the women entrepreneurship in the competitive market. The primary focus of the research paper is to analysis the significant role of Indian women entrepreneurship and the further study the constraint and challenges ahead of women entrepreneurship as well as opportunities for them.

Keywords: - Women entrepreneurships, Challenges, Economy, Nation development, Contributor



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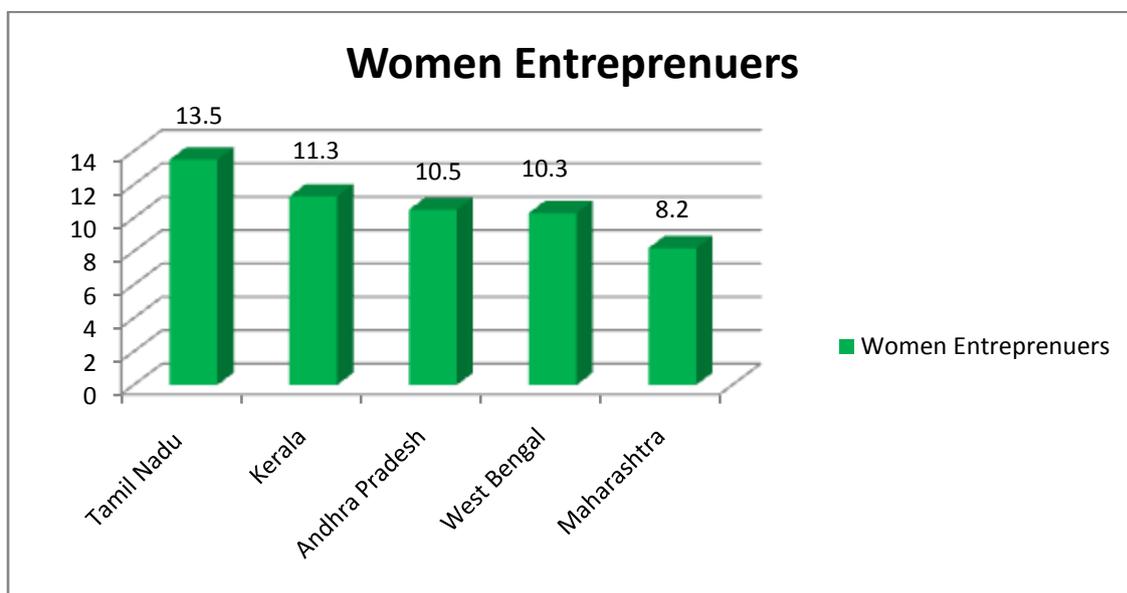
Introduction:-

Entrepreneurship refers to the act of setting up a new business or revitalizing an existing business so as to take advantages from new opportunities. India has great entrepreneurial potential for the economic development of nation. New Economic reforms have been empowering the entrepreneurships in the India. The phrase globalization has expanded the boundaries of entrepreneurial skill from local to global level. In India, the women entrepreneurships are indispensable part of economy. The rural India is witnessed the caliber and hard work of women as domestic and agricultural labour, almost more than 75

percent women are quiet engaged Animal husbandry which consists of dairy products, the Amul milk co-operative group is famous example of Women entrepreneurship in dairy product. Urban women are being worked in the corporate sectors, Information technology sectors, Banking sectors, Education institute, Hospital and Hospitality sectors, etc.

As per the Economic Census 2012, India Spend Analysis data revealed that the five states of India consist of 53 percent of women entrepreneurship. The largest share of women entrepreneurs is available in Tamil Nadu followed by Kerala, Andhra Pradesh, West Bengal, and Maharashtra.

FIG: 1 WOMEN ENTREPRENEUR IN MAJOR CITY



Source: Economic Census 2012, Men and Women 2011

Today some of the India women entrepreneurs are successful and quiet famous in the world. Chanda Kochhar is the Managing Director and CEO of ICICI bank, Shkikha Sharma is the CEO of Axis bank, Naina Lal Kidwai head of the HSBC and Zia Mody is a partner at AZB Partners, one of India’s prominent corporate law firms. Ekta Kapoor heads Balaji Telefilms and successful film producer and director of serials, films, etc. Biopharmaceutical Company Biocon is headed by Kiran M Shaw. Preetha Reddy is successful running the Apollo hospital.

Significance of the Study

The basic purpose of this paper is to ascertain the vital role of women entrepreneurship in the economy. India is threshold to become Developed country and one of the fastest growing major economies in the world. India is the second largest populated

country in the world and consists of 614.4 million female populations. For the economic and social inclusion of nation there is need of concentration on women entrepreneurs. The women entrepreneurs are now gradually growing and major contributor for the development of nation.

Research Methodology

The study was based on secondary data's and the information has been collected from various government sources such as census 2011, MSME report, , books, journals, research papers, Handbook of Social Welfare, Planning Commission, magazine and related webs sites and various articles in leading newspaper

Objectives

The objectives of study were based on

1. To know the concept Women Entrepreneurship.
2. To understand the role of Women Entrepreneurship in Economy.
3. To know the women share in MSME.
4. To understand the Challenges faced by Women entrepreneur.
5. Government Schemes for the empowerment of women entrepreneurship
6. To analysis the opportunities for Women entrepreneur.

Meaning and Definition of Woman Entrepreneur

The term “entrepreneurship” comes from the French verb “entreprendre” and the German word “unternehmen”, both mean to “undertake”. Bygrave and Hofer in 1891 defined entrepreneurial process as ‘involving all the functions, activities, and actions associated with perceiving of opportunities and creation of organizations to pursue them’. A woman entrepreneur means a group of women or woman who started, organized, or run the business in the market. It is also called female entrepreneurs.

Definition:-

As per the government of India - Women entrepreneurs as owning and controlling an enterprise with a woman having a minimum financial interest of 51% of the capital and giving at least 51% of the employment generated in the enterprise to women. It can make a particularly strong contribution to the economic well-being of the family and communities, poverty reduction and women's empowerment, etc.

Joseph Schumpeter introduced the modern definition of ‘entrepreneurship’ in 1934. According to Schumpeter, “the carrying out of new combinations we call ‘enterprise’,” and “the individuals whose function it is to carry them out we call ‘entrepreneurs’”.

TABLE -2 WOMEN WORK PARTICIPATION

No.	Country	Percentage
1	India (1970-71)	14.2
	India (1980-81)	19.7
	India (1990-91)	22.3
	India (2010-2011)	31.6
2	USA	45
3	UK	43
4	Canada	42
5	Indonesia	40
6	France	38
7	Sri Lanka	35
8	Brazil	35

Source: - World Bank Report 2010- 2011

As per the above table indicates India has low work participations of women. The government should take precaution to increase the women work participation. Even also Indonesia and Sri Lanka have 40 and 35 percent women work participation. India has only 31.6 women work participation percent therefore plans and policies to be framed for increasing the women work participations.

Basically there are five categories of women entrepreneurship as follow

- 1. Affluent entrepreneurs:** - These women are basically from affluent or rich families. They are the daughters or wives or relatives of rich persons. Therefore they do not have any financial or capital constraint to start the business. There is no constraint to collect the capital to start the business.
- 2. Pull factors:** - These are educated women are basically from Urban areas or Metro Cities can start their business ventures with financial support from banks or financial institutions. There are lots of risks and constraint to start the business in the competitive market.
- 3. Push Factor:** - to overcome financial constraint or for the livelihood, these women have to start or forcefully to become entrepreneurs. Most of widows or single women have to push themselves as entrepreneurs.
- 4. Rural Entrepreneurs:** - These women are basically from rural area or village place. They can start the business as per their knowledge or skill.

5. Self employed entrepreneurs: - These are uneducated women basically from the below poverty line. The main objective of business is to meet the basic requirement or livelihood only.

Women entrepreneurs are not only the strongest pillar of country but also major contributor to the nation economy. There are 3 millions of women entrepreneurs as full or partial owner of micro, small, and medium enterprises. Almost 78 percent women work participation in service sector.

TABLE 3 CLASSIFICATIONS OF WOMEN-OWNED MSMES

Category	Registered	Unregistered	Total	Total versus all women-owned businesses (percent)	Total versus all MSMEs (percent)
Micro	274,059	2,655,318	2,929,377	97.62	9.40
Small	40,722	30, 414	71,136	2.37	0.23
Medium	276	-	276	0.01	0.01
Total,	315,057	2,685,732	3,000,789	100.00	10.25

Source:-Micro, Small, and Medium Enterprise Finance in India, A Research Study on Needs, Gaps and Way Forward (November, 2012), IFC

Opportunities of Women Entrepreneur in the various fields

- **Women in manufacturing sector:-**

Manufacturing sector consists of 20 percent workforce of women in India. As compared to other sectors there is wider scope to increase the women work participation.

- **Women and Internet**

As per the report by Internet and Mobile Association of India and IMRB International, more than 110 million women are using the internet in India. Not only urban women but also rural women are being used internet. For instance Vaijanti Devi, from Bihar, is running internet centre and offers online banking as well as enrolled villagers for the Aadhar programme.

- **Women in banking and Financial sector:-**

This is one of the booming sectors for women participation. Women are not only worked in banking system but also climbed the success ladder to achieve top position in banking. For instance as per the report of by business magazine Fortune the Chairperson of State Bank of India (SBI), Arundhati Bhattacharya, who is the first woman to have held this position and named among the 50 Most Powerful Women (International. According to a

survey by International Executive research firm, around 11% of Indian Companies have women CEO's, where in US the women CEO's is just account for 3% of the total consideration.

- **Women in Animal Husbandry and dairy:-**

This is the one of the dominate sector of women workforce participation .Millions of village women are quiet busy in dairy and animal husbandry. Total 71 percent women engaged in dairy and animal husbandry as compared men.

- **Women in IT Sector**

According to NASSCOM'S IT-BPM Sector in India 'Strategic Review 2015', this industry contributes a staggering 9.5% to the national GDP and employs more than 1.2 million women. "The Indian IT-BPO industry has set high standard in gender inclusivity. Women are a key and vital part of our workforce,

- **Women in Hospitality sector**

The hospitality sector includes the Hotels, Restaurants, Travel and Tourisms Aviations, etc. It is one of the largest employments providing sector. As per the India Skills Report 2017, the ratio of women participation in hospitality sector is 26.26 percent and gradually moving 5-10 percent year vise.

Constraints for Women Entrepreneurs

Being government support and initiative, women entrepreneurs are faced several challenges and become hurdle for their growth and success

- Even today Patriarchy is being one of the constraints for the Indian women entrepreneurs. Male dominated system and structure is created artificially restriction for the women to become independent and obstacle for entrepreneurship.
- The literacy rate of Women is another challenge for women entrepreneurships. As per the census 2011, for males the rate is 82.14% and 65.46% for females. The lower literacy creates hurdle for them to become successful entrepreneurs.
- The largest women work participation in service sector. Almost 80 percent women are engaged in service sector as per the International Finance Corporation report. For raising the finance from banks, financial Institutes, others, there are need for collateral securities and most of Indian trapped in social, cultural atmosphere and the problems about inheritance property and land ownership

Government Schemes for the Empowerment of Women Entrepreneurship

- The government has increased loan to Women entrepreneurs from 2.36 percent in 2001 to 5 percent of total lending in 2007. Aggregate net bank credit to women increased to 6.3 percent in 2009, with 25 banks reaching targets.
- As per 11th five year plan apart from business loan, women are offering incentives for registration property, housing property, lower stamp duty, lower rate of housing loan interest, etc.
- According to the Industry body of NASSCOM there are 4400 start ups under this 10 percent headed by women. As per the statement is given by CEO of NITI Aayog “India can grow at over 10-11% if we include women in the economic process”
- The Ministry of Women and Child Development provided the ‘Support to Training and Employment Programme for Women (STEP)’ scheme to provide employment to women.

The 16 years completed women are eligible to avail the benefit under this scheme to become self employment.

- The Women’s Vocational Training Programme was introduced in 1977 by the Ministry of Labour and Employment. Under this more emphasis was given to Craftsmen Training Scheme and Craft Instructors Training Scheme for women
- Both the Start Up and Stand Up India initiatives empower women entrepreneurs and provide financial assistance to those who are setting up their businesses.

Conclusion: -

For the development of nation, there is need of effective implementation of Entrepreneurships. As per the census women consists of 50 percent population and dominated the service sector. The growth of service sector has already surpassed the Industry and Agricultural sector. Most of the studies revealed that economy development of nation depend on the Entrepreneurship. Indian economy is one of the fastest growing economies in the world and on the threshold to become developed nation. Therefore there is need of women entrepreneurship also one of the major contributors for the Indian economy. There should be more emphasis on empowerment of women entrepreneurships. The government has taken initiative or banking Institutes should make some provision to provide loans and advances without or minimum collateral security from women entrepreneurs, helping them to establish their business as well as emphasis given on to provide business skill and Jobs related training.

As per the International Finance Corporation report the banking system prevailed in the country has major role and contributor for the empowerment of women entrepreneurs. The bank should be taken initiative for creating and developing new products and services for women. The Banking Institute has to create more welcoming environment for women entrepreneurs and provide them non-financial services such as training as per IFC Report. The Country is on the path of the Economic development and Social progress therefore women entrepreneurs are being played crucial roles National development.

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ROLE OF INFORMATION AND COMMUNICATION TECHNOLOGY IN POLICE INVESTIGATION IN INDIA

Ms. Deepashri Jayant Hadphadkar

Assistant Professor, S.K.Somaiya College of Arts, Science and Commerce, Vidyavihar
deepashri.h@somaiya.edu

Abstract

Police is an institution which is entrusted with the task of establishing social order. The concept of technology is basically the use of science in day to day life and the Indian Police Organizations today are thoroughly equipped with the technology, although a lot more is to be accomplished. The era when technology in the police organization was just a stick has just changed to wireless, radars and various other devices catering to the need of twenty first Century. Police force use the available technology to track the criminals and punish them, but in the course of doing so, they also face serious problems and the threat to their life as well as most of the time Indian police do not possess the armed equipment to fight crimes. Indian police a little backward with the regards to the use of technology. This paper is an attempt to discuss the role of ICT in policing, its challenges and suggestions.

Keywords: ICT, e-policing, DNA



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Introduction:

Police is the major player to give greatest security to the public by controlling the crimes and maintenance of law and order. There are large police set ups in every Indian state, which is divided for the smooth functioning in to various levels namely, police stations, police chowki and police posts. The major issues like: fast growth of population, rapid process of urbanization, illiteracy, human rights, right to information, natural and unnatural calamities, corruption, cyber-crime, terrorism, human trafficking, exploitation of female child has been increasing the pressure on the policing. With the passage of time the activities of the police are increasing day by day. Policemen provides every service to the society whatever is expected. Police in today's world use the available technologies.

To stop today's high-tech criminals and terrorists, we need the very best information technology from computers and laptops to software and servers. We are moving forward aggressively to build better and faster networks, innovative IT tools and applications for police and other professionals and automated systems that streamline our work and free up our time.

In India use of computers in law enforcement has changed and developed rapidly, especially in recent years, computers are used to hold databases of information, to run sophisticated software that can recognize faces or identify fingerprints and to connect to the web, an avenue for communication and a rich source of intelligence. as well as desktop computers, law enforcement personal also use mobile devices such as laptops and tablets, to do their job. Computer technology allows police department to store and retrieve vast amount of data. This information can include details of incident reports, criminal's descriptions, fingerprints and other identifying marks.it can also include descriptions and registrations of vehicles involved in criminal activity. Another crucial pool of information is DNA data taken from suspect. DNA databases allow samples of DNA taken from suspect to be matched with samples taken crime scene.

Concept of ICT:

Information Communication Technology (ICT) is an umbrella which includes any communication devices or applications like radios, televisions, computer networks, satellite systems and the various services and applications associated with them. The use of ICT in the police force has greatly enhanced service delivery to public.

Objectives of the Study:

- 1.Understand the Technologies used in Investigations
2. Barriers
3. Upcoming technologies.

Research Methodology:

This paper is basically descriptive research based on secondary data collected from the books, research studies, research paper, websites and journals. In this paper an attempt has been made to understand the role of information technology in solving cases and the challenges behind it.

Role of ICT in Police Organizations:

Broadly speaking, Police Organizations are divided into two categories with regards to use of technology namely; Police as a user of technology and Police combating the abuse of technology.

Police as a user of technology:

The sensitive nature of work and the need of delivering results in short span of time increases the relevance of adequate design and use of technology. ICT systems motivates the police force to increase their capabilities. Emerging ICT and their appropriation by society may

also constitute a threat that demands new competencies and practices to be developed and integrated in the existing police work.

There is also a risk that the offenders may use the system directly against the public or against the general public.

Few Major ICTs police using today:

- **CCTVs:** Closed circuit televisions or CCTVs are one of the most important ICTs used by police today. It is one of the most convenient and easily accessible mode of ICT used to detect the criminals. It is also known as video surveillance and is used to transmit a signal to a specific place, on a limited set of monitors. It is used in coordination with some other devices to detect crimes and penalize the criminal.
- **Flying Police Drones:** Law enforcement authorities use drones for variety of functions providing cost effective solutions to help agencies in potentially dangerous situations. Like, unmanned drones roam the skies helping in everything from rescue missions, patrolling borders to aiding in finding lost children. In various States, police department takes help of flying drones in functions like Ganesh Immersion, Traffic control, political speeches etc.
- **Handheld fingerprint Scanners:** Police can use portable handheld scanners to instantly fingerprint and identify persons with criminal records other than using standard black ink pad. This will save enormous time and reduce the amounts of wrong arrests.
- **Google glass:** Using software especially designed for google glass, police officers can take photographs of traffic violation and instantly upload them to their Police Department System.
- **Graphic Information System (GIS):** It is a system used to capture, store, manipulate, analyze, manage and present all types of geographical data. Basically, it is a form of device which closely works with the GPS and help in tracking the criminals and their location.
- **Global Positioning System (GPS):** It provides location and time information in all weather conditions on or near the Earth which enables the police to track criminals through their mobile phones and detect their location and conduct raids which are essential part of police investigations and also to conduct sting operation.

- **Mobile cameras:** These cameras are used in detecting and tracing the running cars which breaks rules and regulations or run away after an accident without helping the injured person.
- **Electronic breath alcohol test:** The device is used to measure amount of alcohol in our blood. This test reduces number of road accidents as those breaking rules are penalized.
- **Mobile printers:** A very useful ICT that allows the printing of prime facie photographs on the crime spot and also allow fast transmission of data and other photographs through means of wireless.
- **Police Public Interface:** ICT may become interface between police and public. Rajasthan has introduced the innovative project called “Aarakshi” that aims to improve the efficiency of police procedures. Each complainant is given a token number at the time of registration of a complaint which can be used for further referencing. The supervising officer can monitor the progress in investigation. This brings a greater degree of accountability investigation. Andhra Pradesh has a state wide computerized network of police stations-“e-cops” (e Computerized Operations for Police Services). Thus, after a case is registered in the computer of the nearest Police Station, a print out of the FIR is given to the complainant. Once registered, the status of the FIR can be checked through e-cops from anywhere.

Some of the above technologies are still to be introduced in India.

Recent developments:

1. CCTNS

In the wake of increasing terror threats the government decided to keep top priority for police modernization. Crime and criminal tracking and network system(CCTNS), a mission mode project under the national e-governance plan of government has been put on fast track and key personnel involved in the project will be running at the earliest. CCTNS is aimed at digitally connecting all the police stations in the country and digitizing all existing first information reports (FIR) and the other crime reports.

Key benefits of CCTNS:

1. Make the police functioning citizen friendly and more transparent by automation.
2. Improve the delivery of citizen centric services by use of ICT.
3. Facilitate interaction and sharing of information among police stations.
4. Reduce manual and redundant methods of record keeping.

5. Assist senior police officers in better management of police force.

More than 11000 police stations across the country are using CCTNS system to register FIRs.

2. The National Crime Record Bureau (NCRB) is attempting to use crime data analytic software to enable predictive policing so that crime can be nipped before it happens. It is said that by the end of 2018, the predictive policing technologies will be available to all states and union territories. The software is developed by the Hyderabad based Advanced Data Research Institute (ADRIN) so that law enforcement agencies can map crime patterns, conduct hotspot analysis and predictive analysis. The NCRB has signed an MoU with ADRIN which is working on the software and is expected to be ready by March 2018. This hotspot analysis will process all patterns relating to time of occurrence, exact locations, even shops, hotels, bars or other establishments. It may be able to reduce the number of offences. States like Kerala, Maharashtra, Odisha and Tripura will have this facility in the first phase.

Challenges:

1. Senior police officers are technology shy and hesitant in using technology
2. Lack of training programs for using latest technologies.
3. The poor infrastructural facilities that the police station has add on their problems .
4. More working hours or unorganized working schedule adds to their health conditions.
5. Lack of ability to share information with other related state level and national level agencies.
6. Lack of integrated information systems for smooth functioning of the police.
7. Shortage of recruitment in police force puts an extra burden.
8. Criminals are one step ahead of the police in making use of the latest technology including the ICTs in implementing their immoral designs. This makes it necessary that the police should also evolve to keep pace in changing times.
9. The internet is used by police agencies innumerable regards. Websites can be used by police agencies to educate and inform the public, appeal for information or alert people to on-going situations such as missing child. Because criminal often use the internet to share information, it can be very useful in crime prevention and detention. For instance, those responsible for the crime sometimes incriminate themselves by discussing it on social sites as Facebook or twitter- this information can be used to prosecute them.

Suggestions:

The extent of police technology continuous to evolve, it is also creating opportunities for those interested in the policing profession. It also has started increasing the need for compassionate, analytical, creative thinkers able to use technology to protect and serve their community.

1. A separate cyber-crime cells for all the states must be established as the crimes in this area is increasing day by day.
2. Awareness programs on information technology must be carried out on effectively and efficiently in all cities.
3. The police commissioner should also take the task of imparting significant knowledge to the general public so that they can use the database more efficiently which is beneficial for their safety.
4. Every police website must be well designed and be user friendly so that the database may be effectively used to lodge complaints.
5. Police department must also use internet when tackling online crime. This can include sharing of illegal material such as pirated commercial movies or music and other forms of identity theft that use email or internet must also be addressed using computer technology, as must attacks using viruses and hacking attacks.

Conclusion:

The new technics will bring more crime to justice for the fair judgments with the help of a modern and efficient policing process. ICT not only promise to improve effectiveness and efficiency of the police force in controlling and detecting crime, this may also increase their professional qualifications, status and organizational legitimacy.

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HOW ARTIFICIAL INTELLIGENCE (AI) IS RESHAPING THE FUTURE OF EDUCATION AND LEGAL RESEARCH?

Adithya Anil Variath

(Student of Law, 4th Year, B.B.A- LL.B, University of Mumbai's School of Law)

Abstract

We use education as a means to develop minds capable of expanding and leveraging the knowledge pool, while AI provides tools for developing a more accurate and detailed picture of how the human mind works. The emergence of AI has outcast the outdated methodologies of research and paved way for quality research in the field of law, the tedious legal research is now a pushover. This is substantially influencing the field of education positively by innovating techno-savvy directions to achieve the goal of fair and quality education.

“If our numerous laws were perfect, if social control were automatic, legal scholarship, like the State of the Marxists, could be left to wither away. But our laws are not perfect and final, and cannot be so in a dynamic society, they are not always ever intelligible and if intelligible, not always intellectually made.”

(B.A. Wartley)



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I. Introduction:

Recent advances in Artificial Intelligence (“AI”) are a wake-up call to policymakers in India, with every one of Prime Minister Narendra Modi’s flagship programs likely to be directly affected within the next few years. With China making rapid progress in AI-based research, it is imperative that India views AI as a critical element of national security strategy. Spurring AI-based innovation and establishing AI-ready infrastructure are thus necessary to prepare India’s jobs and skills markets for an AI-based future and to secure its strategic interests.¹ The Intel India Commissioned Report, undertaken by the International Data Corporation (IDC) that surveyed 194 Indian organisations across sectors said, “71 per cent are looking at increased process automation as a key benefit which could drive spike spends on this technology by 2020.” AI-based applications today have already touched people’s lives in ways that are often not fully perceived or fathomed. Until now, this subtle proliferation of AI technology has been driven largely by the private sector and has been focused primarily on consumer goods. The technology, however, is of such great potential and importance that its development and implementation cannot be left solely to a few Silicon Valley corporations

¹ Carnegie India : India and the Artificial Intelligence Revolution

Available at: carnegieindia.org/2016/08/11/india-and-artificial-intelligence-revolution-pub-64299

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and their distributors. The emergent scale and implications of AI's applications make it imperative for policymakers in government to take notice.²

Artificial Intelligence ("AI") is not a new concept, especially to the readers of science fiction. In recent times however, it is becoming more science and less fiction. The world of technology is changing rapidly, with computers and now robots, replacing simple human activities.³ AI, simply put, is the capability of a machine to imitate intelligent behaviour.⁴ It is an umbrella term that refers to information systems inspired by biological systems, and encompasses multiple technologies including machine learning, deep learning, computer vision, natural language processing ("NLP"), machine reasoning, and strong AI.⁵ In 1950, Alan Turing proposed what has come to be known as the 'Turing Test' for calling a machine "intelligent": that a machine could be said to "think" if a human could not tell it apart from another human being in conversation. Roger C. Schank, in a 1987 paper laid down five attributes one would expect an intelligent entity to have: (1) Communication, (2) Internal knowledge, (3) External knowledge, (4) Goal-driven behavior, and (5) Creativity.⁶

Though yet to become a standard in schools, artificial intelligence in education has been "A thing" since AI's uptick in the 1980s. In many ways, the two seem made for each other. We use education as a means to develop minds capable of expanding and leveraging the knowledge pool, while AI provides tools for developing a more accurate and detailed picture of how the human mind works.⁷ AI's digital, dynamic nature also offers opportunities for student engagement that cannot be found in often out-dated textbooks or in the fixed environment of the typical four-walled classroom. In synergistic fashion, they each have the potential to propel the other forward and accelerate the discovery of new learning frontiers and the creation of innovative technologies.⁸ The present research paper is an attempt by the author to study and understand the future implications of AI in the field of Education and Legal Research.

Keywords: AI, Legal Research, Policy Analysis, Education, Innovation

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II. Legal Research:

The legal research is the study of relationship between the world of the law and the world that the law purports to govern. The law and the real world are in close relation.⁹ It deals with the social and behavioural phenomena. It involves the study of human beings as members of society, and their feeling responses, attitudes under different circumstances. Clearly positive and phenomenological perspectives employ very different methodologies.¹⁰

George Braden, in his article “Legal Research: A Variation on an Old Lament” states that the legal scholar simply spins out words, using as his base other words spun out by other scholars.¹¹ He states that the legal scholar can do one of the following five things:

1. Write a historical essay showing the development of a field of law or a particular doctrine.
2. Analyse a doctrine, which is to match judicial statements with each other, pointing out the ones that do not square with most of the others, and propounding a new set of words designed to square everything else.
3. Do a reporter’s job, which is imply to run through a lot of recent decisions, summarizing the most important and perhaps making a wild (or shrewd) guess as to what the courts are going to say next year.
4. Write about original thought and observations.
5. Write about the relationship between the law and the world, for this, the legal scholar requires field research.¹²

Automatic Intelligence has completely changed the face and prospects of legal research. Legal sector is the latest frontier for Artificial Intelligence (AI) to knock down. According to Fei Fei Li, director of the Stanford Artificial Intelligence Lab, AI has become the new normal and has made seismic moves in possibly every aspect of our life, from media to retail and now self-driving vehicles. According to Fox Rodney & Search, global legal recruitment

⁹ Dr. S.R. Myneni on Legal Research Methodology

¹⁰ Ibid.

¹¹ George D Braden: ‘Legal research’ means research in that branch of knowledge which deals with the principles of law and legal institution. There are three main sources of law, viz., legislation, precedent and custom. Juristic writings are another important though secondary source of law and their importance is dependent on the fact whether it is given due recognition by the Courts or the legislature or jurists in solving problems or not. The contents of these sources of law change with the changing requirement of the society and if these changes are not taken into accounting interpreting the law, the existing law is bound to be doomed. The aim of law is, therefore, to regulate the human behavior in the present day society and hence, legal research must be directed to the study of the relationship between the world of the law and the world that the law purports to govern.

¹² The Search of Objectivity in Constitutional Law: digitalcommons.law.yale.edu

company, AI does not change the nature of legal work. Instead, it assists by automating tasks such as due diligence, document drafting and performing legal research.

Artificial Intelligence is the future of law and it works by applying sample data to a cognitive system that then helps in analyzing large amount of data and delivers an accurate outcome. According to experts, AI will reshape how firms work law and their organizational structure by automating tasks usually assigned to junior assistants and paralegals. On the bright side, it will increase the efficiency of the firms, allowing lawyers to focus on high value work thereby reducing rote work and increasing bottom line revenue.¹³ One of the most common uses of AI in legal, customized software or machine learning models from leading AI firms are used for contract analysis, identification of clauses and other related data. AI is also used in the legal field for case predictions and advisory services.

III. Role of Artificial Intelligence in Education Sector:

A recent global survey conducted by U.K. based professional body Chartered Institute of Management Accountants (CIMA), across select European, African and Asian countries ranks India amongst the top three countries in the world implementing robotic automation in their core business processes. AI has not the sector of Education behind. AI is playing a quintessential role in changing the dynamics of Education sector. The era of globalisation, the assistance of AI in service sector is must to match up the international level of quality education. Though the basic aspects and real intention of education is to imbibe the value of culture and morals is left to human periphery, the other supporting actors like evaluation of results; exam pattern comes under the scope of Automatic Intelligence.

1. “Smart content” creation, from digitized guides of textbooks to customizable learning digital interfaces, are being introduced at all levels, from elementary to post-secondary to corporate environments.¹⁴ Content Technologies, Inc., an artificial intelligence development company specializing in automation of business processes and intelligent instruction design, has created a suite of smart content services for secondary education and beyond. Cram101, for example, uses AI to help disseminate and breakdown textbook content into digestible “smart” study guide that includes chapter summaries, true-false and multiple choice practice tests, and flashcards. Netex Learning, for example, allows educators to design digital curriculum and content across devices, integrating rich media like video and audio, as well as self- or online-instructor assessment. Nextex also provides

¹³ analyticsindiamag.com/will-artificial-intelligence-become-new-normal-indian-legal-sector

¹⁴ contentmarketinginstitute.com/2017/08/marketers-use-artificial-intelligence/

- a personalized learning cloud platform designed for the modern workplace, in which employers can design customizable learning systems with apps; ramifications and simulations; virtual courses; self assessments; video conferencing; and other tools.¹⁵
2. Intelligent tutoring systems (ITS) have made much progress since their early counterparts. Though today's systems, as articulated by Chaudhri, et al., (2013), are not quite at the "two-sigma effect" (i.e. two grade levels) of human tutors, there's evidence to suggest that ITS systems perform as well, if not better, than individual human tutors for many students. Carnegie Learning's "Mika" software, for example, uses cognitive science and AI technologies to provide personalized tutoring and real-time feedback for post-secondary education students, particularly incoming college freshman who would otherwise need remedial courses. Carnegie states the cost of such remedial learning as costing colleges \$6.7 billion annually, with only a 33% success rate for math courses. ITS provides the potential for students to more conveniently access flexible and more personalized modes of learning on an ongoing basis.¹⁶
 3. Virtual Facilitators and Learning Environments: While it seems obvious that no one in education is eager for virtual humans to come and replace educators, the idea of creating virtual human guides and facilitators for use in a variety of educational and therapeutic environments is a promising area of development. However, not yet a reality, the ultimate goal in this field is to create virtual human-like characters who can think, act, react, and interact in a natural way, responding to and using both verbal and nonverbal communication.¹⁷

¹⁵ CTI has two additional tools: Cram101 and JustTheFacts101. Cram101 uses AI to break down existing textbooks into nuggets of information and generates study guides with chapter summaries, practice tests, and even flashcards. Similarly, JustTheFacts101 highlights pertinent information from the textbook and builds chapter summaries. These tools save time on some of the more menial study tasks — like making a mountainous stack of flashcards — so students have more time to focus on comprehending concepts.

¹⁶ An intelligent tutoring system (ITS) is a computer system that aims to provide immediate and customized instruction or feedback to learners, usually without requiring intervention from a human teacher. ITSs have the common goal of enabling learning in a meaningful and effective manner by using a variety of computing technologies. There are many examples of ITSs being used in both formal education and professional settings in which they have demonstrated their capabilities and limitations. There is a close relationship between intelligent tutoring, cognitive learning theories and design; and there is ongoing research to improve the effectiveness of ITS. An ITS typically aims to replicate the demonstrated benefits of one-to-one, personalized tutoring, in contexts where students would otherwise have access to one-to-many instruction from a single teacher (e.g., classroom lectures), or no teacher at all (e.g., online homework). ITSs are often designed with the goal of providing access to high quality education to each and every student.

¹⁷ Eun Conference 2000: Learning In The New Millennium: Building New Education Strategies For Schools, Workshop On Virtual Learning Environments

4. Paving New Learning Pathways in the Coming Decade: Education is a domain largely ruled by human-to-human interaction, and integration of AI has been slower to develop the necessary human-like attributes of responsiveness, adaptability, and understanding. Yet there are plenty of areas where AI's inherent strengths help fill high-need "gaps" in learning and teaching. AI's ability to analyze large amounts of data in real-time (a student's performance in a particular skill across subjects over the course of a year, for example) and automatically provide new content or specified learning parameters, helps meet students' need for continual, targeted practice and feedback and also allows teachers to better understand student performance and orchestrate more effective personalized learning plans.¹⁸

Woolf, et al., (2013) has proposed five key areas for ongoing researching in educating using AI:

1. Mentors for every learner
2. Learning 21st century skills
3. Interaction data for learning
4. Universal access to global classrooms
5. Life-long and life-wide learning

IV. Innovative practices and roles played by Artificial Intelligence:

While we may not see humanoid robots acting as teachers within the next decade, there are many projects already in the works that use computer intelligence to help students and teachers get more out of the educational experience. Here are just a few of the ways those tools, and those that will follow them, will shape and define the educational experience of the future.¹⁹

1. Artificial intelligence can automate basic activities in education, like grading.
2. Educational software can be adapted to student needs.
3. It can point out places where courses need to improve.
4. Students could get additional support from AI tutors.
5. AI-driven programs can give students and educators helpful feedback.
6. It is altering how we find and interact with information.
7. It could change the role of teachers.

¹⁸ Technology report: Building legal practice systems with today's commercial authoring tools
M Lauritsen : Artificial Intelligence and Law 1 (1), 87-102

¹⁹ Robots will destroy our jobs – and we're not ready for it - The Guardian
Available at : www.theguardian.com/technology/2017/jan/11/robots-jobs-employees-artificial-intelligence
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8. AI can make trial-and-error learning less intimidating.
9. Data powered by AI can change how schools find, teach, and support students.
10. AI may change where students learn, who teaches them, and how they acquire basic skills.

V. Five Ways Artificial Intelligence can reinvent the Education System²⁰

1. AI can help automate basic activities

From school to graduation to higher graduation, Indian education system works on a grading system. AI can help to automate the grading for all types of multiple choice questions, fill in the blanks types of questions. It not too far when AI will be able to grade other type of questions with lengthy answers. This will help teachers to focus more on in-class activities.

2. AI can provide real-time assistance to students

Artificial Intelligence can help in taking this to the next level by providing real-time support to students. AI can help in the learning process of an individual student and can offer timely interventions in real time to support the students especially when the teachers are not available as AI can be available 24/7.

3. AI can bring in global learning.

Education cannot be limited to boundaries and AI can help achieve this. It can help bring radical changes in the education industry by allowing students to learn any type of course from anywhere in the world at any time.

4. AI can become new teachers

With the development happening on the artificial intelligence front, it is not far when artificial intelligence will be able to conduct class-room teaching for various streams. Though AI cannot completely replace teachers but they can take care of the basic teaching sessions and teachers can act as facilitators to help where AI falls short. Teachers can supplement to AI lessons and provide assistance to weak students thereby providing the required human interaction and hands-on experiences to students.

5. AI can reason out the weak points in a course.

Feedback is very important for improvement. In a similar way, teachers and students both need feedback about their performance in order to improve. AI can help on this front. For instance, AI can figure out which areas most students are performing good and which areas most students are performing poorly and giving wrong answers. It can alert the faculty on a real-time basis so that he/she know where more efforts are required. This will help in

²⁰ analyticsindiamag.com/5-ways-artificial-intelligence-can-reinvent-education-system/
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improving the performance of students. In addition, students can get immediate feedback rather than waiting for the teacher to communicate.

VI. Comparative Analysis with Neighbouring Countries and Recommendations:

China's focus on AI research and development is a calculated move clearly manifested in the intensity of its domestic investments. Large budgets have been allocated to AI advancements within its borders, prioritising cutting-edge fields such as robotics, swarm technology and machine learning. These technologies have immense potential to revolutionise warfare and change future security environments. China's investments in its universities, research laboratories and companies include huge budgets and state-of-the-art infrastructure, attracting highly skilled researchers and practitioners from around the world, while developing their own workforce in AI and robotics research and development.²¹

India should immediately take note of these exponential developments in its neighbourhood, as its AI capabilities are far inferior to those of the US and China. At present, the bulk of leading AI research is conducted or financed by a few American or Chinese companies, allowing them, and thereby their respective governments, to control access to the technology. If India were to leverage the potential of AI, it is necessary for the government to focus on three basic steps.²² A comprehensive long-term vision of the strategic and military role of AI is the backbone of sustained AI research and development as well as innovation. The vision must cover the various strategic facets of AI, including autonomous weapons and the role of AI in cyber-defence, and formulate distinctive policies for each of them. It is not necessary that these policies be in line with either general international opinion or policy trends in other countries on these issues, as long as they adequately serve national interests. The development of such a comprehensive vision will help the Indian government optimise the allocation of its considerable research capabilities towards the development of specific AI capabilities that would most benefit the country.²³

For India to maximally benefit from the AI revolution, it must adopt a well polished policy to drive AI innovation, invention, robotics, adaptation, and proliferation in sectors beyond consumer goods and information technology services. National and International

²¹ Why India Needs a Strategic Artificial Intelligence Vision

Available at: carnegieindia.org/2017/07/21/why-india-needs-strategic-artificial-intelligence-vision-pub-71607

²² Why India needs an AI policy: With China making rapid progress in artificial intelligence (AI)-based research, it is imperative that India view AI as a critical element of its national security strategy

Available: www.livemint.com/Politics/bEcUIEcRE25IIfxv8OiXtO/Why-India-needs-an-AI-policy.html

²³ Why India Needs a Strategic Artificial Intelligence Vision, A comprehensive vision will help the government optimise the allocation of its research capabilities towards the development of specific AI capabilities.

Available at: thewire.in/159807/india-artificial-intelligence

Policymakers should make AI a critical component of the prime minister's flagship programs by offering incentives for manufacturers, creating regional innovation clusters for manufacturing automation and robotics in partnership with universities and start-ups, incorporating market-based mechanisms for identifying the kind of skills that employers will value in the future, and promoting cloud infrastructure capacity building inside India. The National Education Policy must make radical recommendations on alternative models of education that would be better suited to an AI-powered economy of the future. India must view machine intelligence as a critical element of its national security strategy and evaluate models of defence research in collaboration with the private sector and universities.

AFFORDABILITY AND ACCESS TO HIGHER EDUCATION IN INDIA

Dr. Suvaiba Pirani

Asst. Professor, Department of Commerce, St. Xavier's College – Autonomous

suvaibapirani@gmail.com

Abstract

India as a developing nation and has been systematically succeeding on the educational front since its independence and has seen a considerable surge in reaching out to all the classes of its society. The improvement on the country's economic front, the up scaling of communication technology and the advent of the internet, have vastly leveraged the promotion of education across all verticals. The accelerated growth of the educational sector in last decade is a sparkling testimony to this fact, with facts and figures showing an unparalleled improvement of education in India. The 'Right to Education Act' which stipulates compulsory and free education to all children within the age groups of 6-14 years, has brought about a revolution in the education system of the country with statistics revealing a staggering enrolment in schools over the last four years. The educational movement has been receiving tremendous government support through comprehensive planning in its various five year plans. Additionally the active involvement of the private sector has begun to demonstrate significant reach and improvement in the Indian education system. There are two weighty challenges before Indian higher education to meet global standards, firstly, higher education requires Government support, access of higher education to all, reform education policies by following the international trends to make students' talent, competence, determination, initiative and innovation at several levels. On the other hand, most importantly good governance is become a challenge to achieve the first one. Is the Indian educational system able to cope up with the new technologies where it became commercial? Is education in private sectors succeeded in providing equal opportunities to all? Is it really made an attempt to reach the goals of higher education? Are really government institutions running towards excellency and equality to create a knowledge society? This paper analyzes whether globalization facilitates to the establishment of strong governance to overcome the challenges faced by the Indian higher education system.

Keywords: Affordability, Access, Equity, Quality, Higher Education



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Introduction:

Indian Higher Education has received a lot of attention and seen an impressive growth in post independent era with the establishing numerous Central/State/Deemed to be/Private Universities, Technological institutions, affiliated colleges both public and private, Research Institutions and Professional / Non-professional Colleges all over the country to generate and disseminate knowledge coupled with the noble intention of providing easy access to higher education to the common Indian.

The current emphasis in Indian higher education has been mostly on science and technology. Distance learning and open education also are an essential feature of the Indian higher education system. Indira Gandhi National Open University run by the Indian government is attributed to be the largest university in the world by number of students with over 3.5 million students from across the globe. Premium institutions of India, such as the Indian Institutes of Technology (IITs), Indian Institutes of Management (IIMs), National Institute of Technology (NITs) and Jawaharlal Nehru University have attained global acclamation for their high standard of education. About 8000 students are enrolled annually by the IITs and the alumni have made significant contributions to both the growth of the private sector and the public sectors of India.

The changing Governance of Higher Education in India

There has been a tremendous transmission in governance of Higher Education from the colonial India to post-globalized era. In 1818, the first college to teach western education was founded, and many such colleges were started over next 40 years in different parts of the country as well.

Modern university system started in India in 1857 with the establishment of three public universities/colleges in Chennai, Kolkata and Mumbai.³ Governance in higher education introduced by colonial government by taking the University of London ‘federal university’ system, founded in 1936 as a model to regulate the quality of existing (affiliated) colleges by designing curricula, holding examinations, and awarding degrees.⁴ During colonial government, the universities were owned and regulated by the state and it play a significant role in governing universities. The main focus of higher educational universities was on the regulating quality standards.

Role of the Indian Government and Private Sector in Higher Education Indian Government

Higher Education in India at the undergraduate level and above is controlled and monitored by the University Grants Commission. Accreditation for higher learning is overseen by 12 autonomous institutions established by the University Grants Commission. Since the onset of Indian independence all the governments at the center have been focusing heavily on education. Most five year plans, more significantly the last and the current i.e. the 11th and the 12th plans have made significant contributions and provisions for improving reach and quality of education across the country.

For many years it has been researched and found that one of the key causes of fewer enrolments in higher education is a shortcoming of financial strength across under-represented masses. To overcome this overwhelming challenge the government has enabled several financial schemes through easy student loans, scholarships and financial schemes. A few states have embarked on fees reimbursement schemes at certain lower income levels. Over the last decade these schemes have vastly helped in improving enrolments significantly. Though the government has been responsible for an impressive growth in the number of institutes and enrolment, several challenges such as low and inequitable access, dearth of quality faculty, inadequate infrastructure and low quality research, need to be addressed. Today, India's prime concern is the creation of an employable workforce to harness its demographic dividend to the maximum extent. To attain this objective the country needs an education system which can deliver quality in terms of skilled and employment ready workforce, while focusing on world-class research and innovation.

The Twelfth Five Year Plan (2012-2017) confronts the challenges facing India's higher education system and has proposed several initiatives to resolve them. These include increased funding for disadvantaged groups, imbibing cutting-edge technologies, faculty improvement programme, improved governance and provision of incentives for advanced research. The Government has laid out plans to achieve enrollment of 35.9 million students in higher education institutions, targeting a GER of 25.2%, through these initiatives towards the end of the plan period. It also intends to improve the quality of the system significantly, while encouraging the co-existence of multifarious, research-centric, teaching and vocation-focused institutions.

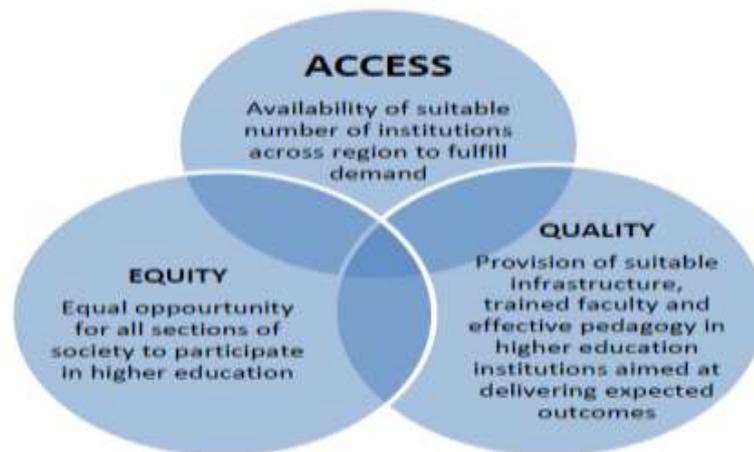
Issues in further Access to Higher Education

With the urban and the rural divide having significantly narrowed due to the onset of technology, communication and better infrastructure over the last two decades, there has been an appreciable improvement in the reach of better higher education to several under-represented groups across the country. However the need of the hour is a provision of high quality education across all sectors to match the requirements of a growing Indian economy. The suffering of the under-represented communities has not been appreciably alleviated as unemployment, inflation; low income and lack of adequate access to quality education continue to plague them.

1. *underprivileged Setup* – This shortcoming is perhaps the chief of all in delivery of quality education. While focus on the urban segment has been heavy, the same is not replicated

in most of the rural areas. Establishment of quality higher education institutes in the rural sector has not been significant, which is a serious deterrent for the rural community in general.

2. ***Insufficient faculty*** – The student teacher ratio on the whole is at a lamentable state. While it is still lower in the urban areas, the rural areas take the brunt of the scene with the ratios being at very high rate.
3. ***Unqualified or untrained faculty*** - Even as the woes of inadequate faculty remain, a major part of the ones who are present to impart higher education are woefully unequipped in terms of either qualifications or experience or proper training.
4. ***Inappropriate or excess syllabus*** – The curriculum of most higher education courses is very infrequently updated even as the world sees a continuously changing scenario in industry manpower requirements. This has caused a crass divide between the industry expectations and the colleges pass outs that are poorly equipped with the right technical, business or social skills to be employed.
5. ***Lack of financial resources*** – Most under-represented communities face a lack of financial strength to pursue any reasonably high quality of education. While successive governments have declared financial aid for many economically weaker sections for higher education, many communities are denied the advantage due to complex processes.
6. ***Unproductive Checking*** – Higher education requires constant monitoring from the regulatory bodies through periodic inspections and performance measurement methodologies. There are no appropriate parameters to measure performance indexes once faculty are employed and this has given rise to severe inconsistency in the delivery of quality education.
7. ***Social differences between classes*** – This constraint has been historically a damaging element in healthy social relationships. While the upper classes look down upon the lower classes, the lower classes are de-motivated from continuing their higher education. This divide is more rampant in the northern states of India by comparison with the south.
8. ***Meager government funding*** – With government funding in higher education receding over the years, many institutes themselves suffer, barely managing to survive. In such a scenario employees are more focused on sustaining themselves rather than deliver quality education.



Measures to Improve Access to Quality Education

The Indian government has made ambitious plans to achieve a threefold increase in terms of number of institutions and enrolments by the end of the current five year plan. While this does seem achievable, there are issues which must be retrospectively and holistically measured and diligently handled so that the results may fall within the projected framework. In addition the government must put in place an effective monitoring system to ensure guaranteed results in its attempt to make quality higher education within the reach of all and more so to the under-represented communities.

- 1. *Making a realistic financial plan*** – This is imperative for the government before setting any unrealistic goals as financial planning becomes the key factor in achievement of all objectives. Any mismatch between budgets and targets will lead to unsuccessful results.
- 2. *Infrastructure Development*** – While urban infrastructure has definitely seen progress, the rural sector still lies in dismal neglect over a larger proportion. The government must ensure proper physical access to these communities and emphasize on construction of higher education institutions in closer proximity to villages. Further ample focus must be given to development of technology to enable education through Information Technology.
- 3. *Provision of adequate trained and qualified faculty*** – Student Teacher ratio must be brought up to an ideal level and all faculty must possess adequate qualifications and training before taking up education. Periodical refresher training is an indubitable necessity to ensure adherence to performance standards. While updating curricula the faculty must be acquainted with the newer studies and technologies to keep them abreast and conduct proper delivery.

4. ***Abolish Ethnic inequalities*** – Caste must be removed from focus and only economic backwardness must be made criteria for extending government support to all communities. Several individuals from the traditionally down trodden groups, even after having richly benefitted from government support continue to exploit the opportunities provided, preventing the real oppressed groups from any significant benefits.
5. ***Promote use of Internet and Communication Technology*** – Adequate emphasis must be placed on improvement of internet and communication technology as it enables easier access to information and educational content and facilitates better education than traditional methods.
6. ***Enable better funding for institutions*** – Government must provide sufficient autonomy and funding for all institutions with an effective monitoring mechanism to ensure appropriate infrastructure, facilities and aids to impart quality education.
7. ***Improve financial schemes*** – This can be a shot in the arm to the weaker sections as the promise of higher education becomes closer. Traditionally backward sections have shirked away from higher education owing to their inability to bear the costs of higher education. But with genuine and easily available government financial aid, education becomes much more accessible across communities. Though there is ample funding on the government agenda, the complexities involved in obtaining finances makes them inaccessible to lower groups.
8. ***Remove overlapping of authority*** - Regulatory bodies function across parameters often overlapping authority, affecting the delivery of quality education. Since education is a subject of both the central and the state governments, there are frequent conflicts in several areas of education. The government must resolve such complexities and ensure proper delegation of authority for smoother functioning.
9. ***Make curriculum industry oriented*** – The higher education system must provide for updating of curriculum over regular frequencies to help learning match industry requirement. This way employability skill would be better and so do the prospects.
10. ***Other measures*** - In addition to these, governments must encourage Public Private Partnerships in higher education and also involve the industry actively through comprehensive CSR (Corporate Social Responsibility) activities. The role of civil society in widening access to higher education may also be an area of thrust. A comprehensive study on access to under-represented communities may be conducted

every alternate year and progress recorded for comparative references. Exhaustive studies also are required on higher education programmes of developed countries and their systems replicated to the Indian context.

Conclusion

India has historically been a nation divided on social, ethnic and economic fronts. Successive governments have attempted to analyze and overcome the divide but have not made much headway chiefly owing to political compulsions. With the onset of higher technology, easier access to communication and information technology, the divide has shown definitive signs of narrowing down even though only to a marginal extent. The government and the private sector will continue to play a key role in improving the reach of good quality education to all the corners of the country.

The current challenges the Indian higher education facing as follows:

1. There many challenges for present higher education system to reach the targets of the 12th Five Year plan such as follows:
 - a) The policy makers must kept rural, urban, gender and Social disparities while making policies.
 - b) 40% of the faculty positions lie vacant
2. No particular method/ approach to achieve the determined goals
3. Politicization of local leaders in state universities
4. Lack of geographical area for the newly established universities in all over the India.
5. No equal funding to the central and state universities based on the enrollment, department, needy, area, etc.
6. Mindless expansion has led to a situation where there is unevenness
7. Low standards of teaching since there is no proper mechanism to update the teachers or faculty in the system.
8. Establishing too many private institution by not considering the employment opportunity and the needy
9. Lack of employment opportunities
10. Lack of sufficient research at university level

Though there are other challenges like student politics, cheating of private institutions in providing quality education, high fee, irresponsibility towards the higher education, looking education as only profit making business, lack of government control etc. also play a significant role to push back the higher education India.

To conclude it, I would like to say one thing that the Accessibility and equity and quality are interrelated. The development in higher education must be viewed in the context of the changes in the Indian society and the Indian polity and their influences on the policy process.

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STATE WISE COMPARATIVE STUDY OF LIFE INSURANCE BUSINESS IN INDIA

Gulab T. Singh

Asst. Professor in 'R.K. Talreja College of Arts, Science & Commerce - Ulhasnagar - 3.

Abstract

There are about 57 insurance companies operating in country of which 24 are in the field of life insurance business and remaining are in non-life insurance business insurance. Among the life insurance segment, Life Insurance Corporation belongs to public sector capturing more than seventy percent of market of life insurance business and in remaining is shared between 23 private sector life insurers. Government's policy of insuring the uninsured has gradually pushed insurance penetration in the country. The number of lives covered under Health Insurance policies during 2015-16 was 36 crore which is approximately 30 per cent of India's total population. The number has seen an increase every year thereby affecting the growth in the businesses of life insurers but increase in business for life insurers have not been uniformed across the states of our country. Some states have been in position to grab more customers and business but some have not been.

Keywords: Life Insurers, Non-Life Insurance, Public Sector, Insurance Penetration, Nationalization,



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Introduction:

In India, insurance has a deep-rooted history. It finds mention in the writings of Manu (Manusmrithi), Yagnavalkya (Dharmasastra) and Kautilya (Arthasastra). The writings talk in terms of pooling of resources that could be re-distributed in times of calamities such as fire, floods, epidemics and famine. This was probably a pre-cursor to modern day insurance. Ancient Indian history has preserved the earliest traces of insurance in the form of marine trade loans and carriers' contracts. Insurance in India has evolved over time heavily drawing from other countries, England in particular.

The Indian Life Assurance Companies Act, 1912 was the first statutory measure to regulate life business. In 1928, the Indian Insurance Companies Act was enacted to enable the Government to collect statistical information about both life and non-life business transacted in India by Indian and foreign insurers including provident insurance societies.

An Ordinance was issued on 19th January, 1956 nationalising the Life Insurance sector and Life Insurance Corporation came into existence in the same year. LIC had monopoly till the late 90s when the Insurance sector was reopened to the private sector.

The process of re-opening of the sector had begun in the early 1990s and the last decade and more has seen it been opened up substantially. In 1993, the Government set up a committee under the chairmanship of RN Malhotra, former Governor of RBI, to propose recommendations for reforms in the insurance sector. The objective was to complement the reforms initiated in the financial sector. The committee submitted its report in 1994 wherein, among other things, it recommended that the private sector be permitted to enter the insurance industry.

Objectives of the Study:

- To study in brief the number of operators providing life insurance services in country.
- To study the state wise growth in business of Life insurers in India.
- To make state wise comparative analysis of business of Life Insurers in India.

Methodology:

Research has been conducted by considering secondary data only. Data have been gathered through various published sources such as Books, IRDA annual publication, Annual Publication, quarterly publication, Journals, Magazines, various Research Papers and Newspapers, websites etc.

Life Insurers Companies in India:

There are about 57 insurance companies operating in country of which 24 are in the field of life insurance business and remaining are in non-life insurance business. Among the life insurance segment, Life Insurance Corporation belongs to public sector capturing more than seventy percent of market of life insurance business. Apart from LIC, 23 more insurers are there doing the business in life segment in the country. Following are the companies dealing in life segment.

Sr. No.	Life Insurers	Date of Registration
1	AegonReligare Life Insurance Company Ltd.	27-06-2008
2	Aviva Life Insurance Company Ltd.	14-05-2002
3	Bajaj Allianz Life Insurance Company Ltd.	03-08-2001
4	Bharti AXA Life Insurance Company Ltd	14-07-2006
5	Birla Sunlfie Company Ltd.	31-01-2001
6	Canara HSBC OBC Life Insurance Company Ltd.	08-06-2008
7	DLFPramerica Life Insurance Company Ltd.	27-06-2006
8	Edelweiss Tokio Life Insurance Company Ltd.	05-10-2011
9	Future General Life Insurance Company Ltd.	04-09-2007

10	HDFC Standard Life Insurance Company Ltd.	23-10-2000
11	ICICI Prudential Life Insurance Company Ltd.	24-11-2000
12	IDBI Federal Life Insurance Company Ltd.	19-12-2007
13	IndiaFirst Life Insurance Company Ltd.	05-11-2009
14	ING Vysya Life Insurance Company Ltd.	02-08-2001
15	Kotak Mahindra OM Life Insurance Company Ltd.	10-01-2001
16	MaxLife Insurance Company Ltd.	15-11-2000
17	Metlife India Insurance Company Ltd.	06-08-2001
18	Reliance Life Insurance Company Ltd.	03-01-2001
19	Sahara India Life Insurance Company Ltd.	06-02-2004
20	SBI Life Insurance Company Ltd	29-03-2001
21	.Shriram Life Insurance Company Ltd.	17-11-2005
22	Star Union Dai-ichi Life Insurance Company Ltd.	26-12-2008
23	TATA AIA Life Insurance Company Ltd.	12-02-2001
24	Exide Life Insurance Company Ltd.	10-05-2011
24	Life Insurance Corporation of India	01-09-1956

Source: www.irda.gov.in

There are about 57 insurance companies operating in country of which 24 are in the field of life insurance business and remaining are in non-life insurance business insurance. Among the life insurance segment, Life Insurance Corporation belongs to public sector capturing more than seventy percent of market of life insurance business and in remaining is shared between 23 private sector life insurers.

State Wise Business of Life Insurers in India:

States	2013-14		2014-15		2015-16	
	Policies (in no.)	Premium (in cr)	Policies (in no.)	Premium (in cr)	Policies (in no.)	Premium (in cr)
Andhra Pradesh	3290036	4438.46	1214281	2234.31	1364895	2177.87
Arunachal Pradesh	13370	33.91	10330	31.90	10504	36.29
Assam	969059	1246.22	692280	1410.51	735090	1470.17
Bihar	2420746	2189.37	1366993	2032.54	1320801	2227.50
Chattisgarh	792693	541.95	391341	528.52	394581	574.65
Goa	136424	296.87	94818	263.28	95138	283.42
Gujarat	2438534	4336.71	1454884	3549.13	1461825	3992.22
Haryana	703701	1269.81	538332	1234.04	538301	1268.91
Himanchal Pradesh	432135	528.16	218814	419.77	247194	409.55
Jammu & Kashmir	229418	389.62	156206	354.11	178819	380.68
Jharkhand	837214	1057.88	521057	979.03	531810	1106.16
Karnataka	2755603	3654.94	1575649	3379.10	1669734	3421.63
Kerala	1487242	2365.87	946638	2220.43	952051	3217.62
Madhya Pradesh	1585535	2298.39	987506	1985.09	1087495	1971.39

Maharashtra	5266383	11637.52	3411072	10291.27	3567257	10638.16
Manipur	53889	67.13	27923	74.96	27979	70.75
Meghalaya	18296	267.69	19407	60.22	19883	58.56
Mizoram	6246	21.68	4989	20.34	5569	17.08
Nagaland	17605	49.62	15164	43.49	14865	45.87
Odisha	1565226	1613.25	1024792	1634.00	1093045	1882.43
Punjab	916284	1339.82	604784	1310.14	626573	1309.57
Rajsthan	2130726	2284.04	1406546	2059.08	1487707	2086.09
Sikkim	16789	33.66	12173	32.66	13305	38.02
Tamil Nadu	2574555	4150.22	1651936	3813.09	1643412	3928.33
Telangana	--	--	902832	1903.18	954101	2114.36
Tripura	148378	150.72	95489	117.25	101146	128.49
Uttar Pradesh	4656738	5291.91	3026593	4838.78	2936452	4906.87
UttaraKhand	539573	641.85	294312	604.30	283476	603.79
Welst Bengal	3290923	4897.93	2288680	4372.90	2422053	5045.10
States Total	39293321	57095.2	24955821	51797.42	25785061	55411.53

Sources: www.irda.gov.in

Total numbers of policies issued by all the life insurers were 3290036 in Andhra Pradesh during 2013-14. There was sharp decrease in 2014-15 in the number of policies issued to 1214281. Similar cases were even reported for other life insurers in most of the states of our country like Arunchal Pradesh, Assam, Bihar, Chattisgargh, Goa, Gujrat, Haryana, Himachal, Jammu and Kashmir, Jharkhand, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Manipur, Mizoram, Nagaland, Odisha, Punjab, Rajsthan, Sikkim, Tamilnadu, Tripura, U.P, Uttarakhand and West Bengal. The only state to recognize an increase in number of policies sold was Meghalaya during year 2014-15.

Year 2015-16 was comparatively better than previous year for the life insurance sector as most of the operators in country found growth in the number of policies sold. Except few states like Bihar, Haryana, Nagaland, Tamilanadu, Uttarpradesh and Uttarakhand, rest of the states succeeded in recognizing positive growth in new life insurance policies issued in 2015-16.

State wise Percentage growth in Insurance Policies and Premium in India:

States	2014-15		2015-16	
	Policies (% Growth)	Policies (% growth)	Premium (% Growth)	Premium (% Growth)
Andhra Pradesh	- 63.09	12.40	- 49.66	- 2.52
Arunachal Pradesh	- 22.73	1.0	- 5.92	13.76
Assam	- 28.56	6	13.18	4.22

Bihar	- 43.5 3	3	- 7.16	9.59
Chattisgarh	- 50.6 3	.82	- 2.47	8.72
Goa	- 30.4 9	.33	- 11.31	7.64
Gujarat	- 40.3 3	.47	- 18.16	12.48
Haryana	- 23.4 9	- 0.00 5	- 2.81	2.82
Himanchal Pradesh	- 49.3 6	12.96	- 20.52	- 2.43
Jammu & Kashmir	- 31.9 1	14.47	- 0.11	7.50
Jharkhand	- 37.3 6	2.06	- 7.45	12.98
Karnataka	- 42.8 2	5.97	- 7.54	1.58
Kerala	- 36.3 4	5.71	- 6.14	44.90
Madhya Pradesh	- 37.5 1	10.12	- 13.63	- .69
Maharashtra	- 35.2 2	4.57	- 11.56	3.37
Manipur	- 48.1 8	0.20	11.66	- 5.61
Meghalaya	6.04	2.45	- 77.50	- 2.75
Mizoram	- 20.1 2	11.62	6.18	- 16.02
Nagaland	- 13.8 6	1.97	- 12.35	5.47
Odisha	- 34.5 2	6.66	1.28	15.20
Punjab	- 33.9 9	3.60	- 2.21	- .04
Rajsthan	- 35.3 0	5.77	- 9.84	1.31
Sikkim	- 27.4 9	9.29	- 2.97	16.41
Tamil Nadu	- 35.8 3	- .57	- 8.12	3.02
Telangana	--	5.67	--	11.09
Tripura	- 35.6 4	5.92	- 22.20	9.58
Uttar Pradesh	- 35.0	- 2.97	- 8.56	1.40
UttaraKhand	- 45.4 5	- 3.68	- 5.85	- .09
Welst Bengal	- 30.4 5	5.82	- 10.71	15.37

Table given above contains the clear cut information about losing of business by life insurers in 2014-15. Though insurers tried to overcome it during 2015-16 but they could not sell the same number of policies which they sold in 2013-14. Percentage fall in the number of policies sold and premium collected in various states have been calculated in the above table. Table states that All the states except Meghalaya noticed double digit fall in issue new policies. Andhra was the state to see maximum fall in the issue of new life insurance policies followed by Chhattisgarh, Himachal Pradesh, Manipur. State to recognize least fall was Meghalaya.

Year 2015-16 brought bit happiness for the insurers as they were able to sell more number of policies in the states compared to 2014-15. States like Himachal, Jammu & Kashmir, Madhya Pradesh, Mizoram, and Andhra noticed double digit increase in issue of new life insurance policies. But during the same year, Tamil Nadu, Uttar Pradesh and UttaraKhand condition did not improve as they continued to sell below what they sold in previous year. Other states had growth but in single digit.

In terms of premium collection states did not do well in 2014-15. There were sharp reductions (negative growth) in state's insurance premium collection too. Andhra, Assam, Goa, Gujrat, Himachal, Madhya Pradesh, Maharashtra, Manipur Meghalaya, Nagaland and west Bengal reported double digit fall in premium collection. States except Assam, Manipur rest report single digit negative growth in premium collection.

2015-16 saw some improvement in premium collection in various states. Andhra, Himachal, Madhya Pradesh, Manipur, Meghalaya, Mizoram, Punjab, UttaraKhand had negative growth and rest managed to register positive growth in premium collection during the above said period.

Conclusion:

Insurance business is not uniformed in all twenty nine states. Due to increase in literacy and awareness, some insurers have succeeded in enlarging the insurance businesses in some states but remaining are lagging or left behind in the present modern era too despite several institutional, social and structural changes. Few states which dominated the insurance business in 2013-14 in the terms of number of policies sold were Maharashtra, West Bengal, Andhra Pradesh, Karnataka and Gujrat but the few states which under performed during the same year were Mizoram, Arunachal, Sikkim, Nagaland and Meghalaya.

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GENERATING FUNCTIONS FOR CLASSICAL JACOBI POLYNOMIAL BY LIE GROUP THEORY

Dr. Seema Agarwal

Asst. Prof. Ghanshyamdas Saraf College, Opp. Bajaj Hall, S. V. Rd, Sunder Nagar, Malad West, Mumbai, Maharashtra 400064, Email: agar.seema@rediffmail.com

Abstract

The aim of the research paper is to derive some generating function for classical Jacobi polynomial (Biorthogonal Polynomial). The details of the method for generating relations are based on the approach of Weisner methods of Lie group. Some special cases are also discussed in this research paper.

Keywords: Biorthogonal Polynomial, Jacobi Polynomial, Generating Function, Laguerre Polynomial, Lie Group



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1. INTRODUCTION :

The first significant advance in Lie theoretic method for obtaining generating function is made by Weisner [4, 5, 6]. Weisner exhibited the group theoretic significance of generating functions for Hypergeometric, Laguerre, Hermite and Bessel functions.

In this paper we derive some generating functions for classical Jacobi Polynomial by the group theoretic method given by Weisner.

In the year 182 Madhekar and Thakare [2] defined biorthogonal polynomial $J_n(\alpha, \beta, k; x)$ suggested by the classical Jacobi polynomial which satisfy biorthogonality condition with respect to the weight function $(1-x)^\alpha (1+x)^\beta$ as:

$$J_n(\alpha, \beta, k; x) = \frac{(1+\alpha)_{kn}}{n} \sum_{j=0}^n \binom{n}{j} \frac{(1+\alpha+\beta+n)_{kj}}{(1+\alpha)_{kj}} \left(\frac{1-x}{2}\right)^{kj} \dots(1.1)$$

For $k = 1, J_n(\alpha, \beta, k; x)$ reduces to the Jacobi polynomial $P_n^{(\alpha, \beta)}(x)$.

It is observed that

$$\lim_{\beta \rightarrow \infty} J_n(\alpha, \beta, k; 1 - \frac{2x}{\beta}) = Z_n^\alpha(x; k) \dots$$

(1.2)

Where $Z_n^\alpha(x; k)$ is biorthogonal polynomial defined by Konhauser [1].

DIFFERENTIAL EQUATION AND RECURRENCE RELATION

The linear differential equation of biorthogonal polynomial $J_n(\alpha, \beta, k; x)$ defined by Madhekar and Thakare is:

$$[(x-1)D((x-1)D + \alpha - k + 1)_k - 2^{-k} (1-x)^k ((x-1)D - nk) \cdot ((x-1)D + \alpha + \beta + n + 1)_k] J_n(\alpha, \beta, k; x) = 0, \quad D \equiv \frac{d}{dx} \quad \dots(1.3)$$

The polynomial $J_n(\alpha, \beta, k; x)$ satisfy the following recurrence relations:

$$\frac{d}{dx} J_n(\alpha, \beta, k; x) = \frac{1}{x-1} [nk J_n(\alpha, \beta, k; x) - k(kn - k + \alpha + 1)_k J_{n-1}(\alpha, \beta + 1, k; x)] \quad \dots(1.4)$$

$$\frac{d}{dx} J_n(\alpha, \beta, k; x) = \frac{1}{x-1} [(kn + \alpha) J_n(\alpha - 1, \beta + 1, k; x) - \alpha J_n(\alpha, \beta, k; x)] \quad \dots(1.5)$$

2. GROUP OF OPERATORS:

For biorthogonal polynomial we defined the following first order differential operator B and C, such that;

$$B[J_n(\alpha, \beta, k; x)y^{kn}] = b_n J_{n-1}(\alpha, \beta + 1, k; x)y^{kn-1} \quad \dots(2.1)$$

$$C[J_n(\alpha, \beta, k; x)y^{kn}] = c_n J_n(\alpha - 1, \beta + 1, k; x)y^{kn+1} \quad \dots(2.2)$$

Proof of (2.1)

$$\text{Let } B = B_1(x, y) \frac{\partial}{\partial x} + B_2(x, y) \frac{\partial}{\partial y} + B_0(x, y) \quad \dots(2.3)$$

$$\text{or } B[J_n(\alpha, \beta, k; x)y^{kn}] = B_1 \frac{\partial}{\partial x} [J_n(\alpha, \beta, k; x)y^{kn}] + B_2 \frac{\partial}{\partial x} [J_n(\alpha, \beta, k; x)y^{kn}] + B_0 [J_n(\alpha, \beta, k; x)y^{kn}] \quad \dots(2.4)$$

Using (1.4) in (2.4), we have

$$B[J_n(\alpha, \beta, k; x)y^{kn}] = B_1 \left[\frac{1}{x-1} \{nk J_n(\alpha, \beta, k; x) - k(kn - k + \alpha + 1)_k J_{n-1}(\alpha, \beta + 1, k; x)\} y^{kn} \right] + B_2 [kn y^{kn-1} J_n(\alpha, \beta, k; x)] + B_0 [J_n(\alpha, \beta, k; x)y^{kn}]$$

Choosing $B_1 = (x-1)y^{-1}$, $B_2 = -1$, $B_0 = 0$, we have

$$B = (x-1)y^{-1} \frac{\partial}{\partial x} - \frac{\partial}{\partial y} \quad \dots(2.5)$$

and

$$B[J_n(\alpha, \beta, k; x)y^{kn}] = (-1)k(kn - k + \alpha + 1)_k J_{n-1}(\alpha, \beta, k; x) x y^{kn-1} \quad \dots(2.6)$$

On successive application of operator B, we have

$$B^p [J_n(\alpha, \beta, k; x)y^{kn}] = \sum_{p=0}^{\infty} \frac{(-1)^p (k)_p ((kn - k + \alpha + 1)_k)_p}{p!} J_{n-p}(\alpha, \beta + p, k; x)y^{kn-p}$$

....(2.7)

Proof of (2.2)

$$\text{Let } C = C_1(x, y) \frac{\partial}{\partial x} + C_2(x, y) \frac{\partial}{\partial y} + C_0(x, y) \quad \dots(2.8)$$

or

$$C [J_n(\alpha, \beta, k; x) y^{kn}] = C_1 \frac{\partial}{\partial x} [J_n(\alpha, \beta, k; x) y^{kn}] + C_2 \frac{\partial}{\partial y} [J_n(\alpha, \beta, k; x) y^{kn}] + C_0 [J_n(\alpha, \beta, k; x) y^{kn}] \quad \dots(2.9)$$

Using (1.6) in (2.9), we have

$$C [J_n(\alpha, \beta, k; x) y^{kn}] = C_1 y^{kn} \frac{1}{x-1} [(kn + \alpha)J_n(\alpha - 1, \beta + 1, k; x) - \alpha J_n(\alpha, \beta, k; x)] + C_2 [kn y^{kn-1} J_n(\alpha, \beta, k; x)] + C_0 [J_n(\alpha, \beta, k; x) y^{kn}]$$

Choosing $C_1 = (x - 1)y$, $C_2 = y^2$, $C_0 = (\alpha - kn)y$, we have

$$C = (x - 1) y \frac{\partial}{\partial x} + y^2 \frac{\partial}{\partial y} + (\alpha - kn)y \quad \dots(2.10)$$

$$\text{and } C [J_n(\alpha, \beta, k; x) y^{kn}] = (kn + \alpha)J_n(\alpha - 1, \beta + 1, k; x) y^{kn+1} \quad \dots(2.11)$$

On successive application of operator C, we have

$$C^q [J_n(\alpha, \beta, k; x) y^{kn}] = \sum_{q=0}^{\infty} \frac{(kn + \alpha)_q}{q} J_n(\alpha - q, \beta + q, k; x) y^{kn+q} \quad \dots(2.12)$$

The first order linear differential operator

$$A = y \frac{\partial}{\partial y}$$

$$B = (x - 1)y^{-1} \frac{\partial}{\partial x} - \frac{\partial}{\partial y}$$

$$C = (x - 1)y \frac{\partial}{\partial x} + y^2 \frac{\partial}{\partial y} + (\alpha - kn)y \quad \dots(2.13)$$

Satisfies

$$[A, B] = AB - BA = -B$$

$$[A, C] = AC - CA = C$$

$$[C, B] = CB - BC = 2A - (\alpha - kn) \quad \dots(2.14)$$

These commutator notations shows that the biorthogonal polynomial $J_n(\alpha, \beta, k; x)$ Commutes with the operator A, B and C. We express expanded form of group generated by each of the operator B and C as :

$$\exp(bB) f(x, y) = f\left[\frac{xy-b}{y-b}, y - b\right] \quad \dots (2.15)$$

$$\exp(cC)f(x, y) = (1 - cy)^{\alpha - kn} f\left[\frac{x - cy}{1 - cy}, \frac{y}{1 - cy}\right] \dots(2.16)$$

$$\exp(cC)\{\exp(bB)f(x, y)\} = (1 - cy)^{\alpha - kn} f\left[\frac{xy - b}{(1 - cy)(y - b + bcy)}, \frac{y - b + bcy}{1 - cy}\right] \dots(2.17)$$

3. GENERATING FUNCTIONS:

By giving the different values of b and c, we get the following functions:

- Case I : b=1, c=0
- Case II : b=0, c=1
- Case III : b,c ≠ 0

CASE I:

From (2.15) for b = 1, c = 0, we have

$$\exp(B)f(x, y) = f\left[\frac{xy-1}{y-1}, y-1\right]$$

Putting $f(x, y) = J_n(\alpha, \beta, k; x)y^{kn}$ and using (2.7), we get the first generating function as:

$$\sum_{p=0}^{\infty} \frac{(-1)^p (k)_p ((kn - k + \alpha + 1)_k)_p}{p!} J_{n-p}(\alpha, \beta + p, k; x)t^p = (1 - t)^{kn} J_n\left(\alpha, \beta, k; \frac{x-t}{1-t}\right), \text{ where } t = y^{-1} \dots (3.1)$$

CASE II:

From (2.16) for b = 0, c = 1, we have

$$\exp(C)f(x, y) = (1 - y)^{\alpha - kn} f\left[\frac{x-y}{1-y}, \frac{y}{1-y}\right]$$

Putting $f(x, y) = y^{kn} J_n(\alpha, \beta, k; x)$ and using (2.12), we get the second generating function as:

$$\sum_{q=0}^{\infty} \frac{(kn + \alpha)_q}{q!} J_n(\alpha - q, \beta + q, k; x)y^q = (1 - y)^{\alpha - 2kn} J_n\left(\alpha, \beta, k; \frac{x - y}{1 - y}\right) \dots(3.2)$$

CASE III:

From (2.17) for $b, c \neq 0, b = \omega, c = 1$, we have

$$\exp(C)\{\exp(\omega B)f(x, y)\} = (1 - y)^{\alpha - kn} f\left[\frac{xy - \omega}{(1 - y)(y - \omega + \omega y)}, \frac{y - \omega + \omega y}{(1 - y)}\right]$$

Putting $f(x, y) = J_n(\alpha, \beta, k; x)y^{kn}$ we have:

$$\begin{aligned} & \exp(C)\{\exp(\omega B)J_n(\alpha, \beta, k; x)y^{kn}\} \\ &= (1-y)^{\alpha-kn} J_n\left(\alpha, \beta, k; \frac{xy-\omega}{(1-y)(y-\omega+\omega y)}\right)\left(\frac{y-\omega+\omega y}{1-y}\right)^{kn} \end{aligned} \quad \dots (3.3)$$

Using (2.7) in (3.3), we have

$$\begin{aligned} & \exp(C)\left[\sum_{p=0}^{\infty} \frac{(-1)^p (k)_p \omega^p ((kn-k+\alpha+1)_k)_p}{p!} J_{n-p}(\alpha, \beta+p, k; x)y^{kn-p}\right] \\ &= (1-y)^{\alpha-2kn} (y-\omega+\omega y)^{kn} J_n\left(\alpha, \beta, k; \frac{xy-\omega}{(1-y)(y-\omega+\omega y)}\right) \end{aligned} \quad \dots(3.4)$$

Using (2.12) in (3.4), we get the third generating function as:

$$\begin{aligned} & \sum_{q=0}^{\infty} \sum_{p=0}^{\infty} \frac{(-1)^p (k)_p \omega^p ((kn-k+\alpha+1)_k)_p (kn+\alpha)_q}{p! q!} J_n(\alpha-q, \beta+p+q, k; x)y^{kn-p+q} \\ &= (1-y)^{\alpha-2kn} (y-\omega+\omega y)^{kn} J_n\left(\alpha, \beta, k; \frac{xy-\omega}{(1-y)(y-\omega+\omega y)}\right) \end{aligned} \quad \dots(3.5)$$

4. SPECIAL CASES:

(1) On putting $k=1$ in (3.1), we get the new generating function for Jacobi polynomial as:

$$(1-t)^n P_n^{\alpha, \beta}\left(\frac{x-t}{1-t}\right) = \sum_{p=0}^{\infty} \frac{(-1)^p (n+\alpha)_p}{p!} P_{n-p}^{\alpha, \beta+p}(x) t^p \quad \dots(4.1)$$

(2) On putting $k=1$ in (3.2), we get the new generating function for Jacobi polynomial as:

$$(1-y)^{\alpha-2n} P_n^{\alpha, \beta}\left(\frac{x-y}{1-y}\right) = \sum_{q=0}^{\infty} \frac{(n+\alpha)_q}{q!} P_{n-q}^{\alpha-q, \beta+q}(x) y^q \quad \dots(4.2)$$

(3) On putting $k=1$ in (3.5), we get the new generating function for Jacobi polynomial as:

$$\begin{aligned} & (1-y)^{\alpha-2n} (y-\omega+\omega y)^n P_n^{\alpha, \beta}\left(\frac{xy-\omega}{(1-y)(y-\omega+\omega y)}\right) \\ & \sum_{q=0}^{\infty} \sum_{p=0}^{\infty} \frac{(-1)^p \omega^p (n+\alpha)_p (n+\alpha)_q}{p! q!} y^{n-p+q} P_{n-p+q}^{\alpha-q, \beta+p+q}(x) \end{aligned} \quad \dots(4.3)$$

(4) Replacing x by $1 - \frac{2x}{\beta}$ in (3.5), and taking $\lim_{\beta \rightarrow \infty}$, we get the new generating function for biorthogonal polynomial as:

$$\sum_{p=0}^{\infty} \frac{(-1)^p (k)_p ((kn-k+\alpha+1)_k)_p}{p!} Z_{n-p}^{\alpha}(x, k) t^p = (1-t)^{kn} Z_n^{\alpha}\left(\frac{x-t}{1-t}, k\right)$$

....(4.4)

(5) Replacing x by $1 - \frac{2x}{\beta}$ in (3.2), and taking $\lim_{\beta \rightarrow \infty}$, we get the new generating function for biorthogonal polynomial as:

$$\sum_{q=0}^{\infty} \frac{(kn + \alpha)_q}{q!} Z_n^{\alpha-q}(x, k) y^q = (1 - y)^{\alpha-2kn} Z_n^{\alpha} \left(\frac{x - y}{1 - y} \right)$$

....(4.5)

(6) Replacing x by $1 - \frac{2x}{\beta}$ in (3.5), and taking $\lim_{\beta \rightarrow \infty}$, we get the new generating function for biorthogonal polynomial as:

$$(1 - y)^{\alpha-2kn} (y - \omega + \omega y)^{kn} Z_n^{\alpha} \left(\frac{x y - \omega}{(1-y)(y-\omega+\omega y)} \right)$$

$$\sum_{q=0}^{\infty} \sum_{p=0}^{\infty} \frac{(-1)^p \omega^p ((kn - k + \alpha + 1)_k)_p (kn + \alpha)_q}{p! q!} Z_n^{\alpha-q}(x) y^{kn-p+q}$$

....(4.6)

(7) Putting $k=1$ in (4.4), we get the generating function for Laguerre polynomial by McBride [3] as :

$$\sum_{p=0}^{\infty} \frac{(-1)^p (n + \alpha)_p}{p!} L_{n-p}^{\alpha}(x) t^p = (1 - t)^n L_n^{\alpha} \left(\frac{x - t}{1 - t} \right)$$

....(4.7)

(8) Putting $k=1$ in (4.5), we get the generating function for Laguerre polynomial as :

$$\sum_{q=0}^{\infty} \frac{(n + \alpha)_q}{q!} L_n^{\alpha-q}(x) y^q = (1 - y)^{\alpha-2n} L_n^{\alpha} \left(\frac{x - y}{1 - y} \right)$$

....(4.8)

(9) Putting $k=1$ in (2.6), we get the generating function for Laguerre polynomial as :

$$(1 - y)^{\alpha-2n} (y - \omega + \omega y)^n L_n^{\alpha} \left(\frac{x y - \omega}{(1-y)(y-\omega+\omega y)} \right)$$

$$\sum_{q=0}^{\infty} \sum_{p=0}^{\infty} \frac{(-1)^p \omega^p (n + \alpha)_p (n + \alpha)_q}{p! q!} L_n^{\alpha-q}(x) y^{n-p+q}$$

....(4.9)

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IMPORTANCE AND ROLE OF INFORMATION AND COMMUNICATION TECHNOLOGY IN HIGHER EDUCATION

Ms. Anuja Narvekar

Assistant Professor, J. M. Patel College, Goregaon west, Mumbai.

Email: anuja.narvekar35@gmail.com

Abstract

This paper contains meaning of ICT, its importance, its need for education and its role in education. ICT stands for Information and Communication Technology. Across the past twenty years the use of ICT has fundamentally changed the practices and procedures of nearly all forms of endeavour 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. The use of ICT in education lends itself to more student-centred learning settings. But with the world moving rapidly into digital media and information, the role of ICT in education is becoming more and more important and this importance will continue to grow and develop in the 21st century. ICT includes technologies like Computers, the Internet, Broadcasting Technologies and Telephony. Policy-makers, educationists, non-governmental organizations, academics, and ordinary citizens are increasingly concerned with the need to make their societies competitive in the emergent information economy. Many teachers are reluctant to use ICTs, especially computers and the internet. Some of the reasons for this reluctance include poor software design, scepticism about the effectiveness of computers in improving learning outcomes, lack of administrative support, increased time and effort needed to learn the technology and how to use it for teaching, and the fear of losing their authority in the classroom as it becomes more learner-centered. Finally, this paper assesses how Information Technology has facilitated the growth in interactive learning and what has been its impact in the higher educational scenario in the country.

Keywords: ICT, Benefits, challenges, Devices, Role



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I. Introduction:

In everyday life Information and Communication Technology is involved in many aspects and almost all fields. If there is a comparison between such fields as medicine, tourism, travel, business, law, banking, engineering and architecture, the impact of ICT across the past two or three decades has been enormous. The emergence of Information and Communication Technology (ICT) has fundamentally changed the practices of not only business, governance or education but every sphere of human endeavour. The rapid developments in technology have made tremendous changes in the way we live, as well as the demands of the society. Recognizing the impact of new technologies on the workplace and everyday life,

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today's teacher education institutions try to restructure their education programs and classroom facilities, in order to minimize the teaching and learning technology gap between today and the future.

Regardless of the quantity of technology placed in classrooms, the key to how those tools are used is the instructor. The majority of instructors believe technology usage is important for teaching, however, lack confidence and understanding during integration process. Furthermore, instructors should possess the skills and competencies essential for designing, delivering and evaluating instruction, since "Successful integration of technology requires not only the knowledge of the technology and its potential use but also the skill to plan and execute a good lesson.

The field of education has been affected by ICTs, which have undoubtedly affected teaching, learning, and research. ICTs have the potential to innovate, accelerate, enrich, and deepen skills, to motivate and engage students, to help relate school experience to work practices, create economic viability for tomorrow's workers, as well as strengthening teaching and helping schools change. However, the use of information and communication technologies in the educative process has been divided into two broad categories: ICTs for Education and ICTs in Education. ICTs for education refers to the development of information and communications technology specifically for teaching/learning purposes, while the ICTs in education involves the adoption of general components of information and communication technologies in the teaching learning process.

The Internet is a driving force for much development and innovation in both developed and developing countries. Countries must be able to benefit from technological developments. To be able to do so, a cadre of professionals has to be educated with sound ICT backgrounds, independent of specific computer platforms or software environments.

II. Need of ICT in the field of Education:

- The use of Information and Communication Technologies (ICT) has till now influenced all fields in life, among which includes education. Many countries see ICT as a potential tool for change and innovation in the education field and thus, they make large investments in the integration of ICT in schools and colleges.
- To remain in the challenging world of competition every one need to adopt the technology.
- Education is a life-long process therefore anytime anywhere access to it is the need.

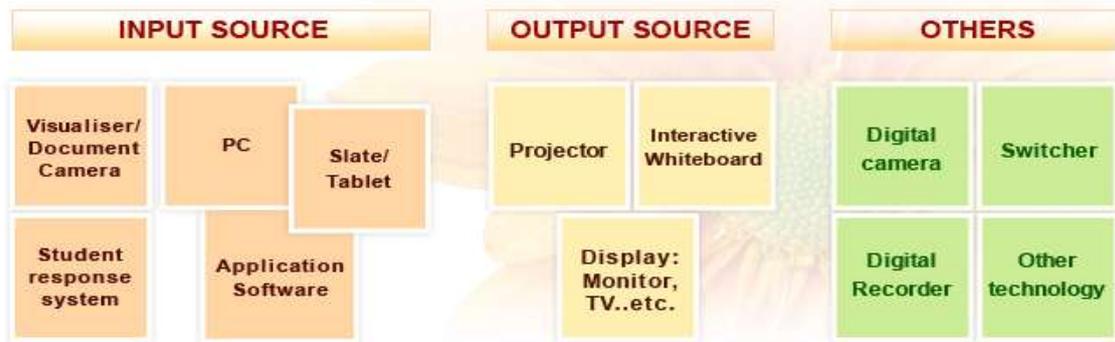
- Education should meet the needs of variety of learners and therefore IT is important in meeting this need.
- Information explosion is ever-increasing phenomena therefore there is need to get access to this information.
- To develop a system of collecting and disseminating educational information.
- To support schools in sharing experience and information with others.
- To implement the principle of life-long learning / education.
- To increase a variety of educational services and methods.

III. Benefits of using ICT in education:

The use of ICT can benefit not only the students but also the teachers and government.

- Benefits to students:
 - 1) Increased access
 - 2) Flexibility of content delivery
 - 3) Combination of work and education
 - 4) Learner-centered approach
 - 5) Higher quality of education and new ways of interaction
- Benefits to Teachers
 - 1) High quality, cost effective professional development in work place
 - 2) Upgrading of employee skills, increased productivity
 - 3) Developing of a new learning culture
 - 4) Sharing of costs and training time with the employees
 - 5) Increased portability of training
- Benefits to Government
 - 1) Increase the capacity and cost effectiveness of education and training systems
 - 2) To reach target groups with limited access to conventional education and training
 - 3) To support and enhance the quality and relevance of existing educational structures
 - 4) To ensure the connection of educational institutions and curriculum to the emerging networks and information resources.
 - 5) To promote innovation and opportunities for lifelong learning

IV. Devices used in ICT



❖ Input Devices:

An input device is a piece of hardware that is used to enter data into a computer. There are many different kinds of input devices. They are split into two categories - manual input devices and automatic input devices.

Following are some examples of Input devices:

- Keyboard
- Mouse
- Touchpad
- Joystick
- Touchscreen
- Concept keyboard
- Scanner
- Graphics tablet
- Microphone
- Digital camera

Examples of automatic input devices are:

- Barcode readers
- Optical mark reader (OMR)
- Magnetic Ink Character Recognition (MICR)
- Optical Character Recognition (OCR)
- Magnetic stripe readers
- Sensors
- Biometric devices

❖ Output Devices:

An output device is a piece of hardware that is used to display or output data which has been processed or has been stored on the computer.

Following are some examples of output devices:

- Monitor
- Printer
- Plotter
- Projector
- Speaker
- Headphones
- Light / LED

❖ **Storage Devices:**

Alternatively referred to as digital storage, storage, storage media, or storage medium, a storage device is any hardware capable of holding information either temporarily or permanently. There are two types of storage devices used with computers: a primary storage device, such as RAM, and a secondary storage device, like a hard drive. Secondary storage can be removable, internal, or external storage.

Following are some examples of storage devices:

- Hard disk
- DVDs
- CDs
- Magnetic tape
- Flash memory (USB memory sticks)

VI. Challenges in implementing ICT in Education:

Various competencies must be developed throughout the educational system for ICT integration to be successful.

Teachers: Teacher professional development should have five foci: 1) skills with particular applications; 2) integration into existing curriculum; 3) curriculum changes related to the use of IT (including changes in instructional design); 4) changes in teacher role (5) underpinning educational theories. Ideally, these should be addressed in pre-service teacher training and built on and enhanced in-service.

Education administrators: Leadership plays a key role in ICT integration in education. Many teacher- or student-initiated ICT projects have been undermined by lack of support

from above. For ICT integration programs to be effective and sustainable, administrators themselves must be competent in the use of the technology, and they must have a broad understanding of the technical, curriculum, administrative, financial, and social dimensions of ICT use in education.

Content developers: Content development is a critical area that is too often overlooked. The bulk of existing ICT-based educational material is likely to be in English or of little relevance to education in developing countries (especially at the primary and secondary levels). There is a need to develop original educational content (e.g., radio programs, interactive multimedia learning materials on CD-ROM or DVD, Web-based courses, etc.), adapt existing content, and convert print-based content to digital media. These are tasks for which content development specialists such as instructional designers, scriptwriters, audio and video production specialists, programmers, multimedia course authors, and web-developers are needed. Like technical support specialists, content developers are highly skilled professionals and are not, with the exception of instructional designers, historically employed by primary and secondary schools. Many universities with distance education programs, and those who otherwise make use of ICTs, have dedicated technical support and content development units.

One of the greatest challenges in ICT use in education is balancing educational goals with economic realities. ICTs in education programs require large capital investments and developing countries need to be prudent in making decisions about what models of ICT use will be introduced and to be conscious of maintaining economies of scale. Ultimately it is an issue of whether the value added of ICT use offsets the cost, relative to the cost of alternatives.

Following are some suggestions for developing sources of money and resources for ICT use programs:

1. Grants
2. Public subsidies
3. Private donations, fund-raising events
4. Membership fees
5. Revenues earned from core business:
 - Connectivity (phone, fax, Internet, web pages)
 - Direct computer access to users

- Office services (photocopying, scanning, audio-visual aids, etc.

There are some infrastructure challenges in developing ICT:

A country's educational technology infrastructure sits on top of the national telecommunications and information infrastructure. Before any ICT-based programme is launched, policymakers and planners must carefully consider the following:

- In the first place, are appropriate rooms or buildings available to house the technology? In countries where there are many old school buildings, extensive retrofitting to ensure proper electrical wiring, heating/cooling and ventilation, and safety and security would be needed.
- Another basic requirement is the availability of electricity and telephony. In developing countries large areas are still without a reliable supply of electricity and the nearest telephones are miles away. Experience in some countries in Africa point to wireless technologies (such as VSAT or Very Small Aperture Terminal) as possible levers for leapfrogging. Although this is currently an extremely costly approach, other developing countries with very poor telecommunications infrastructure should study this option.
- Policymakers should also look at the ubiquity of different types of ICT in the country in general, and in the educational system (at all levels) in particular. For instance, a basic requirement for computer-based or online learning is access to computers in schools, communities, and households, as well as affordable Internet service.

VII. Role of ICT in Education:

As we move into the 21st century, these factors and many others are bringing strong forces to bear on the adoption of ICTs in education and contemporary trends suggest we will soon see largescale changes in the way education is planned and delivered as a consequence of the opportunities and affordances of ICT.

The impact of ICT on both current and emerging information and communication technologies will be likely to have in coming years on what is learned, when and where learning will take place and how the learning will occur.

- **The impact of ICT on *what* is learned**

Conventional teaching has emphasised content. For many years course has been written around textbooks. Teachers have taught through lectures and presentations interspersed with tutorials and learning activities designed to consolidate and rehearse the content. Contemporary settings are now favouring curriculum that promote competency and

performance. Curriculum are starting to emphasise capabilities and to be concerned more with how the information will be used than with what the information is.

a. competency and performance-based curriculum

The moves to competency and performance-based curriculum are well supported and encouraged by emerging instructional technologies. Such curriculum tends to require:

- access to a variety of information sources;
- access to a variety of information forms and types;
- student-centred learning settings based on information access and inquiry;
- learning environments centred on problem-centred and inquiry-based activities;
- authentic settings and examples; and
- teachers as coaches and mentors rather than content experts.

Contemporary ICTs are able to provide strong support for all these requirements and there are now many outstanding examples of world class settings for competency and performance-based curriculum that make sound use of the affordances of these technologies. For many years, teachers wishing to adopt such curriculum have been limited by their resources and tools but with the proliferation and widespread availability of contemporary ICTs, many restrictions and impediments of the past have been removed. And new technologies will continue to drive these forms of learning further. As students and teachers gain access to higher bandwidths, more direct forms of communication and access to sharable resources, the capability to support these quality learning settings will continue to grow.

b. information literacy

Another way in which emerging ICTs are impacting on the content of education curriculum stems

from the ways in which ICTs are dominating so much of contemporary life and work. Already there has emerged a need for educational institutions to ensure that graduates are able to display appropriate levels of information literacy, “the capacity to identify and issue and then to identify, locate and evaluate relevant information in order to engage with it or to solve a problem arising from it”. The drive to promote such developments stems from general moves among institutions to ensure their graduates demonstrate not only skills and knowledge in their subject domains but also general attributes and generic skills. Traditionally generic skills have involved such capabilities as an ability to reason

formally, to solve problems, to communicate effectively, to be able to negotiate outcomes, to manage time, project management, and collaboration and teamwork skills. The growing use of ICTs as tools of everyday life have seen the pool of generic skills expanded in recent years to include information literacy and it is highly probable that future developments and technology applications will see this set of skills growing even more.

- **The impact of ICT on *When* and *Where* to learn:**

The Impact of ICT on place 'When' & 'Where' to learn: In the past, there was no or little choice for students in terms of method & manner in which programs have been delivered. Students typically being forced to accept what has been delivered. ICT applications provide many options & choices in the same case.

- a. Any place learning:

The use of ICT has extended the scope of offering programs at a distance. The off-campus delivery was an option for students who were unable to attend the campuses. Today, many students are able to make this choice through technology – facilitated learning settings. e.g.

1. In many instances traditional classroom learning has given way to learning in work-based settings with students able to access courses and programs from their workplace. The advantages of education and training at the point of need relate not only to convenience but include cost savings associated with travel and time away from work, and also situation and application of the learning activities within relevant and meaningful contexts

2. The communications capabilities of modern technologies provide opportunities for many learners to enroll in courses offered by external institutions rather than those situated locally. These opportunities provide such advantages as extended course offerings and eclectic class cohorts comprised of students of differing backgrounds, cultures and perspectives.

3. The freedoms of choice provided by programs that can be accessed at any place are also supporting the delivery of programs with units and courses from a variety of institutions, there are now countless ways for students completing undergraduate degrees for example, to study units for a single degree, through a number of different institutions, an activity that provides considerable diversity and choice for students in the programs they complete.

b. any time learning:

In case of geographical flexibility, technology, facilitated educational programs also remove the temporal constraints. It is the good opportunity for stud. To undertake education anywhere, anytime & any place.

1. Through online technologies learning has become an activity that is no longer set within programmed schedules and slots. Learners are free to participate in learning activities when time permits and these freedoms have greatly increased the opportunities for many students to participate in formal programs.

2. The wide variety of technologies that support learning are able to provide asynchronous supports for learning so that the need for real-time participation can be avoided while the advantages of communication and collaboration with other learners is retained.

3. As well as learning at any time, teachers are also finding the capabilities of teaching at any time to be opportunistic and able to be used to advantage. Mobile technologies and seamless communications technologies support 24x7 teaching and learning. Choosing how much time will be used within the 24x7 envelope and what periods of time are challenges that will face the educators of the future

• **The impact of ICT on *how* students learn**

Just as technology is influencing and supporting what is being learned in schools and universities,

so too is it supporting changes to the way students are learning. Moves from content-centred curriculum to competency-based curriculum are associated with moves away from teacher-centred forms of delivery to student-centred forms. Through technology-facilitated approaches, contemporary learning settings now encourage students to take responsibility for their own learning. In the past students have become very comfortable to learning through transmissive modes. Students have been trained to let others present to them the information that forms the curriculum. The growing use of ICT as an instructional medium is changing and will likely continue to change many of the strategies employed by both teachers and students in the learning process. The following sections describe particular forms of learning that are gaining prominence in universities and schools worldwide.

a. Student-centred learning

Technology has the capacity to promote and encourage the transformation of education from a

very teacher directed enterprise to one which supports more student-centred models. Evidence of this today is manifested in:

- The proliferation of capability, competency and outcomes focused curriculum
- Moves towards problem-based learning
- Increased use of the Web as an information source, Internet users are able to choose the experts from whom they will learn

The use of ICT in educational settings, by itself acts as a catalyst for change in this domain. ICTs by their very nature are tools that encourage and support independent learning. Students using ICTs for learning purposes become immersed in the process of learning and as more and more students use computers as information sources and cognitive tools, the influence of the technology on supporting how students learn will continue to increase.

b. Supporting knowledge construction

The emergence of ICTs as learning technologies has coincided with a growing awareness and recognition of alternative theories for learning. The theories of learning that hold the greatest sway today are those based on constructivist principles. These principles posit that learning is achieved by the active construction of knowledge supported by various perspectives within meaningful contexts. In constructivist theories, social interactions are seen to play a critical role in the processes of learning and cognition.

Learning approaches using contemporary ICTs provide many opportunities for constructivist learning through their provision and support for resource-based, student centered settings and by enabling learning to be related to context and to practice. Any use of ICT in learning settings can act to support various aspects of knowledge construction and as more and more students employ ICTs in their learning processes, the more pronounced the impact of this will become.

VIII. Conclusion:

Therefore this paper is an attempt to present the important issues on ICTs for education refers to the development of information and communications technology specifically for teaching/learning purposes, while the ICTs in education involves the adoption of general components of information and communication technologies in the teaching learning process. In particular the paper has argued that ICTs have impacted on educational practice in education today in quite small ways but that the impact will grow considerably in

years to come and that ICT will become a strong agent for change among many educational practices.

To ensure that the opportunities and advantages are realized, it will be important as it is in every other walk of life to ensure that the educational research and development dollar is sustained so that education at large can learn from within and that experiences and activities in different institutions and sectors can inform and guide others without the continual need for re-invention of the wheel. Once again ICTs serve to provide the means for much of this activity to realize the potential it holds.

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ROLE OF SELF HELP GROUPS IN EMPOWERMENT OF WOMEN

Vijayalaxmi Y. Gaikwad

M.COM, SET, NET (JRF), Assistant Professor, Asmita College

Abstract

The Self Help Groups model was inspired in 1975 by Dr. Mohammad Youns to empower the rural poor by means of formation of saving and credit groups in Bangladesh. World-wide it is recognised as powerful tool for poverty alleviation and empowerment of women. Self Help Groups are novel and innovative organizational setup in India for the women upliftment and welfare. Empowerment is process of inculcating a sense of confidence among the women, and making them realize that they have ability to earn their living and a right to exercise their choices, a sense of self-worth along with the power to control their own lives, both within and outside the home. Self Help Groups play an important role in empowering women. The participation of women in self help groups made a significant impact. After joining SHGs they are economically independent and contribute to increase their household income. This paper is an attempt to focus on contribution of Self Help Groups for empowerment of women.

Keywords: *Women empowerment, SHGs*



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INTRODUCTION:

Microfinance can play important role for the financial inclusion of financially excluded sections which comprise large section of India. It will not just help for poverty alleviation but for socio-economic development necessary for inclusive growth. In India many attempt has been made by government to supply the credit to the poor people. Government has launched Integrated Rural Development Programme (IRDP) for poverty alleviation. In 1982, NABARD was established for providing and regulating credit and other facilities for the promotion and development of agricultural and allied activities in rural areas. Self Help Groups (SHGs) is the brainchild of Grameen Bank of Bangladesh, founded by Prof. Mohammed Yunus in 1976, who tried out a new approach to rural credit in Bangladesh. The concept of self help group had its origin in the cooperative philosophy and co-operators by and large, including the National Federations in the credit sector. In India NABARD initiated SHGs but the real effort was taken after 1991-92 from the linkage of SHGs with the banks. SHG have now evolved as a movement.

OBJECTIVES

1. To understand role of Self Help Groups for women empowerment.

2. To focus on the growth Self Help Groups (SHGs) and Bank Linkages in India.

RESEARCH METHODOLOGY

The data required for the present research is considered as journey from unknown to known. The present study is purely based on data gathered from secondary sources. The relevant secondary data has been collected from the NABARD reports, research articles, internet, official web side of NABARD and journal have been used for the collection of data.

Concept of SHG:

Self Help Groups is a small voluntary association of poor people, preferably from the same socio-economic background. They come together for the purpose of solving their common problems through self help and mutual help. The SHG promotes small savings among its members. The savings are kept with a bank. This common fund is in the name of SHG. Usually, the number of members is one SHG does not exceed twenty.

Self-Help Groups (SHG) is a small group of people (mostly women) who are living in the same area engaged in similar or varied activities, maintaining almost equal living standards, a political and secular, aiming to achieve a common goal that is prosperity through thrift and credit.

A SHG is a small economically homogeneous affinity group of the rural poor voluntarily coming forward to save a small amount of money regularly, which is deposited in a common fund to meet the members' emergency needs and to provide collateral free loans decided by the group. The SHGs have been recognized as useful tool to help the poor and as an alternative mechanism to meet the urgent credit needs of poor through thrift (N. Thalavaipillai and S. Nadarajan 2010).

Concept of Women Empowerment:

Women empowerment means, the idea that giving women power over their economic, social and reproductive choices, which will raise their status, promote development and reduce population growth. Women empowerment can be viewed as a continuum of several inter-related and mutually reinforcing components such as awareness building, capacity building and skill development, participation and greater control and decision making power in the home, community and society and also action to bring about greater equality between men and women.

According to sahay, empowerment occurs both at individual as well as collective levels. At individual level, a new confidence and sense of self-efficacy emerges as the person. There is a positive interactive effect between the development of self-confidence and the

strengthening of personal ability. It means 'empowerment' is a multi-fold concept that includes economic, social and political empowerment.

REVIEW OF LITERATURE:

Krishnamurthy R. and Ratnaparkhi M. (2002) observed that Micro-Finance is emerging as a powerful instrument for poverty alleviation in the new economy. In India, micro-finance scene is dominated by Self Help Groups (SHG) – Bank Linkage Programme, aimed at providing a cost effective mechanism for providing financial services to the 'unreached poor'. They found that the SHG programme has been successful in not only designing financial products meeting peculiar needs of the rural poor, but also in strengthening collective self-help capacities of the poor at the local level, leading to their empowerment.

Shiralashetti and Hugar (2008) made an attempt to examine the progress of SHGs and their linkage to bank. They concluded that SHG movement is a powerful tool for alleviating the poverty of the people.

Das S. and Bhowal (2005) observed that, Self Help Groups (SHGs) emerge as an important strategy for empowering women and to alleviate poverty. India's SHG movement has emerged as the world's largest and most successful network of Community Based Organisation (CBOs)

V.Puhazhendhi and K.L.S Satyasai (2002) they concluded in the study that SHG as institutional arrangement could positively contribute to the economic and social empowerment of the rural poor.

Dr. Kokate and Dr. Narwade (2013) in their article remarked that microfinance has made tremendous progress in India. SHGs have become the common vehicle of development process. However, we can't ignore the failure of this movement

SHG-Bank Linkage Programme (SBLP)

India has adopted the Bangladesh's model in a modified form. To alleviate the poverty and to empower the women, the micro-finance has emerged as a powerful instrument in the new economy. NABARD initiated SHG-Bank Linkage Programme (SBLP) in India. The objectives of SBLP are to bridge the gap between banks and the poor people by providing micro credit to these people in rural areas, to encourage savings of the poor and needy members of self help groups, to provide microfinance and other necessary services to rural people, to manage and supervise effectively micro credit among the members of SHGs, to have collective responsibility for repayment of borrowed loans, to facilitate wider outreach, lower transaction cost and risk costs. Under SBLP, SHGs are linked to banks through savings

and loan products. In 1992, NABARD launched 'Pilot Project, initially 500 SHGs linkage with bank under this project. In 1993, the Reserve Bank of India also allowed SHGs to open saving accounts in banks. Facility of availing bank services was major boost to the movement. After the two decade of implementation the SHG or Linkage Banking approach, NABARD has been able to increase the outreach of banking in rural India to great extent. The following table reflects the growth of SHG bank linkage programme.

Table- 1SHG – Bank Linkage Programme (All India Level)

Year	Number of SHGs	Cumulative SHG	Bank Loan during the Year	Cumulative Loan (Rs. Millions)
1993-94	365	620	0.36	0.65
2001-02	197653	461478	545.47	1026.34
2005-06	620109	2238565	4499.00	11397.46
2006-07	1105749	2924973	6570.00	18041.00
2007-08	1227770	5009794	8849.26	-
2008-09	1609586	6121147	12253.51	-
2009-10	1586822	6953250	14453.30	-

Source: NABARD, status of Microfinance in India (2009-10)

Table- 2 Over-all progress under SHG-Bank Linkages in the last 3 years

Particulars	2010-11		2011-12		2012-13	
	No. Of SHGs (lakhs)	Amount	No. Of SHGs (lakhs)	Amount	No. Of SHGs (lakhs)	Amount
Total SHGs	74.62 (7.3%)	7016.30 (13.2%)	79.60 (6.7%)	6551.41 (-6.7%)	73.18 (-8.1%)	8217.25 (25.4%)
Of which SGSY Groups % of SGSY	20.23 (19.4%)	1817.12 (40.6%)	21.23 (5.0%)	1395.25 (-23.2%)	20.47 (-3.6%)	1821.65 (30.6%)
SHG Savings with Banks as on 31 st March	27.1	25.9	26.7	21.3	28.0	22.2
All Women SHGs % of Women Groups to Total	60.98 (14.8%)	5298.65 (17.8%)	62.99 (3.3%)	5104.33 (-3.7%)	59.38 (-5.7%)	6514.86 (27.6%)
Loans Disburse	11.96 (-	14547.73 (0.01%)	11.48 (-4.0%)	16534.77 (13.7%)	12.20 (6.3%)	20585.36 (24.5%)

d	to	24.6%)					
SHGs	Of			2.10		1.81	
During	which	2.41	2480.37	(-	2643.56	(-	2207.47
the Year	SGSY	(-9.9%)	(12.8%)	12.9%)	(6.6%)	13.8%)	(-16.5%)
	Groups						
	% of						
	SGSY						
	Groups	20.1	17.0	18.3	16.0	14.8	10.7
	to						
	Total						
	All						
	Wome	10.17	12622.33	9.23	14132.02	10.37	17854.31
	n	(-	(1.6%)	(-9.2%)	(12.0%)	(12.4%)	(26.3%)
	SHGs	21.4%)					
	% of						
	Wome						
	n						
	Groups	85	86.8	80.4	85.5	85.1	86.7
	to						
	Total						

Source: Status of Microfinance in India (2012-13)

The above table – 1 shows the progress of SHGs in India. In 1993-94 there were merely 620 SHG linked to banks increase considerably to 6953250 in 2009-10 and 73.18 in 2012-13. The bank loan linked in 1993-94 was just 0.65 million increased to 14453.50 million at the end of 2009-10 and 20,585 million in 2012-13. It shows that this amount of Rs. 14453.30 millions was disbursed to 1586822 SHGs during the year 2009-10 and 20,585 million to 12,20,000 SHG in 2012-13.

Table -2 reflects overall progress of SHG-Bank Linkages in the last three years. It shows that number of SHG in the year 2010-11 were 74.62 lakhs and rose to 79.60 lakhs in 2011-12 but decreased to 73.18 lakhs in 2012-13. All women SHG, in 2010-11 were 60.98 lakhs increased to 62.90 lakhs in 2011-12 and shown decreasing trend to 59.38 lakhs in 2012-13. The amount of loan disbursed to all women SHG was Rs. 12622.33 Cr. to 10.17 lakhs SHG in the year 2010-11 whereas it increased to Rs. 17854.31 Cr. to 10.37 lakhs SHG in 2012-13. The percentage of women group to total SHG was 85% in the year 2010-11 and remained constant to 85.1% in 2012-13.

CONCLUSION:

From the above discussion, it is clear that micro financing programme through SHG is working very effectively. Women after joining the SHGs earn more money and increase their income level. They are economically independent and contribute to increase their household income. The SHG not only provides platform to women for earning money but also inculcate saving habit among them. This is an achievement of the women after joining SHG. Most of

the above studies and data reveal that, SHG scheme have been a source of employment generation for women which has helped them to earn some income and become economically self-sufficient. In the 21st century SHG not succeed in commercial equations, it helped a lot to boost the morale, confidence and self-esteem of women. It means Self Help Groups is an effective instrument for empowerment of women.

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A STUDY OF GREEN VILLAGE INITIATIVE WITH A VEDIC PERSPECTIVE AT GOVARDHAN ECO VILLAGE

Dr. Malathi Iyer

Associate Professor, Head of Economics Department Vivek College of Commerce
Mumbai-400104 India

Abstract

A Study on the solutions to climate change by Govardhan Eco Village with their green initiative, brings together Vedic philosophy with modern science to discover new ways to live in this green space in concord with nature in the villages of India. This paper analyses the economics of green methods and green development that meets environmental and sustainable development. This paper seeks to provide the case study of green initiative developed by Govardhan Eco village Wada by blending the low embodied energy construction materials, zero net waste technique, and hydrology based alternative livelihood options by creating an eco-green village by taking care not to break the harmony with nature. A broad description of what a green initiative is and how valuable it can be for the villages. This holistic initiative with mother nature promotes a healthy environment. Green techniques use methods that are accountable environmentally and resource-efficient to sensitize the future generation to learn that everything that comes into natural system should go back into it, or everything should get cycled This analysis will provide a vision into the sustainable green living at Govardhan Eco Village which can create smart villages in India. It is high time we pay attention to promote sustainable green eco villages with lesser impact on environment.

Keywords: Green Initiative, Green Living, Green Methods, Green Development



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Mother Earth has conferred us with nature and we need to use the gifts of nature without breaking the accord with nature and their environs. The answers to environmental change have been given from vedic eras and this perception is taken forward with modern technology at Govardhan Eco Village. The Pancha Mahabhuta contain 5 elements Akash (Sky), Vayu (Air), Agni (Fire), then Jala (water) and Prithvi (earth). It was understood that the well-being of Mother Earth rested on the conservation and possessions of the environment. "Mitrasyaaham chakshushaa sarvaani bhootaani sameekshe (Rig Veda) we need to look at every being of this earth as a friend.

Green design is the 'creation of buildings which are energy-efficient healthy, comfortable, flexible in use and designed for long life, The focus has been on creating a richer experience throughout the building, while preserving its connections with the surrounding landscape and flooding it with natural light and air. Nature plays a key role in the design, which incorporates principles of biophilia – an inherent affinity for nature found in humans' (Foster + Partners,

2018). Green design should have an insignificant effect on the environment, both in terms of products and materials used in the construction but in the functionality of the building.

GEV is a village 110KM north of Mumbai and is well linked by road. The nearest railway station is Palghar, which is 36KM from GEV and is connected by public transport. State transport. Bus facilities are available connecting to the site. There are also autos that can be used a mode of transportation. GEV is a village. Following the ancient knowledge of the Vedas this green village is built respecting the pancha Mahabhuta and fully integrated into the gorgeous nature of honoured land in Wada.

Objectives

1. To identify the steps taken by Govardhan Eco village for green living
2. To study the symbiotic development model at Govardhan eco village
3. To analyse the green initiative and the practices followed by Govardhan eco village

The primary data of the case studies the outcomes of steps taken by Govardhan eco village to live in accord with nature. The secondary data was collected from records at eco village, articles from journals, newspapers, websites.

The steps followed by GEV for Green initiatives are

To preserve and protect countryside

To maintain adequate richness of the soil

To reduce air and water contamination

To optimize water usage and recycle the waste water

To use low embodied energy materials in their construction

To use energy efficiently

To recover resource from waste

To reduce soil loss from corrosion

To conserve natural resources

To protect biodiversity

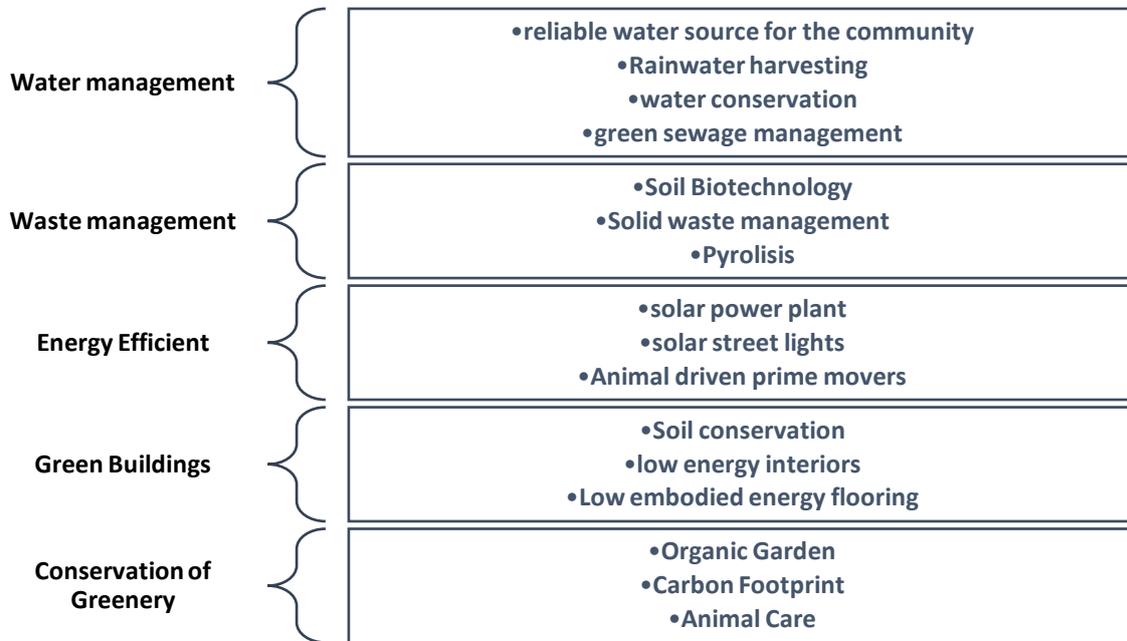
To reduce operating costs

To create market for green products

The main focus of this study is the green Initiative by Govardhan Eco Village. Blending traditional techniques and innovating comfortable buildings with locally available raw materials in harmony with nature by following the five R Philosophy Refuse, Reduce, Reuse,

Recycle and Reinvent the GRIHA norms were strictly followed while carrying out construction activities.

The five box solutions for a green environment are, water management, waste management energy efficient, green buildings and conservation of energy.



I. Water Management

Water is the elixir of life. A natural initiative towards green initiative of water conservation a hydrological survey was done to find out the best ways for water resources. Borewells wells, ponds, water tanks, rainwater harvesting and groundwater recharge were developed for water conservation.

Shallow pond at Radhanagari	Was deepened by 10m for storing sufficient water
Well near the kitchen	Was deepened by 8m to store reasonable quantity of water
Borewell	about 200ft was drilled near labour cottage
Infiltration pits for storing rain water was built	1 cr litre and 70 lakh litre ponds were dug
Open wells and borewells were dug at different discharge places in the village	

These water resources increased greenery and resulted in survival of native species. biodiversity of the region has been observed. Around 30 types of birds are spotted around GEV. Underground water levels have increased.

- Retreatment of water-Inlet 80000 litre per day and treated water 70000 litre per day -Rs 2.5 cr is saved annually

- Bio fertilizer Production-5 metric tons per annum
- Save cost equivalent to chemical fertilizer

II. Waste management

To have an eco-friendly solution the SBT system was introduced to see that the ground water resources are protected. Waste water from buildings kitchen and rest rooms are filtered and pumped into SBT reactors and the treated water is used for flower garden and landscaping. The plant is currently treating about 30KL of used water every day in an organic way. SBT is an initiative towards water reclaim and preservation by reducing water pollution.

Output	Value	Cost Savings
Irrigation water generated/ day	20,000-30,000 litres per day/1 Crore litre p.a	Rs. 35,000 approx. in energy costs saved yearly, which would be used for pumping equivalent amount of water.
Bio-fertilizer production	2 Metric Tons/annum	Cost of equivalent chemical fertilizers

Source GEV Wada

The revenue from Gardening is around 1.5 lakh per annum.

Solid waste management- GEV runs two biogas plants one with cow dung and the other modified one with food waste. The Indian drum biogas plant of 30cu.m capacity runs on food waste and the second a wet-fermentation *biogas* generators type plant of 6 cu.m capacity, designed to run on cow dung. a 30-cubic meter model biogas plant, with food wastes. The gas formed from this plant is straight used as a fuel for cooking, reducing the need for Liquefied Petroleum Gas.

Current Scenario After Modification	
Plant run only with Food Waste from FFL Wada	
Monthly Savings and Revenue	
Number of LPG cylinders saved per month	50
Amount saved per month on LPG cylinders (Cost of cylinder is	In Rs
Revenue from Slurry per Month (A conservative amount of Rs. 1310)	65500
Rs.0.25 per litre of slurry has been assumed as the slurry is used	
for internal consumption only. But, if processed and marketed,	
the same slurry can easily fetch 3-4 times that amount)	13500
Amount saved on manpower per month (For shuttling between wada and farm)	2000
5 Amount saved on Fuel per month Rs. 2000	2000
6 Total savings and revenue	83000
Monthly Cost Incurred	
Salary for 1 person Rs.	6000
Maintenance cost Rs.	5000
Fuel Cost per month	6000
Diesel cost per month for running the pulverizer and blower	3000
Total Cost incurred	20000
Net Savings per month	
Net Savings per month	63000

Source GEV Wada

Pyrolysis- Pyrolysis is the name of a process, where plastics are heated in absence of air (oxygen). If plastics are just burnt in open atmosphere, the long chain polymer breaks at uneven places and escapes. No one can further breakdown or have any access to these toxins once released to our environment.

However, heating in absence of oxygen and with the assistance of a compound, the polymer is broken at desired places and produces 3 products. Pyro Oil, Gas and residual carbon. The plant we have is of 50 Kg capacity.

We are also dealing with solid waste and waste water processing with the support of a patented technology namely SBT (Soil Bio Technology). The solid wastes like food leftover etc are converted to compost enriched with varieties of plant nutrients.

III. Energy Efficient

Solar energy is the need of the hour. The depleting natural resources by using coal, petroleum and natural gas are adding to this agony. This leads to pollution , harmful greenhouse gases like carbon monoxide etc. To protect Earth's natural resources and provide a cleaner environment for our future generations, we need to adopt non-conventional sources of energy, with solar being one of them as green energy efficient method.

- The village also houses a 30kVA solar power plant
- Many stand-alone solar powered street lights.
- Another alternative source is the numerous animal driven prime movers which operate and form an admirable substitute for common electro-mechanical devices.
- Solar plant has the capability of 30kw in a day. (9 to 5 pm) All village requirements are met by the energy generated
- Battery backup-7.2 KAH
- Capacity of solar plant at night-3KW -8 hrs.
- Solar water heaters -500 litre (60 -70) C
- GEV currently houses a bull-driven water propel, grass wounding machine and various bullock carts for transference. The bulls are worked in turns, engaging them on alternate days, thus joining clean energy and confirming the wellbeing and quality care of the faunae.

IV. Green Buildings

Blending traditional techniques and innovating comfortable buildings with locally available raw materials in harmony with nature by following the five R Philosophy Refuse, Reduce, Reuse, Recycle and Reinvent the GRIHA norms were strictly followed while carrying out construction activities

The steps taken to follow green efficiency at Govardhan Eco Village are

- Soil conservation (till post construction)
- The construction clearly demonstrating that minimum 70% of all interior products used are low energy interiors All frames for doors and windows are made of reused teak wood sourced from old construction. Eliminating 100% need for a virgin wood for frames.
- Flooring in yoga hall is done with cow dung floor over rammed earth base. Both the material and process for base and top surface are very low energy intensive thus this flooring has very low embodied energy.

	CONVENTIONAL FIRED BRICKS	COMPRESSED STABILIZED EARTH BLOCKS (CSEB)
Fundamental Process	Made by burning clay in kilns. Consumes lot of wood and causes pollution.	Made by compressing a combination of mud, stone dust and lime.
Stabilization	Stabilization is achieved by burning the brick.	Stabilization is achieved by adding 5-10% cement.
Mortar	1 cement : 6 sand	1 cement : 1 mud : 4 stone dust
Wall Finishing	Needs plastering & painting	Plastering & painting are not required. Pointing is done to fill in the cavities between the brick layers.
Energy Consumption	72.3 MJ/Kg	0.275 MJ/Kg
Strength	40 Kg/cm ²	65 Kg/cm ²
Cost (finished wall)	Rs. 6474/m ³	Rs. 3484/m ³
Size variation	10 - 25 mm	0 - 2 mm
Variation in shapes	Only 1 shape	8 possible shapes

Source GEV Wada

- a. Existing vegetations were preserved and new plantations were done.
- b. Timing of construction was used (after rains construction were started and before rains construction was completed).
- c. Confinement of construction activity to select areas.
- d. Erosion and sedimentation were controlled.
- e. Zones were planned to save nature.
- f. To reduce carbon print materials within 100 kilometres radius 90% of materials were used.
- g. Natural mud was the key ingredient.
- h. Earthquake proofing methods have been used to secure buildings.
- i. Sloped roof was used to have moderate temperature in rooms.

V. Conservation of Greenery

Landscaping activities are spread over all the open spaces in GEV. Nursery forms the primary source of all the saplings and only organic practices are followed. The irrigation is done through drip/sprinklers. The department has carried out activities like Roadside plantation, Nakshatra Van, Herbal garden, Butterfly garden, etc.

- Herbal, flowering plants and native forest species attract more honey bees, butterfly and birds that helps in pollination and thereby increasing agricultural productions.
- Low lights are installed along streets and even avoided at certain spots so that there is no disturbance to the movement of nocturnal species.
- Organic plantation initially is a bit difficult as species take some time to get accustomed but once the plants get acclimatized to the conditions they grow better and less maintenance required there on.
- Human presence near plant species area result in better growth of the species this is because personal attention is more important than technical support. For instance, one can see a stark difference between Lily plantation near goshala/communal and Lily plantation under teak plantation. Both the Lily areas are given same quantity of water and have same conditions but the former receives water manually and there is human presence so have grown better while the later receives water through drip irrigation.

Carbon Footprint

At Govardhan Ecovillage a constructive step has been taken by implementing village specific alternative sources, minimizing carbon footprint. The successfully created a 30-cubic meter

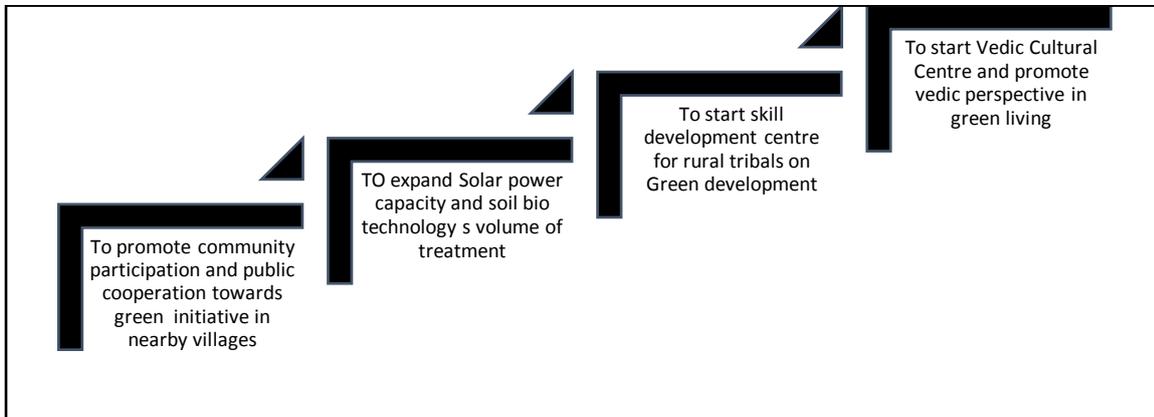
biogas plants, are run on cow dung and food wastes. The biogas generated is directly used as a fuel in the kitchen, minimizing the need for Liquefied Petroleum Gas.

YEAR	AWARD	AWARDING AGENCY	FIELD
2012	Listed in Krishi Sutra as Top Agro-Innovators In India	Ministry of Agriculture	Farming
2016	Listed in Limca Book of Records	Limca Book of Records	Farming
2016	IIA Award for Excellence in Architecture	The Indian Institute of Architects	Green Buildings
2013	5 Star Griha Green Building Rating	MNRE and TERI	Green Buildings
2014	Awards In Horticulture	Thane Municipality	Horticulture
2013	IAA Olive Crown Award for Environmental Sustainability	International Advertisers Association	Sustainability
2014	Best Overall Sustainable Performance Award	Asian Sustainability Leadership Awards, Dubai	Sustainability
2015	Corporate Social Crusader of The Year Award	IAA Olive Crown Awards	Sustainability
2015	Greenest Community Project (Gold Category)	Green Apple Environment Award, London	Sustainability
2015	Best Environmental Friendly Project	Asia Best CSR Practices Awards	Sustainability
2015	Best Environmental Sustainability Award	National Awards for Excellence in CSR & Sustainability	Sustainability
2015	Best Green Organization of The Year	Asia Future Green Leaders	Sustainability
2015	Best Project Development Award	National Awards for excellence in renewable energy	Sustainability
2016	The Built Environment Award	International Green Apple awards	Sustainability
2016	Green World Award	The Green Organization	Sustainability
2017	Smart Village India Award	India Trade Promotion Organization (ITPO) and the Exhibitions India Group.	Sustainability
2017	Tourism as A Catalyst for Rural Development	(UNWTO) Award for Innovation in Non-Governmental Organisations	Tourism
2017	National Agri-Tourism Award Eco-Tourism as A Catalyst for Rural Development.	Maharashtra Tourism Development Corporation (MTDC) on the occasion of 10th	Tourism

		World Agri Tourism Day	
2016	Best Community Recycling Initiative	Recycling & Waste Management Leadership Award	Waste Management
2013	Renaissance Award	SKOCH Group	Water Conservation
2013	Platinum Award & Order of Merit	SKOCH Group	Water Conservation
2015	Best Green Water Stewardship Award	The Golden Globe Tigers Summit Awards, Kuala Lumpur	Water Conservation
2015	Outstanding Contribution Towards Cause of Sustainability	Aqua Excellence Award	Water Conservation
2016	Aqua Foundation Excellence Award in the "Social Sector"	Aqua Excellence Award	Water Conservation
2017	Water Digest Water Award Best Water Ngo - Water Education	Water Digest in association with UNESCO, the Ministry of Water Resources and (ASSOCHAM)	Water Conservation

Source GEV Wada

Their Expansion plans are for future are



The impact of this farm community has been Greening of the hills and the earth with diverse flora and training the people the techniques of organic farming, Harmonious connection of the community to the mother earth has been re-established which has increased the water level in the in the nearby villages. This model green village needs to be adapted by other villages which will improve the economy without destructing nature.

Govardhan Eco Village gets green platinum award

“It is a great honor to receive this coveted award. The Govardhan Eco Village is a self-sustained farm community. We shall continue to strive for the betterment of rural population and make the country greener,” said the village’s co-founder, HH Radha Nath Swami

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SKILL DEVELOPMENT AND PROBLEM OF YOUTH UNEMPLOYMENT IN INDIA

Nandure Vijay Laxmanrao

Department of Economics, Sant Gadge Maharaj College of Com. & Eco

Abstract

Increase in the share of youth population due to demographic 'dividend' seems to be one of the important sources of future economic growth in India. With increase in school and college enrollment rates, the proportion of youth in the labour force has been declining their high proportions in the labour force indicate that the problem of youth unemployment and underemployment would remain a serious policy issue for many more years to come in India. In this context, this paper examines the skill building can be viewed as instrument to improve employment situation of the youth in India and reap the benefit of demographic dividend. The "demographic dividend" accounts for India having world's youngest work force with a median age. This is window of opportunity for India. The global economy is expected to a skilled man power shortage to the extent of around 56 million by 2020. Thus, the "demographic dividend" in India needs to be exploited not only to expand the production possibility frontier but also to meet the skilled manpower requirements of in India and abroad. The Planning Commission of India has estimated that around 500 millionskilled persons are required by 2022 while the current capacity of the skill developmentprogram is 3.1 million. Considering issues like population growth, unplanned rural urbanmigration causing urban poverty, high school dropout rates, India is likely to witness a deficit of 5.25 million employable graduates and vocationally trainedworkforce in next few years. In a few states, it has been observed that the economicprogress of the state is directly related to the development of Technical and VocationalEducation System. Those states, where good progress has been made in the field of skilldevelopment, have attracted higher Private Investments as well.

Keywords: Skill development, Demographic dividend, Employment



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Objective of the study

The main objectives of this study are:

- To understand the concept of skill development.
- To determine the socio economic effect of skill development on youth employment.

METHODOLOGY:

It is based on secondary sources of data which include books, journals, Internet etc.

INTRODUCTION

The objective of National Policy on Skill Development, 2009 is to train 500 million people by 2022 byempowering all individuals through improved skills, knowledge and nationally and internationally recognized qualifications to gain access to decent employment

and ensure India's competitiveness in global market. It is also aiming to increase produce workforce in organised and unorganised sectors especially among youth, women, disabled, disadvantage sections.

Out of this 500 million, National Skill Development Corporation (NSDC) will train 150 million, Ministry of Labour will train 100 million, MHRD 50 million and the rest 230 million shall be trained by 21 ministries, departments and various other organisations. The government of India having conceptualized the need of Skill Development has coordinated Action on Skill Development with a Three – Tier institutional structure consisting of

- (1) P.M.'s National Council
- (2) National Skill Development Coordination Board (NSDCB) and
- (3) National Skill Development Corporation.

Features of skill 'Skill India'

- The main focus is to skill the youths in such a way so that they get employment and also improve entrepreneurship.
- Provides training, support and guidance for all occupations that were of traditional type like carpenters, cobblers, welders, blacksmiths, masons, nurses, tailors, weavers etc.
- More emphasis will be given on new areas like real estate, construction transportation, textile, gem industry, jewellery designing, banking, tourism and various other sectors, where skill development is inadequate.
- The training programmes would be on the lines of international level so that the youths of our country can not only meet the domestic demands but also of other countries like the US, Japan, China, Germany, Russia and those in the West Asia.
- Other remarkable features of the 'Skill India' programme would be to create a hallmark called 'Rural India Skill', so as to standardise and certify the training process.
- Tailor-made, need-based programmes would be instigated for specific age groups which can be like language and communication skills, life and positive thinking skills, personality development skills, management skills, including job and employability skills.
- The course methodology of 'Skill India' would be innovative, which would include games, group discussions, brainstorming sessions, practical experiences, case studies etc.

Scope of National Skill Development Programme (NSDP):

- Institution based Skill development including ITIs/ITCs/Vocational /Technical Colleges/ Polytechniques/ Professional Colleges etc.
- Learning initiative of Sectoral Skill development organized by different ministries/departments.
- Formal & Informal apprenticeships and other types of training by enterprises.
- Training for self-employment/ entrepreneurial development
- Adult learning.

Challenges before National Skill Development Programme (NSDP):

1. Disseminating information about the availability and effectiveness of training programs.
2. Improper and inadequate development of vocational training system.
3. Innovative means to encourage good quality public/ private/in-service is not given much attention.
4. Vocational training institutes should be given greater freedom in terms of resource generation and utilizing the proceeds for not only cost recovery but also incentivizing those who generate revenues.
5. Lack of coordination between vocational training institutions and absence of partnership between these.
6. There is a need to identify institutions to carry out impact evaluation studies / tracer studies/

Difference from the Previous Skill Development Policies

It's not that we do not have any skill development programme already. Skill development has always been considered as a national priority by the government of India. It is just that since the ministry is new, the approach is also new towards skill development. Previously, the emphasis was on traditional jobs. But this time, all kinds of jobs will be given equal emphasis. Also, the responsibility was divided among various ministries, but this time, these are being clubbed together. The ministry of skill development and entrepreneurship will be the principal ministry which is going to coordinate with other ministries and organisations.

The Skill India won't be just a programme but a movement. Here, youth who are jobless, college and school dropouts, along with the educated ones, from rural and urban areas, all will be given value addition. The new ministry will be the certifying agency. Certificates will be issued to those who complete a particular skill or programme and this

certificate has to be recognized by all public and private agencies and entities, including overseas organisations. Skill India is a programme for the entire nation.

Advantages of Skill India

The idea is to raise confidence, improve productivity and give direction through proper skill development. Skill development will enable the youths to get blue-collar jobs. Development of skills, at young age, right at the school level, is very essential to channelise them for proper job opportunities. There should be a balanced growth in all the sectors and all jobs should be treated with equal importance. Every job aspirant would be given training in soft skills to lead a proper and civilized life. Skill development would reach the rural and remote areas also. Corporate educational institutions, non-government organizations, government, academic institutions, and society would help in the development of skills of the youth so that better results are achieved in the shortest possible time.

Skills development and socio economic change

Training programme, education, skills development and lifelong learning are central pillars for the employment of workers and improve their employability conditions and their standard of living. This contributes to sustainable business development.

The first MDG, Eradicate extreme poverty and hunger, as well as the target to achieve such goal of full and productive employment for all, including women and young people, are comprised by the aims of the programmes on training and development of competencies promoted by Ministries of Education and Labour and which are implemented by them and by public and private institutions.

In recent discussions on the importance of the development of skills and competencies, the ILO has emphasized that "Education and training are necessary for economic and employment growth and social development. They also contribute to personal growth and provide the foundation of an informed citizenry.

Education and training are a means to empower people. Improve the quality and organization of work, enhance citizens' productivity, raise workers incomes, improve enterprise competitiveness, and promote job security and social equity and inclusion. Skills development is a fundamental pillar of decent work, with a vision of lifelong learning consistent with public policies in the economic, social and labour market areas, all of which are essential for a sustainable economic growth, job creation and social development.

Skills development is the basis for the competitiveness of economies and enterprises. From a social perspective, they are a tool for fighting against poverty, promoting equal opportunities by means of integrating people in terms of labour, social context and citizenship.

Skills development and employment

Recommendation 195 (ILO, 2004) encourages member countries to support and facilitate research on human resources development and training which could include investment in training, as well as the effectiveness and impact of training. With a favorable economic and social environment, skills development contributes to improve the performance of people and enterprises, which results in the increase of employment and development for society.

People who participate in training can have better working and payment conditions, a higher employability and a better equality of life. Developing qualifications and capabilities should guarantee their capacity to adapt to changes in technologies and the organization of work.

Enterprises, of all sizes, that consider workers as an essential source of competitive advantage and as assets and agents of change, can be more innovative and sustainable. For this purpose, enterprises must identify the qualifications they need, promote a culture of lifelong learning, foster on-the-job training and facilitate knowledge sharing. Sustainable enterprises include human resources development in their strategy and acting with equity when developing the qualifications and competencies of their workers. By investing in their human resources, they successfully compete in increasingly demanding and integrated global markets.

The segmentation of the labour market is also verified in the entrepreneurial structure. High productivity levels are only observed in certain branches of activity, while in others they are quite lower than the average. Branches with the higher productivity levels employ a low percentage of workers.

ILO estimates that 75 per cent of workers are involved in the informal economy, which accounts for 40 per cent of GDP; regarding the rural sector, a significant portion of employment is created in small-scale family agricultural units. The development of competencies is essential so that the workforce can move from informal economy to employments within the formal economy, and in order to increase labour productivity.

Training should respond to the productive, technological, labour and socio-cultural context, as well as to the characteristics, conditions, needs and expectations of its target individuals. This is the dual relevance of training, both social and economic. Furthermore, the development of qualifications can also help build more equitable societies. There is a close relationship between the various forms of labour market exclusion such as unemployment, underemployment and low wages and poverty and discrimination. Therefore, training actions which contribute to solve such forms of exclusion will have a direct bearing on the fight against poverty and social exclusion. Social benefits include sensitive issues such as reducing violence and crime rates, and becoming more integrated to the family, the community or the society as a whole."

A good training environment encourages team learning, as well as the development of knowledge and better attitudes, motivations and values, all of which lead to a better social integration. The recognition granted with a certificate of competence has significant values in the labour market and in the educational environment, promoting social participation and the commitment to lifelong learning.

Relation between skills development and decent work

The primary goal of the ILO is to promote opportunities for women and men to obtain decent and productive work, in conditions of freedom, equity, security and human dignity. It is the converging focus of ILO's four strategic objectives: the promotion of fundamental rights at work, employment, social protection, and social dialogue." Skills development and qualifications pave the way for obtaining decent and productive work. The use of sufficient and acceptable indication for impact evaluation can provide relevant information to assess the different dimensions of the decent work approach.

Conclusion

With changing occupational patterns, new jobs and job titles, job enlargement, job enrichment and new flexible work arrangements are emerging. Employment demands are shifting towards higher skill categories. Hence it is necessary for India to move up the skill-ladder and produce a larger number of people with higher education and training for knowledge work. Knowledge professionals will need support from middle-skilled workers.

The 'Skill India' and its impact can be envisaged optimistically and will be known by the time gradually. But no doubt it seems to be a good initiative – providing skills to people, especially because India is one of the few countries all across the world whose working age

population will be very high, few years down the line, going by its ever-increasing growth of population, as per the World Bank. It is also high time now measures are taken to improve the physical and mental development of the youths of the country so that none of them remains unemployed and the country's unemployment problem also gets reduced.

It is time to open up avenues by which the youth accepts responsibility and no one remains idle because an idle youth is a obstruction for the economy. Employability of the growing young demography is an important factor in the economic development of the country and the crisis of skill development has to be turned into opportunity to growth, said C Rangarajan, chairman of Madras School of Economics and former Prime Ministers Economic Advisory Committee. The economy should concentrate on job creation and social security schemes. With this new approach towards skill development, India can definitely move forward towards its targeted results.

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UNIFICATION OF BRANCHES OF MATHEMATICS TO SOLVE OPEN PROBLEMS AND TO PROVE CONJECTURES

Ms. Shubhada R. Kanchan

H. R. College of Commerce and Economics.

Abstract

In earlier times, mathematicians used to work solely on a particular branch of mathematics – algebra, analysis, combinatorics, topology, applied mathematics and the likes. Each branch was assumed to be separate from the other. In a way this was advantageous as each branch grew richer and richer. But now, it is seen that the branches are not discrete. Especially to solve open problems, two or more branches have had to come together, thus creating unification among the branches. This convergence is seen in the proof of Fermat's Last Theorem wherein to prove a problem of number theory, algebra and topology was used. The Langlands Program depicts connections between number theory and geometry. Though several conjectures can be proved using brute force by employing computers, a mathematician is never satisfied until a logical, mathematical proof is given. And recent proofs show that different branches must come together in order to answer century old problems.

Keywords: *open problems, conjectures, unification of branches of mathematics*



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Introduction:

In 'A History of Mathematics' (1991), Boyer and Merzbach stated that "The origins of mathematical thought lie in the concepts of *number*, *magnitude* and *form*. It is no surprise therefore that the early developments in Mathematics were in the fields of arithmetic and geometry. Mathematicians in olden times worked solely on the number system and geometry and trigonometry. Other branches didn't exist. Gradually with the development of mathematics, more and more branches were added and application based mathematics branches are still added today. Broadly mathematics has the following branches:

- Algebra: It's the study of mathematical symbols together with a set of rules to manipulate those symbols. It is broadly divided into basic algebra and abstract algebra. It's a branch which has applications in almost all other branches.
- Analysis and Calculus: It studies limits, differentiation, integration, measures, infinite series for both real and complex numbers
- Combinatorics: It deals with combinations of objects belonging to a set according to certain constraints. Though initially it dealt only with finitely many objects, nowadays it is applied to countable sets as well.

- **Topology:** It brought together geometry and set theory and studies space, dimensions and transformations through concepts of open sets and their properties. Though this is a relatively new area which developed around 20th century, it has connections to other fields of mathematics.
- **Applied Mathematics:** This deals with the practical application of mathematical concepts and proofs so as to use them in real life. It includes mathematical computing, operations research, actuarial science, mathematical biology and the likes.

Early mathematicians preferred to work on one branch solely, at times even refusing to accept the relevance of other branches. In a way this proved to be a good thing as each branch became richer and richer. But at the beginning of the 21st century this began to change as one branch found its connection to another branch and mathematicians began to acknowledge other branches and study them as well to make new breakthroughs. A recent example of this is the development of algebraic topology in which algebraic tools are used to study topological spaces.

This development of mathematics is notable in the sense that old open problems and conjectures which eluded a proof since a long time were approached by mathematicians in a different way using a different branch from which the problem or conjecture belonged to. This led to *unification* among the different branches thus further enriching the subject. This paper puts forward a few examples where this unification is clearly seen.

Fermat's Last Theorem

Pierre de Fermat was a French mathematician, born in 1601. His major work was in Probability Theory, Calculus and Number Theory. In a copy of his book *Diophantus' Arithmetica Containing Observations by P. de Fermat* he scribbled in the margin a statement which riddled mathematicians for centuries to come:

No three positive integers x, y, z satisfy the equation

$$x^n + y^n = z^n \quad n > 2$$

To add to this he wrote "I have a truly marvellous demonstration of this proposition which this margin is too narrow to contain" which meant that he had a proof for this in his head. Though there wasn't a proof to this and hence couldn't be called a 'theorem' this came to be known as "Fermat's Last Theorem" as it was the last result given by Fermat which mathematicians couldn't prove. Various mathematicians tried to prove this and had luck with proving it for prime numbers but not for all natural numbers. The French Academy

announced a prize as well as the Wolfskehl prize was announced for a proof. With the advent of computers the result was proved to be true till $n = 10000$ then 25000 and recently upto 4 million.

But then that's the beauty of mathematics. Through brute force you could prove something for $n = 10$ million, but that doesn't mean that the result is true for 10 million plus one. A rigorous, logical, mathematical proof was required for it to be true for all natural numbers greater than 2. Many mathematicians worked on it for a long time and gave it up giving rise to the suspicion that maybe the result is not true and there was a flaw in the proof that Fermat had in his head. Prof. Andrew Wiles, an Englishman studying elliptic curves at Cambridge, came across the Taniyama-Shimura conjecture stating that "Any rational elliptic curve is a modular form in disguise". In 1984 Gerhard Frey from Germany gave an argument that if the conjecture was proved, Fermat's theorem would be automatically proved. So Andrew Wiles started working on a proof to the Taniyama-Shimura conjecture and finally in 1993 he presented a proof using Galois Theory (Algebra), method of induction, Iwasawa theory and Kolyvagin - Flach Method for elliptic equations. There were some errors in the proof which were rectified and finally in 1995 the proof was published. Thus a result from Number Theory was proved using Algebraic Geometry, which was a major breakthrough in the field of Mathematics.

Poincare Conjecture:

The Poincaré Conjecture, formulated in 1904 by the French mathematician Poincaré, remained one of the most challenging open questions in the twentieth century, until it was proven in 2002 by Grigori Perelman. It has been considered by the Clay Mathematics Institute as one of the Seven Millennium Prize Problems that, if ever solved, would be granted a one-million dollar prize. The conjecture states:

Every simply connected, closed 3-manifold is homeomorphic to the 3-sphere.

The conjecture implies that if a space doesn't have essential holes, then it is a sphere. Many mathematicians attempted to prove it and even managed to prove for higher dimensions, but not for 3. In 1982, topologist William Thurston came up with a *geometrization conjecture*, which if proved, would prove the Poincare Conjecture. Hamilton from USA managed to create a measure to study its variations while reshaping the object. The process of transforming the metric is called the Ricci flow which comes from differential geometry. This development paved a way for Perelman to find a proof for Thurston's Geometrization

conjecture and ultimately Poincaré's. Thus in order to prove a topological result, geometry, analysis and abstract metric spaces came into play.

Langlands Program:

Edward Frenkel has described the Langlands Program as “a kind of grand unified theory of mathematics”. The Langlands program has brought together number theory and algebraic geometry. Proposed by Robert Langlands, the program presents the theory of automorphic forms and its connection with the theory of L-functions and other fields of mathematics. It is now widely seen as the single biggest project in modern mathematical research.

Conclusion:

Recently it is seen that there is an increase in the average number of authors in a research paper, coming from different backgrounds. Various sub fields in mathematics depend on one another in ways that are unpredictable and inevitable. Collaboration between similar and complementary backgrounds leads to Cross – fertilization of fields; thus enriching the subject. More and more connections seem to be forming among the different branches of mathematics, particularly when a problem is too difficult to solve in its own field. This change is non-trivial as large bodies of knowledge must be studied by the mathematician in order to draw parallels and apply them.

For example

- A_∞ - algebra and modules are used to study invariants of symplectic manifolds thus bringing together Algebra and Topology.
- Zeros of Riemann Zeta Functions seems to follow a distribution connected with Eigen values of large random matrices thus combining Random matrix theory, Combinatorics, Number Theory
- Commutative Algebra and Statistics come together while designing a random walk on a lattice which is equivalent to constructing a set of generators for an ideal.

Thus we see unification among the branches of mathematics and mathematicians now need to have a thorough knowledge not only about their field, but about others' as well.

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QUALITY PRACTICES IN SERVICE SECTOR IN INDIA

Prof. Nital Kothari

Assistant Professor, Jai Hind college

Abstract

The researcher analyses that prima facie the service providers are competing with each other on the basis of 'Innovation' in the given market. The core argument of the researcher is that the 'service sector' per se is experiencing a vibrant change, which is leading to the voluminous developments in the given market segments in India. The True experience and the market feedback however narrate a different story and provide that there is 'No significant correlation' between the high price and service quality in the given market. Even when a significant deviation may arise in the segment, it requires a reworking of research design and also the premises of the given research. In the given market, it is important for the researcher to know the core factors leading to the changes in the market and also leading to the fluctuations in the market conditions.



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Introduction:

The service sector is the most dynamic sector in Indian economy. It is one sector which requires series of 'Quality Improvement measures'. It is an important development to plan and empower the potential in the service sector.

Quality has different connotations for the service providers in India. The 'Service' is seen as a continuous feedback of customer convenience in some segments. However the experts in the industry feel that services need more of a back up and upgradation to be relevant and continuous use in the market.

Importance of the study:

The study is more contemporary and suitable to the purpose of making the quality as a vital ingredient of service industry:

1. The study needs to identify role of the service to start any business from the scratch and also to increase customer satisfaction levels
2. The study aims to increase the customer experience model of developing and augmenting the various variables which are necessary to provide the given service in the market
3. It is a systematic effort to show case the 'Intangibility' of service as a important component affecting the growth of enterprise

Objectives of the study:

1. To create a framework wherein the service can be well placed as per demand variable and 'Need Analysis' of the market
2. To identify the core 'deliverables' which can encourage the 'Wow' feedback from the service users'
3. To overcome the limitations and the gaps which cause or lead to deficiency in the service.

Research Methodology:

- 1.The researcher aims to survey about 250 service providers, who are regular consumers of service and hence can share their Experience and feedback from the service
- 2.The researcher primarily identifies primary data as a main source of studying the core traits and behaviour of the people in the given market.
- 3.It also further promotes in analyzing the research data on the Weighted Average method of analyzing the research as per the weighted average of different variables.

Analysis of Research

- 1.The researcher has analysed the research inputs as per the weighted average method of data analysis in order to take an unbiased judgment for the samples.
- 2.The degrees of freedom for the reference has been maintained at 1 to ensure that the data is free from any personal preferences.
- 3.The Researcher also proposes to conduct a two tailed test for the sample so as to ensure the qualitative outcome from the research.
- 4.In addition there is a greater impetus to tabulate the findings of the research as per the primary data only with limited use of the secondary data
- 5.The researcher also aims to develop a coherent research design in order to represent the inputs and responses across the respondents.

The main research findings:

As per the analysis done by the researcher following is the brief summary of the findings:

- 1.The researcher analyses that prima facie the service providers are competing with each other on the basis of 'Innovation' in the given market. The core argument of the researcher is that the 'service sector' per se is experiencing a vibrant change, which is leading to the voluminous developments in the given market segments in India.

2.It is also an important observation that most of the respondents were found to judge the quality as per the price and have correlated 'The High Price as a Assurance of High Quality'. For the sake of all calculations and the decisions one can make a certain understanding that there is need for making a right and prompt move to make the service sector, more robust and more adaptable in the given market segment.

3.The True experience and the market feedback however narrate a different story and provide that there is 'No significiance correlation' between the high price and service quality in the given market. Even when a significant deviation may arise in the segment , it requires a reworking of research design and also the premises of the given research.

In the given market, it is important for the researcher to know the core factors leading to the changes in the market and also leading to the fluctuations in the market conditions.

4.Hence one can easily derive a 'Consensus' on the fact that in service industry the Quality is not the primary motive of purchase. Among the other buying motives of the research, it is also the demographics and the segment specific needs which create significant change in the business conditions. In the ever changing global era, unless we deliver the right quality and right features in the services, there cannot be a possibility of better and continuous service.

5.Usually the customers belonging to the top income brackets of surveyed customers have showed the interest in the quality, whereas a major block of customers have shown lower priority to quality.In this basis it is extremely important to know how the factors of demand and supply would help the business and how it can be more and more favourable to boost the demand in the given market.It is also an important part of the market study that consumers of service usually prefer the immediate preference in the market segment. It is a reliable and clear basis , where the customers, are expecting a derived preference for the product advantage as compared to the price in the market.

Limitations of the study:

1.The assumption of the researcher that the research shows overall behaviour of the service industry for quality cannot be referred as a guideline for research.It highlights that quality alone cannot be referred as a clear base of taking the consumer decisions.

2.It is also an important requisite that researcher needs a broader set of respondents from various sectors of service sector which my not exhibit the same traits.There seems to be a minor deviations in the definitions of quality across the sectors. Some views are emphasizing that quality requires a direct and concurrent change in market segments. Some views however

present that quality is a journey and requires a continuous balancing so as to take an overall judgement of the business level changes in the market.

3.It requires a comprehensive and more robust research design to infer the overall highlights of the ‘ service quality’ surveyed by the researcher..The service quality hence becomes a more and more customer centric topic, wherein the final analysis and the data interpretation is derived from the diverse customer interactions across platforms.

It thus requires a proper conditioning and synergy of customer based decisions which can help in taking the right decisions.

For all practical purposes we need a better and proactive set up which helps in taking a programmed decision. It thus requires a careful planning and integration of the business decisions, which helps in the right and meaningful decisions for the business. It is ultimately the quality which is guiding and also providing the core focus in service sector to bring out the better inputs and innovations.

Recommendations and findings of the study:

The researcher analyses the following findings to make the study more relevant in the given market:

1.The concept of quality is more of ‘Customer Oriented’ one than the ‘Need based one’.The researcher further provides that ‘Need for Innovation’ is the buzz in the customer segments.It is often one better and good quality segments which leads to balance in the overall quality segment.

2.It requires an organized approach to ensure a ‘Quality Promise’ or ‘Quality Statement ‘ for the given market

3.There is an emerging segment of the ‘Quality service providers’ who are ensuring to deliver quality and hence providing series of ‘Quality management practices’

4.Quality would be indispensable part for any entrepreneur to expand its operations especially when the focus is to increase the consistency and the homogeneity over a period of time.

5.It is thus very important for every business to give the due importance for the development of the quality practices for better service delivery in the market.

6.In a nut shell it is continuous ‘Research and Development’ which is necessary to improve the ‘Better service quality’ and ‘Better service design’ in the competitive market segment.

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QUALITY PRACTICES IN MANUFACTURING SECTOR IN INDIA:

Prof. Ashutosh Saxena

Assistant Professor, Jai Hind College



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Introduction:

Quality has become challenge of maintaining the same markets share in the given market. Quality also means to create a brand with least inputs and developing innovations within constraints. It is to make it a continuous phenomenon of 'out of box' practices in business to maximize the customer satisfaction.

In the context of the Indian production sector the quality is certainly an important segment, which creates the right balance and synchronization of the market growth. In the larger perspective one needs a broader and reliable analysis of the market segments and deriving the customer requirements from the same.

Significance of the study

The researcher aims to highlight the following essential parameters which are touched upon by the study:

1. Non price competition : The researcher feels that competition has shifted more towards the quality of products than just the price of the product. This way it is an urgent need for the researcher to take highlight that market is slowly moving away from the price sensitive phase and shifting to a quality conscious and value driven benefit paradigm.
2. Can we customize more? The bottom line for the manufacturers is whether can we customize more in the given market segment. With the changes in the customer preferences there is a repeated question in the market about can we customize more? Which needs a priority attention for all the service providers. There is thus a greater prevalence in the given market to generate and retain customization in every market experiment. It is in fact an essential part of the market study to continuously venture into the newly arising segments, which can pull the required market growth.
3. Generating the local advantage: A major challenge for the competitors is whether there can be a distinct local advantage to make the product more relevant and more competitive in the new

segments. The local advantage therefore can be a deciding factor for any market segment. It is hence an idealistic method wherein the customers can find out the logical basis of understanding the market and making the right steps for the same. It is hence a balanced idea of developing the customer preferences towards the product and deriving the meaningful interactions to increase the brand presence in the same and the emerging market segments. Many of the global companies are finding it extremely difficult to meet the locational advantages, due to which there is a reasonable opportunity for the existing companies in the market.

4. Creating the new segments: The challenge of creating new segments is well accepted by the researcher from the fact that it helps business to be contemporary for more time in market. From the traditional times, there is core basis of the focus in generating the new design of the market segments which can certainly lead to right market results. They become more relevant to derive the market based outputs and creating the right and logical consensus for the researcher's findings. At the same time there is a need for creating the suitable market conditions, which can determine the right product suitable for the products.

5. Creating Research and Development cell: A full fledged research and development cell is a primary requirement to make and reform the presence of the firm in the market place. A series of creative initiatives can create basis to reform and improve the market place, which certainly goes a long way to deliver the product based innovations. It is hence a more pragmatic and balanced factor which can make an effort to explore the business and develop the proactive approach for the same.

In the case of good research and development departments of the companies, it is an important exercise to create a balance of innovative and ever emerging products in the market.

It hence needs a change of good factors and the changes which really go to a large extent in transforming the products in the market segment. In all the conditions and the possibilities there is a need to create a basis wherein the business can launch a series of the products and design leading to a better presence in the market segments.

Due to the research facility the business can not only develop the right product design but also the right solution system to satisfy the market level changes.

5. Entering the low cost segments: The final challenge for any business is thus to remain profitable in the lowest cost segments which are certainly fruitful and helpful for the business to keep up of the pace of the market.

The low cost segments in the given market are actually the key to constructive market processes and can be a promising link to derive the product advantage in the long run, These low price segments can be an essence of survival for the local marketers and this way can make a positive difference to the big marketers as well. While analyzing the deliverables in the given market, one requires a clear and logical basis to foster the right and proper market link and thus ensure a continuity in the market. These segments are hence a big source of the support for the long term changes wherein they can lead to a good support for the volumes and develops a rapid increase in the market share. In this way one can easily underline the immense use of the market, to create a better advantage in the market and thus improving the right factors and changes to reinforce the market level changes. In most of the cases the business operates in a highly price sensitive base where there is lack of customized support. If at all the cost limitations of the business are resolved, in that case it would become a better interest of the business to achieve the balance of the resources and thus increasing the right market returns. In fact even though the profits may not be very significant in the segment it can be a better way to gain entry and increase the presence to increase its presence in the market. In a nutshell the benefits of the business are certainly provided for and ensured in case of greater market opportunity in the segment. Even at the start up stage the strategy is found to be extremely competitive and provides a holistic idea to improve the networth of business in the market.

Research Methodology

The researcher is currently covering 256 units of manufacturing in Dombivali Industrial estate of MIDC. The research technique is using the Simple average method for deriving the conclusions and reference from the research

The researcher aims to utilize the primary data in order to make the meaningful analyses from the same and wishes to frame the research as per the first experiences in the given market.

Analysis of the Research Findings:

The researcher has made the analysis of the research findings;

- 1.The market for the product manufacturing needs a lot of focus on developing better and innovative products in the long term.
2. To derive the average of the research data the researcher has used the weighted average technique in order to take out all the possible deviations from the research parameters.
3. The researcher has also used a two tailed test in order to increase the reliability and authenticity of the data, this way it is creating a robust basis of making a proper and dependable research design required in a dynamic market model.
4. Also the researcher has referred to five degrees of freedom, to ensure 95 percent confidence levels and to reduce the bias and judgemental factor in the research to the least level.
5. To a larger extent the researcher seeks to ensure that there is no interference of calculation errors for taking the research decisions.

Important case studies in research:

1. Reliance 4G smart phone

Main Offer: Proposal for refund of the price after three years of purchase. Unlimited calling and data during the usage period

Gap Analysis: Major complaints of handset problems and no after sales service provided by company.

2. Patanjali Gonyle

Main Offer: Proposl of cheap phenyle at Rs50.For the first time organic phenyle with cow extracts offered in market

Gap Analysis: Limited application for household cleaning and unpleasant order

3. Kelloggs Cornflakes

Main Offer: A product with high fibre diet and quick breakfast for the people.At the starting price of Rs20 for 70 gm it is about to make cost effective breakfast for the low economic segment of society.

Gap Analysis: No spicy taste and lacking the complete fulfilling feeling of a complete breakfast

Recommendations and conclusions:

1. Manufacturing is a very price sensitive regime and there is a case for providing quality products at affordable price.

2. Quality does not mean securing the highest certification like ISO but making it of multi use for the satisfaction of the customers.

3. In future the market will be pay per use and not for the price of the ownership of the products

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MULTIPLE REGRESSION OF HUMAN ANTHROPOMETRY

Vinay Pandit

Abstract

Anthropometry is a science which deals with the variables of human body such as weight, height, BMI etc. These variables show a unique relation in terms of their interdependent model. Thus, a genuine attempt is made by the research to identify the equation between anthropometric variables which may be used to predict one of the variables if other variables are known. Thus, variables for the study undertaken consist of weight, height, BMI, pulse rate and Blood pressure. Researcher has established a unique relation in terms of prediction equation, where researcher can predict blood pressure(y) in accordance with weight, height, waist, pulse rate, and sugar. The findings of the model established gave an accuracy of 68.30% with the error factor of 11%. This may be due to the other variables which were nor in the scope of the study.

Keywords: Anthropometry, Weight, Height, BMI, Pulse rate, Blood pressure and Sugar



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1.1 Introduction

Anthropometry refers to the measurement of the human individual. An early tool of physical anthropology, it has been used for identification, for the purposes of understanding human physical variation, in palaeoanthropology and in various attempts to correlate physical with racial and psychological traits. Anthropometry involves the systematic measurement of the physical properties of the human body, primarily dimensional descriptors of body size and shape.^[1] Alphonse Bertillon (1853–1914) is considered to be the father of anthropometry because of his many contributions to the field, including what we know today as the “mug shot.”^[2]

1.2 Research Methodology

1.2.1 Aim of the research

The purpose of the research is to study the anthropometric variables and the impact of the same on blood pressure.

1.2.2 Method of data collection

The primary data collected from respondents include students of the College. Also, secondary data collect was from different biology and anatomy journals, internet etc.

1.2.3 Research design

The research resign deployed was descriptive as well as empirical in nature.

1.2.4 Sampling design

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The sampling design deployed was stratified simple random sampling method which includes 6 students, 7 Men and 5 women.

1.2.5 Research Instrument

The schedule prepared on the basis different anthropometric variables was formed to have a relevant data.

1.2.6 Mathematical Statistical Technique

The mathematical statistical technique deployed was Multiple regression.

1.2.7 Limitation of Study

- 1) The study was respected to a limited sample size.
- 2) Study do not cover an exhaustive list of anthropometric variables.
- 3) Only certain strata of people were selected for the sample.

1.3 Data Analysis and Findings

For the purpose of completing the research study, an attempt was made by the researcher to collect the relevant data and analyse the same using Multiple regression.

Blood pressure (High) Y	Weight (Kg) X1	Height (Cms) X2	BMI (Cms) X3	Heart rate (bpm) X4
118	78.5	170	27.2	76
119	79.5	171	28.1	74
124	65	169	24.3	74
120	70	168	22.5	76
125	68	171	24.6	75
121	76	167	24.7	76
122	65	175	22.5	77
120	75	168	25.1	78
124	76	168	25,8	73
118	78.5	170	27.2	76
120	75	168	25.1	78
124	65	169	24.3	74
125	68	171	24.6	75
119	79.5	171	28.1	74
121	76	167	24.7	76
120	70	168	22.5	76

Source: Primary Data

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	219.538	44.477		4.936	.000
	weight	-.352	.160	-.783	-2.204	.050
	height	-.162	.244	-.138	-.665	.520
	BMI	.070	.481	.052	.146	.886
	Heart_Beat	-.621	.331	-.373	-1.876	.087

a. Dependent Variable: Blood_Pressure

Source : SPSS

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	60.766	4	15.192	5.919	.009 ^a
	Residual	28.234	11	2.567		
	Total	89.000	15			

a. Predictors: (Constant), Heart_Beat, weight, height, BMI

b. Dependent Variable: Blood_Pressure

Source : SPSS

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.826 ^a	.683	.567	1.60210	.683	5.919	4	11	.009

a. Predictors: (Constant), Heart_Beat, weight, height, BMI

Source : SPSS

1.4 Conclusion

From the above analysis and findings, it is concluded that the anthropometric variables have strong relation and has a strong impact on high blood pressure. The model derived from the data claim that there is a relation between high blood pressure, height, weight, BMI, heart rate, and pulse rate. Also, the authenticity of the model was calculated and was found to be accurate 68.30%. This plays an important role in industrial design, clothing design, ergonomics and architecture where statistical data about the distribution of body dimensions in the population are used to optimize products. Changes in

lifestyles, nutrition, and ethnic composition of populations lead to changes in the distribution of body dimensions (e.g. the rise in obesity), and require regular updating of anthropometric data collections.

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MODERNIZATION OF ONLINE EDUCATION AND NPTEL

Kirtikumar R. Pimpliskar

*Assistant Professor, Department of English Anjuman -I- Islam's Akbar Peerbhoy College of
Comm. and Eco. M.S.Ali Road, Grant Road, Mumbai-400008*



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ICT stand for information and communication technologies and is defined, as a "diverse set of technological tools and resources used to communicate, and to create, disseminate, store, and manage information". Information and communication technologies consists computers and the Internet which has been confirmed as potentially prevailing tools for educational transformation and restructuring. When used appropriately, different ICTs can help expand access to education, strengthen the relevance of education to the increasingly digital workplace, and raise educational quality by helping make teaching and learning into an active process connected to real life.

Any educational programme that is purely delivered through ICTs or with ICT delivered content as the primary backbone of the teaching-learning process, such as on line courses through the web, is ICT enabled education. In simple words, this form of education requires ICT access and requires that the learner use ICTs as a primary or basic medium of instruction. When deciding to use ICTs, you must always decide the purpose for which you have made the decision and what you expect to achieve from the content that will be produced. Is it to teach computer skills, to support the learning process, or to instruct through the ICTs itself?

This paper is a sincere effort to present the suitability of education through ICT with special reference to National Programme on Technology Enhanced Learning (NPTEL) which provides a platform for online courses all over the world.

NPTEL is an acronym for National Programme on Technology Enhanced Learning which is an initiative by seven Indian Institutes of Technology (IIT Bombay, Delhi, Guwahati, Kanpur, Kharagpur, Madras and Roorkee) and Indian Institute of Science (IISc) for creating course contents in engineering and science. NPTEL as a project originated from many deliberations between IITs, Indian Institutes of Management (IIMs) and Carnegie Mellon University (CMU) during the years 1999-2003. A proposal was jointly put forward by five

IITs (Bombay, Delhi, Kanpur, Kharagpur and Madras) and IISc for creating contents for 100 courses as web based supplements and 100 complete video courses, for forty hours of duration per course. Web supplements were expected to cover materials that could be delivered in approximately forty hours. Five engineering branches (Civil, Computer Science, Electrical, Electronics and Communication and Mechanical) and core science programmes that all engineering students are required to take in their undergraduate engineering programme in India were chosen initially. Contents for the above courses were based on the model curriculum suggested by All India Council for Technical Education (AICTE) and the syllabi of major affiliating Universities in India. The workshop proposed four major initiatives on digital library, core curricula or core courses development on the web, joint Ph. D. programmes using distance education and a virtual University.

The basic objective of science and engineering education in India is to devise and guide reforms that will transform India into a strong and vibrant knowledge economy. The focus areas for NPTEL project have been i) higher education, ii) professional education, iii) distance education and iv) continuous and open learning, roughly in that order of preference. Manpower requirement for trained engineers and technologists is far more than the number of qualified graduates that Indian technical institutions can provide currently. Among these, the number of institutions having fully qualified and trained teachers in all disciplines being taught forms a small fraction. A majority of teachers are young and inexperienced and are undergraduate degree holders. Therefore, it is important for institutions like IITs, IISc, NITs and other leading Universities in India to disseminate teaching/learning content of high quality through all available media. NPTEL would be among the foremost and an important step in this direction and will use technology for dissemination.

India needs many more teachers for effective implementation of higher education in professional courses. Therefore, methods for training young and inexperienced teachers to enable them carry out their academic responsibilities effectively are a must. NPTEL contents can be used as core curriculum content for training purposes. A large number of students who are unable to attend scholarly institutions through NPTEL will have access to quality content from them

All those who are gainfully employed in industries and all other walks of life and who require continuous training and updating their knowledge can benefit from well-developed and peer reviewed course contents by the IITs and IISc.

NPTEL has something to offer for each skill set. Industry can adapt one or more courses on a specific subject to train student population and offer them better financial rewards and career opportunities. Sponsor local teams with the NPTEL faculty for training teachers and students to think on analytic methods of study as opposed to mere rote learning which the current University examination system seems to promote. Course contents will be useful for teacher training and through them improve the quality of students. In addition, the course materials (both web and video) are freely accessible by everyone independent of their geographic location. These courses can be used by professionals for updating their academic background. Open and distance education using NPTEL contents are long term prospects for IITs. The contents will hopefully help evolve criteria for focused learning and a common set of standards for professional education in India through participation by everyone concerned under this platform.

More than 140,000 students/teachers /working professionals from across 140 countries registered with the site www.nptel.ac.in. NPTEL has 226 Online Courses available in the subjects like Agriculture and Architecture ,Biological Sciences & Bioengineering, Civil & Aerospace Engineering, Computer Science and Engineering, Electrical, Electronics and Communications Engineering, Humanities, Business and Social Sciences, Management Studies' Mathematics and Basic Sciences' Mechanical, Chemical, Ocean and Metallurgical Engineering and other Multidisciplinary courses. NPTEL has 1,008,430 subscribers on Youtube, 2, 74,774108 Views with 24 Channels and 20081 videos of lectures available for students and staff online for 226 online courses.

Helping colleges through workshops and discussion boards for implementing NPTEL content in their curriculum will be undertaken as a primary and most important activity. This is the most significant difference between open educational resources developed worldwide and NPTEL. IIT/IISc faculty would be encouraged to incorporate feedback from user community in their courses and update them. It is one of the fundamental goals of the project to bring in all the best teachers in the country under the umbrella of NPTEL and record their lectures/seek their collaboration with IITs/IISc and make their courses available for the community under free and open sources agreement. There is already a move to create open virtual laboratories in the Internet for engineering subjects initiated by IIT Delhi which is extremely important for our country. Another primary objective is to forge strong ties with major academic initiatives worldwide such as MIT OCW, Commonwealth of Learning,

British Open University, Australian Open Universities and Digital Library initiatives (to mention a few) and with industry for developing new technological tools for learning and dissemination.

The number of things that must be done simultaneously is enormous. IITs and IISc must rise to the challenge of education in India posed by the unprecedented and rapid economic growth and the opportunities it provides for globalizing the pool of scientific and technical talent in the country. Together everyone will prosper. ICT is a major tool both for on-campus students, and for reaching out towards new target groups engaged in lifelong learning processes or on professional markets.

More urgently than ever in its long history, the world of higher education and more especially the university community feels the need to engage in a process of Change, adaptation and modernization. In a general context of globalisation, shrinking time and space in our societies, instant communication all over the planet with a fast increasing number (60 million added during the last year) of Internet users now reaching the billion, the universities of all countries are confronted with huge challenges, both external and internal. More urgently than ever in its long history, the world of higher education – and more especially the university community – feels the need to engage in a process of Change, adaptation and modernization. Thus the need of an hour to encourage and expand our online education system through NPTEL.

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Online resources

https://www.youtube.com/results?search_query=total+nptel+videos

INCULCATION OF READING HABITS: A MAJOR CHALLENGE BEFORE YOUNG INDIA

Shri. Ramdas Varma

(Librarian), Jananta College Bakewar, Vidya Vihar Teacher Colony, Etawa,
Uttar Pradesh – 206124.

Abstract

In the nascent age of Indian youngster the ratio of reading habit of is increasing due information and technology progress, R&D in vary disciplines as well as completion in every field reveals and insist for getting high and high development and progress through lifelong learning and lifelong learning involved the forever and continuous reading habit with full of capacity to sit to do hard and comprehensive study in the academic era. In the process of increasing the reading habit the print media having much contribution. The term “reading habit” refers to the behavior which expresses the likeness of reading of individual, types of reading and tastes of reading. It is a pattern with which an individual organizes his or her reading. Reading is important for everybody in order to cope with new knowledge in a changing world – that of the technological age. The ability to read is at the heart of self education and lifelong learning. The role of print media has been given tremendous support to our youngster of India. Role may be positive as well as negative too due to every aspects of life has two side i.e. positive and negative sides. First, realize that reading is highly enjoyable, if we have a good book. If we have a lousy book (or an extremely difficult one) and we are forcing yourself through it, it will seem like a chore. If this happens for several days in a row, consider abandoning the book and finding one that you’ll really love. During every day, read for at least 5-10 minutes. These are times that we will read no matter what — triggers that happen each day. For example, make it a habit to read during breakfast and lunch (and even dinner if you eat alone). And if you also read every time you’re sitting on the can, and when you go to bed, you now have four times a day when you read for 10 minutes each — or 40 minutes a day. That’s a great start, and by itself would be an excellent daily reading habit. But there’s more you can do for our further reading with help of print media.



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Introduction:-

In the nascent age of Indian youngsters, the ratio of reading habit is increasing due to information and technology progress, R&D in vary disciplines as well as competition in every field reveals and insist for getting high and high development and progress through lifelong learning and lifelong learning involved the forever and continuous reading and learning habit with full of capacity to sit to do hard and comprehensive study in the academic era. In the process of increasing the reading habit the print media having much contribution.

The term “reading habit” refers to the behavior which expresses the likeness of reading of individual, types of reading and tastes of reading. It is a pattern with which an individual organizes his or her reading. Reading is important for everybody in order to cope with new knowledge in a changing world – that of the technological age. The ability to read is at the heart of self education and lifelong learning.

The role of print media has been given tremendous support to our youngster of India. Role may be positive as well as negative too due to every aspects of life has two side i.e. positive and negative sides. First, realize that reading is highly enjoyable, if we have a good book. If we have a lousy book (or an extremely difficult one) and we are forcing yourself through it, it will seem like a chore. If this happens for several days in a row, consider abandoning the book and finding one that you’ll really love. During every day, read for at least 5-10 minutes. These are times that we will read no matter what — triggers that happen each day. For example, make it a habit to read during breakfast and lunch (and even dinner if you eat alone). And if you also read every time you’re sitting on the can, and when you go to bed, you now have four times a day when you read for 10 minutes each — or 40 minutes a day. That’s a great start, and by itself would be an excellent daily reading habit. But there’s more you can do for our further reading with help of print media.

1) Scope of study.

The scope of study is about print media and reading habit of Indian youngsters.

2) Objectives of study.

- 1) To analysis the sources of information in context to increase the reading habit of youngsters.
- 2) To reveal the positive and negative role of print media in increase of reading habit.
- 3) To understand the most frequent use of reading materials by Indian youngsters.
- 4) To identify the different forms of print media.

3) Definition and meaning of reading habit and print media.

1) According to Oxford University Dictionary defined term media as “Communication channels through which news, entertainment, education, data, or promotional messages are disseminated. Media includes every broadcasting and narrowcasting medium such as newspapers, magazines, TV, radio, billboards, direct mail, telephone, fax, and internet. Media

is the plural of medium and can take a plural or singular verb, depending on the sense intended so it called as media.”

4) Meaning of Media.

The word media comes from the Latin plural of medium. The traditional view is that it should therefore be treated as a plural noun in all its senses in English and be used with a plural rather than a singular verb: the media have not followed the reports (rather than ‘has’). In practice, in the sense ‘television, radio, and the press collectively’, it behaves as a collective noun (like staff or clergy, for example), which means that it is now acceptable in standard English for it to take either a singular or a plural verb. The word is also increasingly used in the plural form medias, as if it had a conventional singular form media, especially when referring to different forms of new media, and in the sense ‘the material or form used by an artist’: there were great efforts made by the medias of the involved countries about 600 works in all genres and medias were submitted for review

5) Meaning of Print Media.

Print media is the catch-all term covering news delivery systems that are on paper--magazines, books and newspapers. Until radio and TV became popular in the 20th century, print media had a monopoly on news, but by the time the century closed, a new medium--the Internet--loomed as a new threat.

6) Background History of Media.

The Chinese were the first to invent the art of printing. They made wooden blocks to print letters. This was started during the period of the Tang Dynasty in 600 AD. The oldest known surviving printed work in a woodblock is a Buddhist scripture of 684 AD. It is now exhibited in a calligraphy museum in Tokyo, the capital of Japan. The first printed book published in China was the Buddhist text, the “Diamond Sutra” by Wang Chick in 868 AD. Some copies of the Buddhist scriptures printed in 1377 are preserved in museums in China. But in India first time was the Jesuit priests who brought this technology to our country. The first book printed in India was in Portuguese language in Old Goa. It was Doctrina Christa by St. Francis Xavier.

Calcutta was once the capital city of India? From 1774 to 1922 Calcutta was the Capital of India. Calcutta has also many other firsts in the history of India. The first Railway Company was started here. The first Metro Rail was also in this City. The first Post and

Telegraph office and the first western style bank were also opened in Calcutta. Our Supreme Court also began Functioning from that Calcutta city.

Calcutta city gave the country five Nobel Laureates, Rabindranath Tagore, Sir C. V Raman, Mother Theresa, Ronald Rose and Amartya Sen. It was from Calcutta that the first newspaper was published from India. It was a Britisher who started the first newspaper in our country. On January 29, 1780 James Augustus Hickey launched the “Bengal Gazette”. It has another title “Calcutta Advertiser”. It was popularly known as “Hickey’s Gazette”. The first issue of the paper had two pages and later it was increased to four pages. Its size was 35 cms x 24 cms. The British East India Company did not consider freedom of the press as good for society. They tried to suppress publication of newspapers. Hickey was a very bold editor. He continued his criticism of British authorities. He published reports attacking the East India Company officials. The British Authorities arrested Hickey many times. Finally, they confiscated his paper and press in 1782 and stopped its publication. Hickey was asked to leave the country. He was sent back to England. Copies of the Bengal Gazette are still kept in the National Library in Kolkata and the British Museum in London.

7) Role of Print Media in developing reading habits

1. Inform larger number quickly and economically

Reading is recognized as an art to capable of transforming man’s life and his entire society. it was stated that nearly a billion people entered the 21st century unable to read a book or write their names. The Hindu newspaper (2004) also put forward that in an age when browsing the net, playing with funky handsets and passing non-stop SMSs seem to be the order of the day, reading a book in a peaceful corner of a library has become an archaic idea for most people. While technology is slowly taking a steady control over individual lives, the reading habit is fast vanishing into thin air.” In India last two decades particularly, the problems of illiteracy and the scarcity of learning resources gravely limit the opportunities people have to learn and to transmit their circumstances.

2. Supplement other teaching methods

Reading is a very important issue which is not only about enjoyment but a necessity; the basic tool of education. Reading makes way for a better understanding of one’s own experiences and it can be an exciting voyage to self discovery. It is the art of interpreting printed and written words, the most effective process of conscious learning which influences

the extent and accuracy of information as well as the attitudes, morals, beliefs, judgement and action of readers. In the Indian continent, the reading habit of children is 80% good. The cause of this has been traced to poor reading cultures and family background. the reading habit is best formed at a young impressionable age in school, but once formed, it can last one's life.

3. Advertise the extension organization

Young children acquire reading literacy through a variety of activities and experiences within different contexts. to know about the world and its environment, a child helps himself through reading books, newspapers, and other magazines. The child has been taught to read and develop a love for books, he can explore for himself the wealth of human experience and knowledge. Some children missing the opportunity of getting in touch with books at this stage, find it difficult to acquire reading habits in their later years. It has been asserts that reading is an intellectual action which is possible only if a man has formed a habit of reading and practicing it since childhood with help of print materials such as daily news papers, reading novels etc.

4. Provide free reading material

It can be deduced from the above that the importance of reading cannot be overemphasized and this is because reading habit plays a very crucial role in enabling a person to achieve practical efficiency. Books are the most suitable medium through which knowledge is transmitted from generation to generation. Books yield their best to you if you read them at the age at which each particular masterpiece can ideally be chewed and digested. It has been pointed out that most people in India have huge access to books or other learning resources, and without proper access, it is hard to establish a reading culture. the challenge is fundamental to Children and adults according to him need access to a wide range of reading materials to help them acquire and maintain fluent reading skills, broaden horizons, and think independently and critically. Improving access to relevant information and promoting a reading culture are prerequisite for strengthening literacy skills, widening education and learning opportunities, and helping people to address the causes of poverty.

5. Serve training functions

The non-progressive nature of literacy in almost all countries is more prevalent. The issue has been put forward to go beyond schooling. This is because parents who cannot read

themselves are unable to help their children to read and the cycle continues. The literacy level is now improving. It stands at 92 % as observed after conducting huge training and literacy camps.

School library is the one found in primary and post primary institutions where educational services are offered to patrons of the library. The school library as the heart and soul of the educational system, thus the role of school library in any schools in India to provides the necessary impetus to all categories of learners in schools from the slowest learner in the kindergarten to the most intelligent senior in the high school through the provision of print and non print materials to aid learning.

Conclusion

The library remains the power house of educational institution and that an education institution without a library is like a motor car without an engine and a body without a soul. the school library is the backbone of functional education without which academic excellence cannot be achieved. Obviously speaking, both the library and the school are inseparable twins that one ceases to function well without the other. The stress that both the library and the school serve the same purpose to achieve a common goal; that the school educates the student through the help of teachers while the library on its own offer tutorial lecture materials to aid verbal classroom teaching which is referred to as silent function of providing materials for the pleasure of students.

The library therefore complements the school by encouraging private study, which is required by students and teachers who want to attain an academic height. The school library thus, stands as a symbol for the truthful expression of man's knowledge and experiences. The extent to which many young people will be creative, informed, knowledgeable and exhibit the trait of a well cultured individual within their own years will be shaped by the boundaries of the content of the library resources available within the support of the school.

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PERSPECTIVE VIEW OF GOODS & SERVICES TAX: MULTIDIMENSIONAL SPHERE-IMPACT ON ITS FUTURE

Shri. Kishor M. Waghmare

(M.A., M. Lib., M. Phil., NET, SET, M.B.A. & Ph.D. in process), Librarian Anandibai

Raorane Arts ,Commerce &Science College Vaibhavwadi, Sindhudurg.

email -kmwmbp@gmail.com

Abstract

GST also known as the Goods and Services Tax is defined as the giant indirect tax structures designed to support and enhance the economic growth of a country. More than 150 countries have implemented GST so far. However, the idea of GST in India was mooted by Vajpayee government in 2000 and The Bill was passed by Lok Sabha on 6th May 2015 and referred to a Select Committee of Rajya Sabha for examination. GST Bill Passed in Rajya Sabha on 3rd August 2016 (03-08-2016) the Government of India seems committed to replace all the indirect taxes levied on goods and services by the Centre and States and implement GST by July 2017. With GST, it is anticipated that the tax base will be comprehensive, as virtually all goods and services will be taxable, with minimum exemptions.. However, there is a huge hue and cry against its implementation. It would be interesting to understand Impact and pros and cons of this proposed GST regimes in the Indian economy.

Keywords: GST, CGST, SGST, IGST



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Introduction:

GST is the Goods and Services Tax which is recently introduced by Government of India for the purpose of uniform taxation policy to accelerate the Indian economy. The Goods and Services Tax (GST) is a wide concept that simplifies the giant indirect tax structure by supporting and enhancing the economic growth of a country. GST is a comprehensive tax levy on manufacturing, sale and consumption of goods and services at a national level. Which will make India one unified common market. The Government GST regime seeks to replace excise duty, import duties, VAT and service tax regulations, along with other cess and surcharges, with three separate legislations namely CGST(central GST, collected by the central government), SGST(state GST, collected by the state government) and IGST(integrated GST, collected by the central government). GST would be applicable to all transactions of goods and service, and it to be paid to the accounts of the Centre and the States separately.

The Bill was passed by Lok Sabha in May 2015 and referred to a Select Committee of Rajya Sabha for examination. GST Bill Passed in Rajya Sabha on 3rd August 2016 (03-08-2016) the Government of India seems committed to replace all the indirect taxes levied on goods and services by the Centre and States and implement GST by July 2017. With GST, it is anticipated that the tax base will be comprehensive, as virtually all goods and services will be taxable, with minimum exemptions. GST the game changer: GST will be a game changing reform for Indian economy by developing a common Indian market and reducing the cascading effect of tax on the cost of goods and services.

Objective of the study:

The objectives of the paper are:

1. To study about Goods and Service Tax and its impact on the economy.
2. To examine benefits and opportunities of Goods and Service tax.

Research Methodology:

This research paper is relying on descriptive research. Both primary and secondary data has been collected

For more realistic result in research.

Primary Data: Primary data has been collected from rural retailer and shopkeeper of non branded items by conducting personal interview

Secondary Data: The research is also carried out depending on secondary data which is collected from Journals, News Papers, National and International Research Articles, Internet Websites etc.

Impact of the GST:

GST the biggest tax reform in India founded on the notion of “one nation, one market, one tax” is finally here. The moment that the Indian government was waiting for a decade has finally arrived. The single biggest indirect tax regime has kicked into force, dismantling all the inter-state barriers with respect to trade. The GST rollout, with a single stroke, has converted India into a unified market of 1.3 billion citizens. Fundamentally, the \$2.4-trillion economy is attempting to transform itself by doing away with the internal tariff barriers and subsuming central, state and local taxes into a unified GST.

The rollout has renewed the hope of India’s fiscal reform program regaining momentum and widening the economy. Then again, there are fears of disruption, embedded in what’s perceived as a rushed transition which may not assist the interests of the country.

PM Narendra Modi used the term for GST as a “good and simple tax”. The idea behind implementing GST across the country in 29 states and 7 Union Territories is that it would offer a win-win situation for everyone. Manufacturers and traders would benefit from fewer tax filings, transparent rules, and easy bookkeeping; consumers would be paying less for the goods and services, and the government would generate more revenues as revenue leaks would be plugged.

A midst economic crisis across the globe, India has posed as a beacon of hope with ambitious growth targets, supported by slew of strategic missions like ‘Make in India’, ‘Digital India’, etc. Goods and Services Tax (GST) is expected to provide the much needed stimulant for economic growth in India by transforming the existing basis of indirect taxation towards free flow of goods and services within the economy and also eliminating the cascading effect of tax on tax. In view of the important role that India is expected to play in the world economy in the years to come, the expectation of GST being introduced is high not only within the country, but also in neighboring countries and in developed economies of the world. Reduce tax burden on producers and foster growth through more production. This double taxation prevents manufacturers from producing to their optimum capacity and retards growth. GST would take care of this problem by providing tax credit to the manufacturer.

The Short-Term Impact of GST:

From the viewpoint of the consumer, they would now have pay more tax for most of the goods and services they consume. The majority of everyday consumables now draw the same or a slightly higher rate of tax. Furthermore, the GST implementation has a cost of compliance attached to it. It seems that this cost of compliance will be prohibitive and high for the small scale manufacturers and traders, who have also protested against the same. They may end up pricing their goods at higher rates.

Long- Term Impact of GST:

It is expected that GST would not just mean a lower rate of taxes, but also minimum tax slabs. Countries where the Goods and Service Tax has helped in reforming the economy, apply only 2 or 3 rates – one being the mean rate, a lower rate for essential commodities, and a higher tax rate for the luxurious commodities. Currently, in India, we have 5 slabs, with as many as 3 rates – an integrated rate, a central rate, and a state rate. In addition to these, cess is also levied. The fear of losing out on revenue has kept the government from gambling on

fewer or lower rates. This is very unlikely to see a shift anytime soon; though the government has said that rates may be revisited once the RNR (revenue neutral rate) is reached.

The impact of GST on macroeconomic indicators is likely to be very positive in the medium-term. Inflation would be reduced as the cascading (tax on tax) effect of taxes would be eliminated. The revenue from the taxes for the government is very likely to increase with an extended tax net, and the fiscal deficit is expected to remain under the checks. Moreover, exports would grow, while FDI (Foreign Direct Investment) would also increase. The industry leaders believe that the country would climb several ladders in the ease of doing business with the implementation of the most important tax reform ever in the history of the country.

On priority, it is up to the government to address the capacity building amongst the lesser-endowed participants, such as the small-scale manufacturers and traders. Ways have to be found for lowering the overall compliance cost, and necessary changes may have to be made for the good of the masses. GST will become good and simple, only when the entire country works as a whole towards making it successful.

In excess of 50 % customer products, the cost is expected to lessen. Services like dining, online shopping, telecom, banking etc will become costlier. Buyers should prepare themselves to pay higher bills for such services .Hailed as one of the biggest tax reforms of the country, the Goods and Services Tax (GST) subsumes many indirect taxes which were imposed by Centre and State such as excise, VAT, and service tax. It is levied on both goods and services sold in the country.

Positive Impact / Benefits of GST:-

1. Tax Uniformly: GST would change VAT all over India. This means that a business wouldn't have to suffer about keeping up with VAT compliances that are various in all state.
2. Major Tax Compliances: Central GST would replace – Service Tax, Central Excise Duty, Duties of Excise, Surcharges and Cesses and Customs Duty. State GST would replace – State VAT, State Cesses and Surcharges, Central Sales Tax, Tax on Advertisements, Lottery, Gambling, Luxury Tax, Purchase Tax and Entertainment Tax.
3. Efficient Transportation of Goods: It will be of large help to the logistics sector and will also result in the faster transportation of goods as there will be no hour long waits at the Sales Tax check posts across borders due to the elimination of various indirect taxes.
4. Boost to Startups :Startups are required to register for VAT if their turnover is more than 5

lakhs and in some states 10 lakhs. With the coming of GST, businesses with an annual turnover of over 10 lakhs are needed to register for GST.

5. Exposure to Foreign Investment : The goods manufactured within India will become more competitive in the international markets due to decreased costs which will, in turn, foster the growth of Indian exports.

6. Sectors Reap the Most advantages ; Cement, Building Materials, Metal, Automobiles, Entertainment, Consumer Durables, Fast moving consumer goods and Logistics.

Negative Impact / Disadvantages of GST:-

1. Proposed GST Rate Is Higher Than VAT ; The rate of GST is proposed to be larger than the current VAT rate in India, which although decreasing the price in the longer run, will be of help in cutting down prices of commodities.

2. Dual Control : A business will be indirectly controlled by both the Centre and the State in all tax-related cases. The State will lose autonomy to replace the tax rate which will be regulated by the GST Council.

3. Certain Sectors Will Face a Negative Impact: Sectors that are currently enjoying no excise duty or have enjoyed a lot of tax benefits will have to bear the brunt of a higher tax. These include Textile, Media, Pharma, Dairy Products, IT/ITeS, and Telecom. The same goes for products. It is supposed that the prices of the following commodities will increase – jewellery, mobile phones and credit cards.

4. Loss Incurred By the Manufacturing States : Since GST is commonly related to the manufacturing segment, most manufacturing states may incur losses.

Present Scenario of Core Sectors:

The stock market have reacted in a lukewarm manner by the amendment of the Constitution (in RajyaSabha) to introduce GST as a bill. This is because GST implementation can have a mixed impact across sectors. A direct impact would of course be an increase or decrease in the rate of tax compared with what each sector is currently paying. But a bigger, although more indirect impact would be the economies coming from a more efficient supply chain management. The latter would be the game changer in terms of which sectors make the most of such efficiencies. Some sectors are:

Auto: In the case of two wheelers, if the current taxes at 24% fall to 18%, manufacturers will likely pass on at least a part of such reduction to customers. Also there could be a marginally negative impact on the commercial vehicle space. Since GST is expected to ease movement

of goods within the country and remove logistical bottle necks it may increase commercial vehicle fleet productivity thereby reducing the need for adding too many vehicles in the fleet.

Consumer goods: A big positive that the consumer segment will experience the input credit on services that will now be available. This can aid margin expansion for companies. Currently retailers incur about 10% to 15% of their operating expenditure on rent on which service tax is levied. The retailers do not currently avail input credit on such service tax as they collect only VAT.

Logistics: GST is expected to create a single market for the whole nation. All the logistic companies can now focus on creating regional hubs rather than maintaining warehouses in each state. The logistics industry can therefore be expected to become more efficient with better usage of warehouses whilst bringing in higher level of automation. Transit time of goods between states is expected to reduce significantly as interstate check points where the freights are stalled to apply appropriate duty will be removed. This will also help bring down the cost of logistics companies. Here again, it will be the organised players who will be one up in terms of gaining from the efficiencies arising from GST implementation.

Capital goods: Lower taxes of 18% from the current 29-30% will help in the reduction of prices of the final output in the light electrical sector, leading to volume growth. In the industrial capital goods segment, lower cost of capex (as engineering goods become cheaper) can be a driving factor to revive investments by companies, provided a low interest rate scenario prevails when GST is implemented.

Cement: A reduction in the tax rate from the current 23-25% to 18% can lead to a benefit of Rs.300-500/ton. The cement sector currently operates on a carry and forward mechanism through agents to save on central sales tax to establish reach. Carry and forward agents store the final inventory in their warehouses and transport it to the required location. With the implementation of GST, CST will be subsumed and the entire distribution will happen only on actual business requirement resulting in savings through lower inventory carrying and distribution cost.

Media: Multiplexes pay a multitude of taxes in the form of entertainment tax, service tax and VAT. All these will now be subsumed if GST is implemented. Overall, this could work positively for the sector despite an increase in tax on advertising revenue. DTH operators can benefit from lower effective tax rates as state levied entertainment tax and service tax will get subsumed.

Metals: The demand for metal products is slightly price inelastic; meaning an increase or decrease in prices of metal may not adversely affect the demand. Demand in this space is more driven by capex plan and production capacity levels in various sectors. The tax burden for this sector can raise from the current 16% to 18%, but may not have much impact. The benefit for this sector will accrue from the various taxes such as entry tax, octroi and CST on their inputs getting subsumed.

Telecom: increasing tax rates from 15% to 18% will be mildly negative for the sector. This would be passed on fully to the post paid subscribers. While in the case of pre-paid, if the impact is not passed on immediately, it may affect the realization per minute in the medium term for companies. Also, it is noteworthy that the government wants to ensure that the end consumer is not overwhelmingly burdened with tax hikes. To this extent, sectors that have higher rates may find it hard to pass it on to the consumer immediately.

Banking and financial services: Fee based services will now attract tax at 18% instead of 15%

currently. This will result in increase in loan processing cost, insurance premium, and credit card

charges as the banks pass it on to the consumers. Hence while it may be neutral for the sector, consumers may feel the pinch here.

Information technology: The Indian IT industry derives 74% of its revenues from exports which is currently exempt from service tax. This will continue under GST as well. Of the total revenue negligible amount of it is derived from hardware sales and hence its impact will be neutral.

Infrastructure sector: The Indian infrastructure sector largely comprises power, road, port, railways and mining. And the indirect tax levy is different and unique for each of them, and this is complex in nature. Although this sector enjoys different exemptions and concessions as it is important on national front. With the implication of GST the multiplicity of taxes will be removed and it would increase the tax base with continuation of exemptions and concessions for national interest and growth.

Conclusion:

It can be concluded from the above discussion that GST will provide relief to producers and consumers by providing wide and comprehensive coverage of input tax credit set-off, service tax set off and subsuming the several taxes. The introduction of GST is thus

likely to improve the tax collections and boost India's economic development by breaking the tax barriers between the states and integrating India through a uniform tax rate. Efficient formulation of GST will lead to resource and revenue gain for both Centre and States majorly through widening of tax base and improvement in tax compliance. It can be further concluded that GST have a positive impact on various sectors and industry. Although implementation of GST requires concentrated efforts of all stake holders namely, Central and State Government, trade and industry.

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APPLICATIONS OF INFORMATION TECHNOLOGY IN COLLEGE LIBRARIES

Shri. Shridhar B Mayannavar

Librarian, Smt. L G S Government First Grade College, Savanur, Dist: Haveri,

State : Karnatak – 581118, Email Id: shridharmb@gmail.com

Abstract

Library is a part and parcel of any institution. It is soul of any learning institution. Library is associated with all academic and technical institutions, which is pivot of teaching – learning process. Library plays an important role in providing overall library and information services to the students and faculty members. We have just entered in new millennium and we have lot of challenges before us for keeping us in pace with modern development in information technology which have brought information explosion and information revolution. The paper attempts to discuss the development of information technology and its application in the library services and information technology enabled services fulfill the information needs of the users at the right time in right place to the right person.

Keywords: *Information Technology; ICT; Academic Libraries.*



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Introduction:

The impact of IT has been affecting the structure of the services of libraries to a great extent. There are various technologies that are used in the college libraries. The application of IT in libraries includes integrated library systems, database development, online search and retrieval services, new modes of document delivery and digital libraries. The major opportunities presented by the information and communication technologies to the libraries are mainly in areas, such as organization of information for use; provision of value added ICT based information services; library cooperation and resource sharing; management information systems; institutional repositories (digital local content); digital libraries; capacity building.

The following are the core library activities, where computers are being used to replace the manual operations:

Library Automation

The application of information technology, with an emphasis on advanced computers in the upkeep of library functions such as, acquisition, processing, circulations, periodical management and other maintenance jobs such as stock verification, binding etc. may be termed as a Library Automation. It is a new science of collecting, storing, processing and

transmitting recorded information in print or non-print format by using computers, and methods of communication.

Acquisition:

The computerization of acquisitions in the libraries can help not only in processing but also can be very useful tool for budget control, keeping a check on duplication of books and makes it easy for technical processing.

Serial control:

The automaton of serials helps in performing the functions in a systematic manner. These functions include: serial details, ordering new serials, renewals of current subscribed serials, list of journals received during a specific period, sending reminders for issues of periodicals, status of holdings, budget management, and management of bound journals, etc. The college libraries are being benefited by the automation of serial control as it helps in rendering the services more effectively and efficiently to the teachers and students in the colleges.

Circulation:

The automation of circulation functions that are being automated include the functions, such as to facilitate the loan of books, journals, videos, and tapes to borrowers; recording receipt of returned materials; tracking the status of books and journals that should be returned and managing user requests for books and journals from other libraries through inter-library loan.

On-line catalogue:

The On-line Public Access Catalogue or the OPAC has been the first of the functions that the libraries have initiated. The OPAC, which is a database of holdings of a library, is a gateway to library's collection. The OPAC is an electronic database that contains the same information about the authors, titles, subjects' and other information about the materials that a library owns. With the introduction of the Internet, most of the libraries have started making their OPACs accessible on the Internet so as to make the users access the holding of a that particular library.

Automated library and information services:

A number of libraries have been making attempts and efforts to provide services, such as article Indexing Service; Bibliographic Service; Circulation Services; Current Awareness Service (CAS); Electronic Document Delivery Service; Inter-Library Loan (ILL) Service; Internet Search Service; Literature Search Service; OPAC / Web-OPAC Service; Outreach Services; Reference Service; Referral Service; Selective Dissemination of Information

(SDI)Service; Union Catalogue Search Service; User Support Service in an automated library environment to their end users. In order to integrate the computerization of the above mentioned functions and to provide automated library and information services, the libraries are implementing an integrated library packages. With the advancement in the information and communication technologies, today the libraries have a wider choice of choosing suitable library software to effectively and efficiently integrate the resources and provide the services. A few library automation packages that made the libraries work wonders and received acclaim from the users for providing speedy services include: LibSys, E-Granthalaya, Koha, SOUL, etc. Library automation facilitates quicker and faster means of reaching out to the end users with the right information in no time. It is helpful in providing services like providing access to OPAC, documentation services, current awareness services and selective dissemination of information services to the users in the college libraries.

CD-ROMs :

The CD-ROM or the Compact Disc Read Only Memory has been a boon for the libraries to store huge amounts of data, due to its compactness, high storage and replicability. The technological development in the optical storage field has resulted in a number of products such Digital Video Disc and Blu-Ray Disc, which further enhanced the information storage and retrieval. A CD-ROM can store 650 megabytes of data, while a DVD can store up to 8 gigabytes and the Blu-Ray Disc could store double of the DVD. These information storage devices hold a large volume of structured data bibliographic, full text, multimedia and images types. Many of the bibliographic and full-text databases have been made available in these storage devices for easier and cheaper information storage and retrieval. These have been valued as off-line containers of electronic sources that are available in many libraries all over the world.

Library Websites:

A library web page or Universal Resource Locator (URL) facilitates single window access to various web enabled library services. An URL could be as simple as a library web page listing the services with some links to catalogue and external free and subscribed resources or may include advanced features like interactive helps and value added services such as subject gateways, self-help tools and frequently asked questions, and information about the library such as timings, calendar, rules and so forth can be hosted on the library website. Apart from

the ICT enabled conventional services, libraries are making use of the potential of internet and computing power to provide new and innovative services.

Library Networks :

The information technology has made it possible for the libraries to change the mode of co-operation and resource sharing from physical medium through electronic medium. In India, a number of library networks have been established during the period 1986 – 1995. Among these are the Developing Library Network (DELNET), New Delhi; Ahmedabad Library Network (ADINET), Ahmedabad; Bombay Library Network (BONET), Bombay; Pune Library Network (PUNENET), Pune; Mysore Library Network (MYLIBNET), Mysore; Calcutta Library Network (CALIBNET), Calcutta; and Information and Library Network (INFLIBNET), Ahmedabad. With the availability of sophisticated technology, the library cooperation and resource sharing have acquired another form, Library Consortia, which is an association of like-minded libraries to share and provide access to e-resources. Today, there are a number of consortia in India, such as Indian National Digital Library in Science & Technology (INDEST) Consortium; UGC INFONET Consortium, etc.

The Internet in libraries:

The Internet is a world's largest computer network, which enables the libraries to worldwide search and access to a large volume of information and information resources. The Internet has helped to integrate all library activities like email, discussion through list serves, support reference service through remote databases, avail interlibrary loan, ordering journals and books online, etc. Many libraries have been using the Internet for various purposes, such as searching on-line databases, making available the website, accessing e-resources, providing electronic information services, disseminating information, for providing web-based services to the users, etc.

Electronic Resources:

The commonly available electronic resources namely CD-ROMSs, OPACs, webdata bases, The Internet and other networked information sources are competing with, and in some instances replacing the print-based information sources in the libraries all over the world. The e-resources could be the books, journals, magazines, newspapers, thesis and dissertations, etc. in electronic form. The multimedia resources in the libraries include encyclopedias, dictionaries, databases, web pages/websites, user aided programmers etc. The multimedia

information resources and databases can be stored and retrieved on CD/DVD and on the Internet.

E-Journals:

E-journals are the most widely accessed or used e-resources. An electronic journal or e-journal is the traditional print version, which is disseminated electronically to the end user. The major portion in the library's e-resources is through the subscription of e-journals. Many publishers who offer subscriptions to print journals, sometimes also offer subscription to the electronic version of the journal free of charge. The back volumes of e-journals or the archive can be accessed by the subscribers mostly based on subscription. Some of the publishers who are providing e-journals include Emerald, Elsevier, Kluwer, Springer, Highwire, John Wiley, etc. The e-journals offer benefits, such as advanced notification of contents, links to articles and easy searches of current and old articles, etc to the users.

E-books:

The characteristics that led to the development of electronic books include: the advent of desktop publishing; growing acceptance of "paperless" publishing and widespread availability computer based communication networks. An electronic book or e-book is essentially a published book or a reference source that was in the electronic form or in the digital form and is distributed electronically. In order to read an e-book, a specialised tool in the form of e-book reader is required. Hence the e-book is not as popular as that of e-journal. The availability of reference sources such as dictionaries, encyclopaedias, yearbooks, etc. in electronic form on CD-ROMs and on the Internet made e-books popular in the libraries. The publishers are also increasingly using the modern Information and Communication Technologies coupled with electronic publishing to provide books accessible online. Some of the initiatives for the promotion of e-books include Net Library, Ebrary and Safari Books Online, etc. Traditional dictionaries of various types are now becoming available in different electronic media. The complete set of the world famous Oxford English Dictionary has been available since 1987 on CD-ROM. Reference books like, encyclopedias, handbooks, atlases etc are also available on CD-ROMs and even on the Internet. The advancement in publishing technologies provided an opportunity to the libraries around the world to offer their e-resources or the electronic information resources such as online databases, scholarly e-journals, research reports, encyclopedias, electronic books, etc., to their user community accessible online through the Internet.

Digitization and Digital Libraries:

Today, the libraries are burdened to deal with great amount of digital information and the need to make accessible the existing print collection in digital form. The process of converting paper documents into digital documents is known as digitization. The aims of digitization are to preserve the documents, to make accessible and reuse the information. A digital library can be defined as an organised collection of digitized material, i.e.–the material in digitized form and the digital material. Digital libraries are a natural progression from electronic document sharing. The main benefit of digital library is the ability to provide 24-hour, remote access to high demand or restricted materials for multiple concurrent users. Setting up a digital library can be done either by using off-the-shelf digital library products, document management products or library management products capable of digital library management; or in house system development using open archives software.

In order to provide access to wide range of electronic resources, that include full text documents, digitised collections, sound recordings, newspapers, rare documents, manuscripts, the libraries around the world have been digitizing and making the digitized collections available by developing digital libraries, which may vary in type and size of collections. Some of the digital library initiatives include Digital Library of India; Vidyanidhi Project at the University of Mysore, Mysore; Indian Institute of Technology, Delhi; Documentation Research and Training Centre (DRTC), Bangalore; Indian Institute of Management (IIM).

Institutional Repositories:

An Institutional Repository (IR) is “an electronic system that captures, preserves, and provides access to the digital work products of a community. The IR may be described as the collective intellectual output in the form of administrative, teaching and research material of an institution recorded in a form that can be preserved and exploited. The objectives of an IR are aimed at managing, preserving and making openly accessible the digital assets of an organisation. The use of Internet in organisations, especially in academic and research, have given rise to new ways of sharing information, knowledge and scholarly communications in the digital environment. The projects for creating IRs include DSpace (<http://dspace.org>), which was jointly developed by the MIT Libraries and Hewlett-Packard (HP) is a digital library system; OAIster (<http://oaister.umich.edu/o/oaister/>), a project of the University of Michigan aimed at providing access to freely available academic oriented digital resources collection; the e-Scholarship Repository of University of California

(<http://repositories.cdlib.org/escholarship/about.html>), the goal of this project was to facilitate and support scholar-led innovations in scholarly communication; and the Scholarly Publishing and Academic Resources Coalition (SPARC)(<http://www.arl.org/sparc>), aimed at promoting both open access journals and development of institutional repositories. In India, many of the research and development organisations and universities have developed IRs for disseminating their scholarly information and made their publications and research output accessible over the Internet. The universities and organisations involved in the development of the IRs include IIT, Delhi; INFLIBNET Centre, Ahmedabad; IIM, Kozhikode; DRTC, Bangalore, etc. The libraries are playing an important role in enhancing the visibility and importance of institutions in building, maintenance and sustenance of IRs. The IR has become a necessity for the organizations to preserve and to share the knowledge.

Social networking tools and applications:

The goal among academic libraries is to reduce the need for users to come to the library and “to repackage our materials into an environment that is more familiar to specific users”. Average Internet users “are creating knowledge repositories on Wikis, developing bibliographies through social bookmarking sites, building historical and cultural collections through media sharing applications, and forming relationships with like-minded individuals in social networking communities”. With the rise of electronic and Internet resources, students may never feel the need to step inside the physical library or use a librarian in their research. Thus, many academic librarians advocate reaching students in their preferred environments in order to extend library services beyond the traditional library walls. Social networking web sites are a new technology offering promising new outreach options for academic librarians. They provide a new platform for reaching students beyond the traditional library building and web site by allowing students to access librarians and the library’s resources without leaving the comfort of the web sites they use the most.

The use of social networking is only the latest option available for the libraries to reach the students. The major social networking tools used today by academic libraries include the social networking web sites such as Facebook (www.facebook.com) and MySpace (www.myspace.com); blogs such as Blogger (www.blogger.com); , wikis such as Wikipedia (www.wikipedia.org), social media web sites such as YouTube(www.youtube.com), Flickr (www.flickr.com), Second Life (www.secondlife.com), etc; and social bookmarking web sites such as Delicious

(www.delicious.com). Online social networking by academic libraries has many possibilities within their aim of student outreach. Some libraries may choose to use several social networking methods simultaneously while others may only use one preferred option. Yet, using the various social networking web sites available does not guarantee success or effectiveness as an outreach method. Several concerns about the use of social networking have been raised and must be considered by any academic library currently using social networking web sites or considering the implementation of social networking outreach programs.

Open Access :

The open access movement has had the attention of many of the organizations worldwide. Now many of the research organisations and governments have established open access digital repositories to promote access to their scholarly publications. And the number of such institutions is growing worldwide. Peter Suber, a very well known author on Open Access (OA), describes open access literature as digital, online, free of charge and free of most copyright and licensing restrictions. OA literature is freely accessible on the Internet. The aim of OA is to make available the literature freely to the researchers. What makes it possible are the Internet and the consent of the author or copyright-holder. There are two ways of delivering research articles, one is through open access journals and the other way is by creating OA digital repositories or digital archives. OA journals perform peer review and then make the approved contents freely available to the world. One can access the 'Directory of Open Access Journals' or the DOAJ (www.doaj.org), which has more than 6000 journals for free access in a variety of subjects. Similarly, the 'Directory of Open Access Repositories' or the Open DOAR (www.open_doar.org) provides links to open access repositories that have a wealth of variety of scholarly knowledge resources. The college libraries can pay attention to these open access resources to bring to the notice of their users and provide the services accordingly.

Open Source Software:

Open Source Software or the OSS is freely available software, which allows altering the source code and customizing the software functionality. Not all the OSS is free. The advantages of the OSS lie in its longevity, portability, quality, compatibility and response time. OSS is available in the form of system software and application software. The 'Linux' is the best example of OSS operating system. There are numerous examples of Open Source

Software applications in the libraries, such as Integrated Library Systems(ILSs) like Koha, which is an automation software package for the libraries; Digital Library Software, like Greenstone; Digital Repository Software, like DSpace; Content Management Software, like Moodle, etc.

RFID system:

Radio Frequency Identification is being used in the libraries for circulation processes – issues, returns, renewals, self check-outs/self check-ins and stock management. RFID does the same job for the libraries as barcode, but it offers a lot more advantages. RFID is based on radio frequency and microchip technologies. The components of an RFID system include the Tags that contain information about the document; Readers/Sensors, which detect and read the tags for information contained in them and the Server, which is the communications gateway among the various components and includes the circulation database. The advantages of using such a system are rapid charging and discharging (issue and return); high reliability; patron self charging and self-discharging; automated materials handling; high speed inventory management and long life of the tags.

Many libraries, like IITs, IIMs, and universities, in India have already implemented this technology in the libraries despite being considered as an expensive technology. As the prices are coming down for the tags, it is expected that more and more libraries would be in a position to take advantage of this technology.

CONCLUSION:

The college libraries are reorienting their activities with the help of information technology, which is essential for managing collection, providing improved and quality services, avoiding duplication of efforts, sharing resources with other libraries and for wider dissemination of information. The college libraries are no exception and this category of libraries are not far behind in the application of IT for the library operations and services so as to provide better facilities and services to their user community that primarily consist of students and the faculty members.

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LEARNING MANAGEMENT SYSTEM

Smt. Vijayalaxmi T Govannavar

Librarian, SSBSSMPH Govt. First Grade College, Kundagol. Dist: Dharwad ,

State: Karnatak– 5801117, Email Id: vijushrijit@gmail.com

Abstract

This article describes the emergence & excellence of Learning Management System (LMS) in Library and information Science education. The advent of LMS has given a new direction to learning and education Management. LMS typically provides a wide set of functionalities to support teaching, learning and research. LMS widely known for its immediate access to training, multiple course catalogs launch and track of new courses on a reduced cost, with greater consistency. The focus of an LMS is to manage students, keeping track of their progress and performance across all types of training activities. There are many LMS software tools are available in the market today, both open source and commercial. LMS tools are being used by educational institutions to enhance and support classroom teaching and offering courses to a larger population of learners across the globe.

Keywords: *Learning Management Systems; LMS*



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Introduction:

The developing societies like India are undergoing a tremendous change due to various factors. On the one hand the need for information is being felt by all sections of the society, on the other hand, new methods and techniques for accessibility of information and knowledge are developed at a faster rate than ever. The existing knowledge needs to be updated continuously for self-development and also for sustenance in the society. It is recognized now that education is not a one time affair spanning over a period of time. Education is now viewed as a continuous process of teaching-learning in the life of a person.

There are many factors which are responsible for the changing pattern of learning and education. While these are true for many other disciplines, LIS is not an exception. Now, the information plays a vital role and calls for better use of existing information services. The services need continuous innovation to meet the needs of various user groups particularly for those sectors that have economic significance. A striking change is witnessed in the economic aspect of LIS due to recent trend in all round development of the society in industrial productivity with innovations in product. The need for information to sort a wide range of societal issues – financial, legal, social and personnel problems is well recognized by all. The rapid growth in the emphasis being put on information technology in curricula even at the school level is witnessed in recent years. These are all to facilitate managing and accessing

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information. Revolutionary changes are also taking place in the higher education system. The **Learning Management System** is gradually taking a firm route in the education system recently. It is felt that **LMS** may play an effective role in triggering lifelong learning process. **LMS** is a technology driven platform that enables educational institutions and business organizations to move teaching, training and learning initiatives and programs on the Internet for **E-learning** to take place. It provides Internet/intranet based infrastructure for teachers, instructors, trainers and program directors to manage and track a student, employee, trainee's participation and performance in **E-learning**.

Need of LMS tool:

It's easy to let the technology determine how organization will use its learning management system. Therefore, it's important to clearly define and prioritize requirements before shopping in order to find the right LMS that will meet your organizations initial core requirements, as well as grow to meet subsequent requirements in the future. Once you've determined how you plan to use the LMS, you can match product functionality to your requirements.

Review of Literature:

Dang and Robertson(2010) reported an investigation on the impacts of the employment of a Learning Management System (LMS) in an EFL course. Data extracted from individual interviews with four undergraduate students in a Vietnamese university was analyzed to illustrate possible effects of LMS in students' ability to initiate, monitor and evaluate their learning process. The presentation went to with a discussion on the cyclic relationship among these three capabilities and students' perspective on socializing and academic activities. It concluded with implications for EFL teaching practices with the adoption of LMS and put forward suggestions for further research.

Das (2010) discusses that context aware E-Learning systems provide learning content according to a learner's context. In the existing context aware E-Learning systems there is no standardized set of context parameters considered and content is adapted based on a randomly considered set of parameters. In his work, a standardization of context model for context aware E-learning has been proposed. The design of the standardized context model requires that a learning object should not have a static monolithic structure but be flexible enough to be dynamically composed based on a learner's context. Hence, a flexible learning object model and its representation are defined in this paper. A content management system

which stores these flexible learning object constituents and assembles them dynamically based on a learner's context is also described.

Hao Shi (2010) conducted a study that Software Development is a core second-year course currently offered to undergraduate students at Victoria University at its five local and international campuses. The project aims to redesign the existing course curriculum to support student-centered teaching and learning. It is intended to provide a learning context in which learners can reflect on new material, discuss their tentative understandings with others, actively search for new information, develop skills in communication and collaboration, and build conceptual connections to their existing knowledge base. The key feature of the cross-campus curriculum innovation is the use of Blackboard, short for Blackboard Learning System, to assist in course content organization and online delivery. A well-defined and integrated case study is used throughout the course to provide realistic practical experience of software development. It allows students to take control of their own learning while at the same time providing support to those students who have particular learning difficulties. In this paper, the developed curriculum and the learning outcome are described. The e-Learning material and various Blackboard tools used for teaching and learning activities are presented. Finally, conclusion is drawn from classroom experience.

LMS-tool will serve the following objectives

- Align management's objectives with students/trainee/employees learning objective.
- Enhance skills and improve productivity/results on performance.
- Ease of Administration, Content placement and Communication.
- Adequate progress tracking and activities.
- Scalable to growing needs.
- Customizable to organizations needs
- Fast to Implement.
- Integrated E-commerce functionality.

The following functional requirements are recommended:

Administration tools: The LMS must enable administrators to manage user registrations and profiles, define roles, set curricula, chart certification paths, assign tutors, author courses, manage content, and administer internal budgets, user payments, and chargeback's. Administrators need complete access to the training database, enabling them to create standard and customized reports on individual and group performance. Reports should be

scalable to include the entire workforce. The system should also be able to build schedules for learners, instructors, and classrooms. Most important, all features should be manageable using automated, user-friendly interfaces.

In addition, the system should be able to identify employees who need a particular course and tell them how it fits into their overall career path, when it's available, how it's available (classroom, online, CD-ROM), if there are prerequisites, and when and how they can fulfill those prerequisites. Once learners complete a course, the LMS can administer tests based on proficiency requirements, report test results, and recommend next steps. In that capacity, LMSs are instrumental in assuring that organizations meet rigid certification requirements in such vertical markets as healthcare, finance, and government.

Content access: This involves the medium (e.g., classroom, CD-ROM, online, etc.) in which the content is delivered, the method (e.g., instructor-led, self paced, blended) in which the content is delivered, the languages in which the content is delivered and to whom the content is being delivered (e.g., employees, customers, partners, etc.).

Content development: Content development encompasses authoring, maintaining, and storing the learning content. This is where the issues of authoring-tool compatibility, version control, and re-usable learning objects are considered.

Content integration: It's important for an LMS to provide native support to a wide range of third-party courseware. When shopping for an LMS, keep in mind that some LMSs are compatible only with the supplier's own courseware, and others do little more than pay lip-service to learning content standards. An LMS supplier should be able to certify that third-party content will work within their system, and accessing courses should be as easy as using a drop-down menu.

Skills management: Skill assessment and management capabilities revolve around learners assessing their competency gaps. Skills assessments can be culled from multiple sources, including peer reviews and 360-feedback tools. Managers must be able to determine whether results are weighted, averaged, or compared to determine a skill gap. Businesses also might use this feature to search their employee base for specialized skills.

Assessment capabilities: It's a good idea to have an assessment feature that enables authoring within the product and includes assessments as part of each course. Evaluation, testing, and assessment engines help developers build a program that becomes more valuable over time.

Adherence to standards: An LMS should attempt to support standards, such as SCORM. Support for standards means that the LMS can import and manage content and courseware that complies with standards regardless of the authoring system that produced it. Beware: Unless the supplier certifies that the content will work on your LMS, plan on additional expenses.

Configurability: If an organization needs to completely re-engineer its internal processes to install an LMS or employ expensive programming resources to make changes to the LMS, then it's probably not a good fit. Also, it's helpful if IT and designers can access the LMS behind the scenes; they need to set processes and standards based on company policy. To make some systems IT and user-friendly, some LMS providers have user groups or customer advisory councils that provide insight into installing or upgrading systems.

Security: Security is a priority in any data system containing employee information and proprietary content. Security measures typically include passwords and encryption.

Methodology:

The Study, Learning Management System includes literature search and internet browsing. Many books, articles and reference sources having information on content creation process have been referred for gathering the required information. The latest information on the particular study was collected from various websites.

The approximate cost for the said project is as follows –

Category	Item	Cost
Hardware	Computers, Internet	50,000
Software	ecollege (Supporting Software's)	1,00,000
Man power and other overheads	2	50,000
	Total	2,00,000

Conclusion:

In competitive and technology oriented market, organizations / users have vast options to choose Open Source or commercial software. Generally, software tools can be chosen or customized based on the user requirements. **LMS** is an e-learning system that aims at providing students with online access to the various course contents using a single access point. **LMS** is accessible to all students for all the courses. **LMS** provides a convenient access to important information related to different subjects running through the semesters. It gives a brief picture of the proceedings for a particular subject which will prove to be very beneficial.

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SCHIFF BASES DERIVED FROM CARBONYL OXIMES AND SULPHANILIC ACID: APPLICATION IN ENVIRONMENT

Dr. Mayuri R. Joshi

Assistant Professor, Department of Chemistry, Maharashtra College of Arts, Science and Commerce, 246 – A, JBB Marg, Mumbai-400008, India. 1234mayurijoshi@gmail.com

Abstract

Applications of Schiff bases chelating compounds in wider quantitative analysis and sample preparations for chemical analysis have been reviewed. The synthesis and stability of Schiff bases chelates have been discussed in this paper. The wider applications in analytical field and latest applications of Schiff bases in green technology are found in progress.

The metal complexes have been screened for their antibacterial activity. *Escherichia Coli*, *Staphylococcus*, *Bacillus Cereus*, *Bacillus Subtilis* were studied on laboratory grown cultures, these yield several kinds of information which are of value in guiding and understanding their therapeutic use. The work reported here deals with the synthesis and spectroscopic studies of some Co (II) complexes with poly dentate Schiff bases. These Schiff bases were derived by condensing carbonyl oximes-like isonitrosoacetophenone, α -benzyl monoxime, isonitroso acetyl acetone with amines like sulphanic acid. The characterization of the complexes was done on the basis of elemental analysis, molar conductivity, spectral IR, electronic thermal analysis spectra. The metal complexes have been screened for their antimicrobial activity. The concentration required to inhibit various organisms and the effects of environmental conditions on their activity are of paramount importance. The complexes show moderate activity against (10-22 mm) the above mentioned bacteria. This shows that besides the complex formation, the nature of the metal ion has important role in the inhibition of the pathogenic activity of the bacteria. The analytical data suggests that the complexes can be formulated as $M_2L_2Cl_2 \cdot 4H_2O$ where $M=Co$. The conductivity measurement indicates that they are non-electrolyte in nature. The complexes are thermally stable, insoluble in water but soluble in organic solvent to varying extent. The room temperature magnetic susceptibility measurements indicate their octahedral geometry which is further supported by electronic absorption/diffuse reflectance spectra.

Keywords: carbonyloximes, sulphanic acid, metal complexes, structural analysis, Schiff bases



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Introduction

Schiff bases have received a great attention because of their potential biological activities such as anti-inflammatory, analgesic, antimicrobial, anticancer, antioxidant and so forth.

Synthesis, characterization and structure activity relationship (SAR) of Schiff bases are been studied worldwide. Several studies showed that the presence of a lone pair of electrons in sp² hybridized orbital of nitrogen atom of the azomethine group is of considerable chemical and biological importance (1). They interfere in normal cell processes by the formation of a

hydrogen bond between the active centers of cell constituents and sp² hybridized nitrogen atom of the azomethine group (2,3), Schiff bases also have other potential applicability as catalysts, intermediates in organic synthesis, dyes, pigments, polymer stabilizers (4), and corrosion inhibitors (5). Several studies show that metal complexes of Schiff base are more potent than free organic ligand (6). Lots of researchers reported that addition of transition metals into Schiff bases increases its biological activity (7). In coordination chemistry, Schiff bases have a key role in design and development of novel compounds having potent biological activities. Schiff bases are the intermediates in organic reactions and are further explored for their utility. Schiff base and their derivatives have attracted the attention of researchers for exploring various processes for development of new environmental-friendly technology (8). In the medicinal field, due to chemotherapeutic applications.

Experimental Analysis

Metal content was determined in the laboratory by the reported methods (8). C, H and N analysis were performed at the IIT Mumbai. The infra-red spectra of the ligands and of their metal complexes were recorded in KBr pellets in the 4000-400 cm⁻¹ region using a FTIR spectrum one supplied by Perkin Elmer instrument. The electronic spectra were recorded on Beckman Spectrophotometer, diffuse reflectance spectra of solid complexes taken on Carl-Zeiss VSU -2P spectrophotometer. The ¹H NMR spectra were recorded on a VXR-300S Varian Super Nuclear Magnetic Resonance spectrophotometer using TMS as an internal standard. ESR Spectra recorded on a variance-Line-112 using TCNE as standard. TGA analysis was carried out using a Shimadzu DT-30 recording thermal analyser in an inert atmosphere of nitrogen, from room temperature to 900⁰c. Antimicrobial studies: The *in vitro* biological screening effects of the investigated compounds were tested against the bacteria *Escherichia coli*, *Staphylococcus*, *B.cereus*, *Bacillus subtilis* were studied on laboratory grown cultures. Stock solutions were prepared by dissolving the compounds in DMSO and serial dilutions of the compounds were prepared in sterile distilled water to determine the minimum inhibition concentration (MIC). The nutrient agar medium was poured into Petri plates. A suspension of the tested microorganism (0.5 ml) was spread over the solid nutrient agar plates with the help of a spreader. Different dilutions of the stock solutions were applied on the 10 mm diameter sterile disc. After evaporating the solvent, the discs were placed on the inoculated plates. The Petri plates were placed at low temperature for two hours to allow the diffusion of the chemical and then incubated at a suitable optimum

temperature for 30 – 36 hrs. The diameter of the inhibition zones was measured in millimetres.

Synthesis of complexes

The metal complexes of Schiff base ligands were prepared *in situ* by the reaction of alcoholic solution of isonitrosoacetophenone with aqueous solution of sulphanilic acid and respective metal salt solution in 1:1:1 molar proportion. The pH of the solution was raised to 8.0 with 0.1 N NaOH solution when solid complexes were obtained (8). They were digested on water bath for about half an hour and filtered, washed repeatedly with hot water followed by 50% alcohol & dried in vacuum. Thus 1-phenyl, 1-hydroxyimino ethylideneimino benzene-4-sulphonic acid complexes were obtained. (HPEIBSA) [L₁]

For (HBEIBSA) [L₂] ligand complexes chelates were left overnight and filtered next day. They were washed thoroughly with hot water, 50% alcohol & dried in vacuum.

For 1-acetyl 2-methyl 1-hydroxy imino 4-sulphonic acid (HAMEIBSA) [L₃] chelates were digested on water bath for an hour and kept overnight, next day they were washed several times with hot water 50% alcohol & dried in vacuum.

RESULTS AND DISCUSSION

All the metal complexes are intensely coloured. They are thermally quite stable, as shown by their high decomposition temperatures, which indicate strong metal to ligand bonding solids. The complexes are insoluble in water, ethanol, methanol, chloroform, carbon tetrachloride etc. but soluble in DMF and DMSO. The complexes dissolve in alkali like sodium hydroxide giving colour, indicating the presence of a free oxime group, suggesting oximino proton is not replaced during complexation. The elemental analysis show 1:1 ligand metal stoichiometry for all the complexes. The analytical data along with some physical properties of the ligand and metal complexes are reported in Table 1. The molar conductivities of 1×10^{-3} mhos cm² mol⁻¹ solutions of the complexes in nitro benzene indicate their non-electrolytic nature (9). The elemental analysis suggest 1:1 (metal:ligand) stoichiometry for all the metal complexes. They are formulated as $M_2L_2Cl_2 \cdot XH_2O$, X=4, M=Co, here L represents HPEIBSA, HBEIBSA and HAMEIBSA.

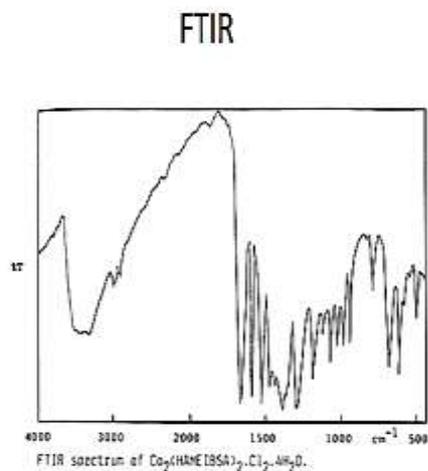
C, H, N, S & Cl analysis of the complexes suggest 1:1 metal ligand stoichiometry for the metal complexes & indicate that the complexes can be formulated as $M_2L_2Cl_2 \cdot XH_2O$ where X= 4 when M= Co(II), L represents deprotonated ligands HPEIBSA, HBEIBSA & HAMEIBSA.

Table 1. Physical and Analytical Data of the metal complexes

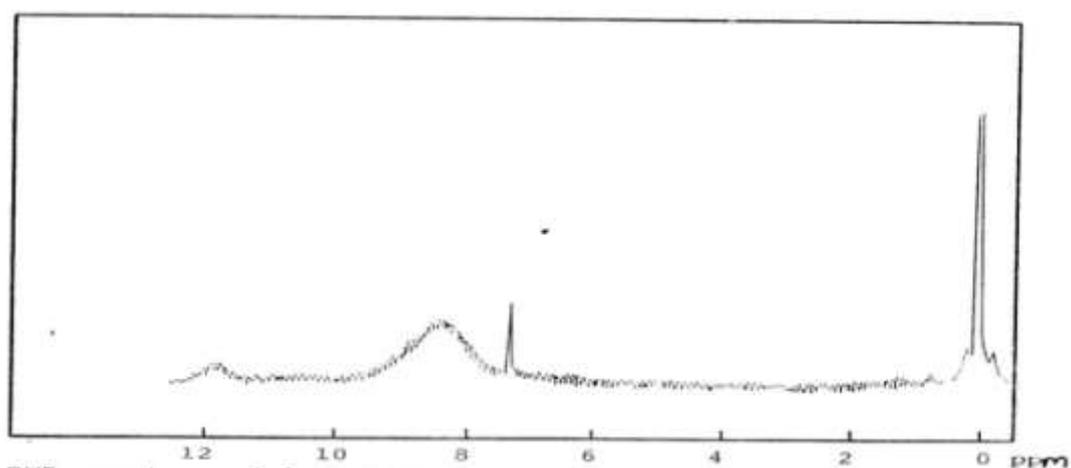
COMPLE X	Colour	M.P (°C)	Elemental Analysis							
			M	C	H	N	S	Cl	Molar conductanc e	μ eff
Co ₂ (L ₁) ₂ Cl ₂ 4H ₂ O	Orange	160	13.2 (13.6)	37.8 (38.80)	3.2 (3.46)	6.4 (6.46)	7.2 (7.39)	8.0 (8.08)	.338	4.0 3
Co ₂ (L ₂) ₂ Cl ₂ 4H ₂ O	Reddis h brown	195	11.7 (11.58)	47.0 (47.17)	3.5 (3.73)	5.2 (5.50)	6.0 (6.28)	6.4 (6.88)	.134	4.3 1
Co ₂ (L ₃) ₂ Cl ₂ 4H ₂ O	Reddis h brown	198	14.0 (14.27)	31.3 (31.96)	3.4 (3.63)	6.5 (6.78)	7.3 (7.74)	8.2 (8.47)	.130	4.4 8

The infrared spectra of the free carbonyl oximes were compared with those of their Co(II) complexes to determine the bonding mode of the ligands to the metal in the complexes. The strong C=O stretching vibrations, in HINAP(10) is absent in the spectra of the metal complexes corresponding ligands. The observations confirm the successful replacement of carbonyl oxygen by imino nitrogen during Schiff base formation prior to the in situ formation of the complexes. The spectra of the parent carbonyl oximes shows strong and broad absorption band in the region 3300 cm⁻¹, which is due to ν O-H band due to =NOH. The FT-IR spectra of the metal complexes reveal a band in the region 3246-3398 attributed to O-H stretching vibrations of free =NOH group (11). It is also corroborated by PMR spectra of complexes. It may be concluded that sulphonic group is deprotonated on the basis of Pka values of -SO₃(12) group, The N-O stretching vibrations in the spectra of complexes are in the range of 883-1024 cm⁻¹ indicating a shift bonding through deprotonated free oxime. The coordination of azomethine nitrogen is confirmed by the presence of bands in the 1590-1598 cm⁻¹ region in the ligand which underwent a shift to a lower frequency after complexation (10). All complexes show extra bands in the 515-618 cm⁻¹ and 413-492cm⁻¹ region assigned to ν (M-N) and ν (M-O)(11) stretching vibrations. The medium or weak intensity bands at 355-380 cm⁻¹ is due to terminal M-Cl. This data is in good agreement with literature values(12). Thus these Schiff bases behave as multi-dentate ligand coordinating through the deprotonated sulphonic group and azomethine nitrogen azomethine nitrogen the presence of an ionised -SO₃ is indicated by 1120-1160 cm⁻¹(13). Selected IR bands for the ligands and their metal complexes are represented in Fig 1 along with the IR spectral data (cm⁻¹)

TABLE 2.I.R. Spectral data of Co(II) and complexes (cm⁻¹)



Complexes	ν O-H H ₂ O/NOH (cm ⁻¹)	ν C=N Azomethine (cm ⁻¹)	ν C=N Oximino (cm ⁻¹)	ν N-O (cm ⁻¹)	ν M-N (cm ⁻¹)	ν M-O (cm ⁻¹)
Co ₂ (L ₁) ₂ Cl ₂ ·4H ₂ O	3546/3380	1596	1564	896	568	422
Co ₂ (L ₂) ₂ Cl ₂ ·4H ₂ O	3540/3370	1596	1514	923	560	437
Co ₂ (L ₃) ₂ Cl ₂ ·4H ₂ O	3545/3246	1593	1532	1027	504	438



PMR of Co₂(L₁)₂Cl₂·4H₂O

PMR spectra

Spectra show increase or the positive shift indicates that the proton of the =NOH function is not replaced during complex formation. The phenyl protons are observed as complex multiplets in the range 6.9 -7.7 δ . (15)

Table 3.Pmr Spectral Data

COMPOUNDS	SOLVENT	OBSERVED SHIFT IN PPM	ASSIGNMENT
HINAP	DIOXAN	11.40	=NOH
		8.40	-CH
		7.80	-C ₆ H ₅
	CDCl ₃	9.06	=NOH
		8.13	-CH
		8.04	C ₆ H ₅
HBMO	CDCl ₃	11,1 7.8-8.3	=NOH -C ₆ H ₅
HINAA	DIOXAN	11.35	=NOH -CH ₃
Co ₂ (L ₁) ₂ Cl ₂ 4H ₂ O	DMSO	12.6	=NOH
		6.9-7.7	C ₆ H ₄
		8.2	-CH

Electronic and diffused spectra

The electronic spectra of the Co(II) complexes show charge transfer transition band in the range 26310-28570, 28240-29850 cm⁻¹. They do not show d-d transition because of their poor solubility in suitable organic solvents.

The diffuse reflectance spectra of three Co(II) complexes diluted with MgCO₃ reveal following features; A broad weak band/hump around 7142-9090 cm⁻¹ & an intense band between 18518-23809 cm⁻¹.

The μ_{eff} for Co (II) complexes was found in the range of 4.03-4.48 B.M. which is greater than spin – only moment of 3.87 expected for three unpaired electron in high spin cobaltous complexes.

The actual value depends on the extent of orbital angular momentum (L) remaining associated with the ground state orbital triplet. Taking in to consideration the analytical data, the observed magnetic moments of the Co (II) complexes appear to be consistent with their expected octahedral geometry. Relatively lower observed magnetic moments values indicate the possibility of some antiferromagnetic exchange interaction which may be responsible, at least in part, for the observed magnetic moments. If so, it could be explained as due to the presence of unpaired electron in a t_{2g} orbital which is directed towards π orbitals of the

bridging ligand, thus facilitating the interaction. Alternatively quenching of the orbital contribution may also be partly responsible for the observed magnetic moments.

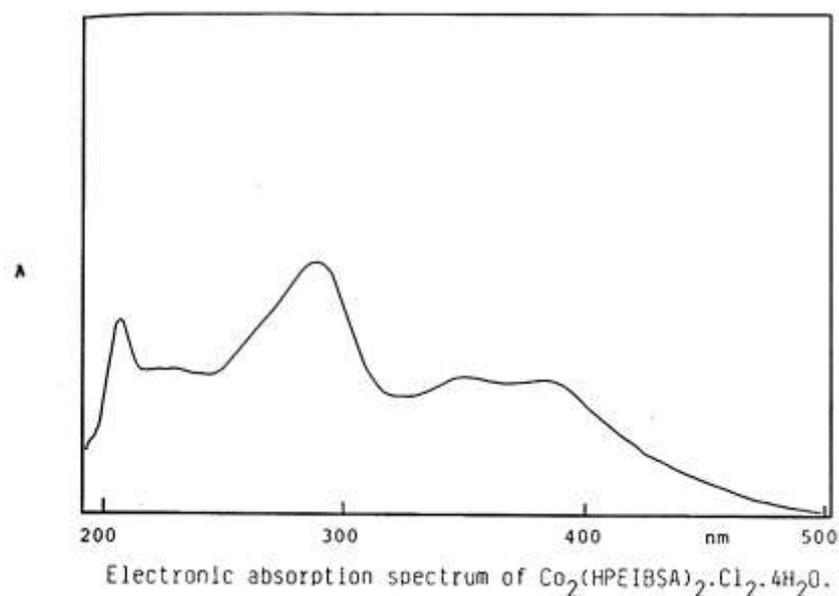
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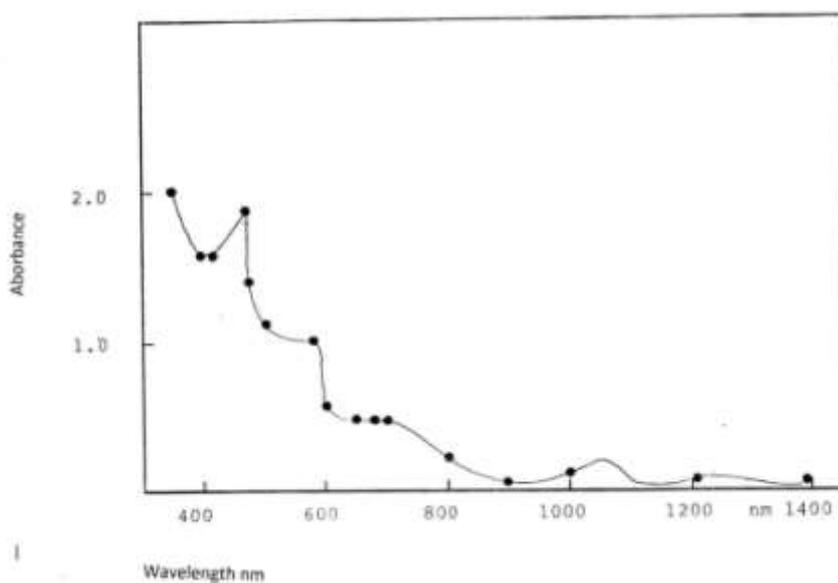
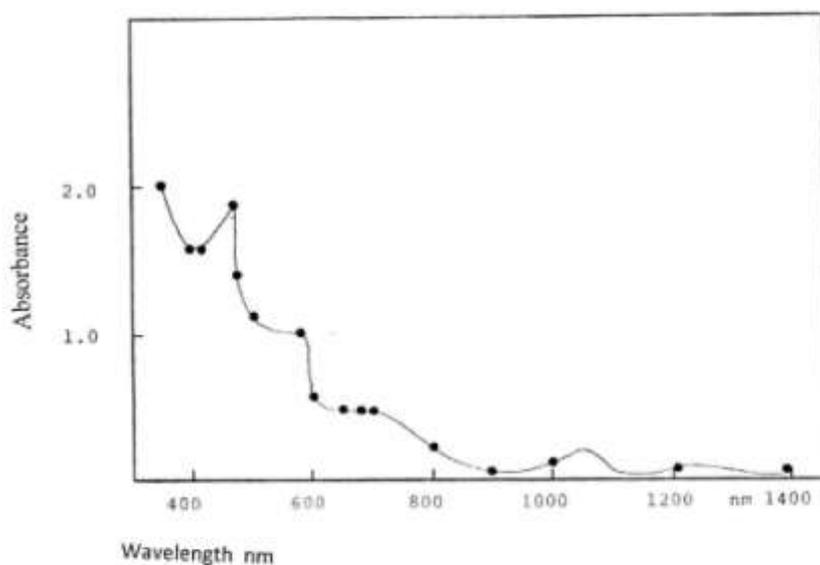
The actual value depends on the extent of orbital angular momentum (L) remaining associated with the ground state orbital triplet. Taking in to consideration the analytical data, the observed magnetic moments of the Co (II) complexes appear to be consistent with their expected octahedral geometry.

TABLE 4. Diffuse reflectance spectral data for the solid Co(II) complexes

Complexes(II)	${}^4T_{1g(F)} \rightarrow {}^4T_{2g(F)}$ (cm^{-1})	${}^4T_{1g(F)} \rightarrow {}^4A_{2g(F)}$	${}^4T_{1g(F)} \rightarrow {}^4T_{1g(P)}$	Dq	B'	β	v_2/v_1
Co ₂ (L ₁) ₂ 4H ₂ O	9090 (9,262)	17,857	18518	876.7	802.6	.826	1.96
Co ₂ (L ₂) ₂ 4H ₂ O	7,142	14,705 (15,348)	19230	756.3	833.9	.858	2.06
Co ₂ (L ₃) ₂ 4H ₂ O	7,142	15,384	23,809 (20,367)	824.2	855.0	.923	2.15



- The electronic spectra of the Co(II), complexes show charge transfer transition band in the range 26310-28570, 28240-29850 and 23180-27770 cm^{-1} respectively .They do not show d-d transition because of their poor solubility in suitable organic solvents.
- The diffuse reflectance spectra of three Co (II) complexes diluted with MgCO_3 reveal following features; A broad weak band/hump around 7142-9090 cm^{-1} & an intense band between 18518-23809 cm^{-1} .



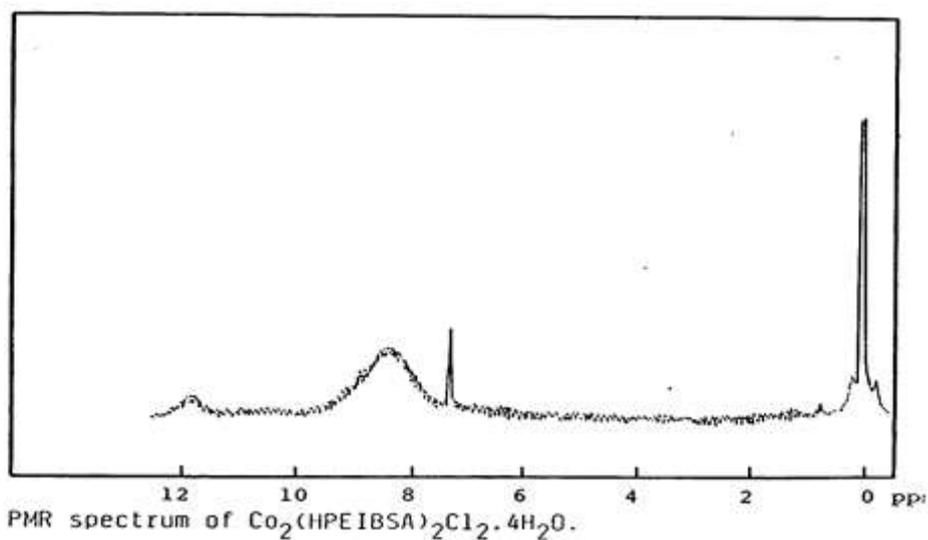
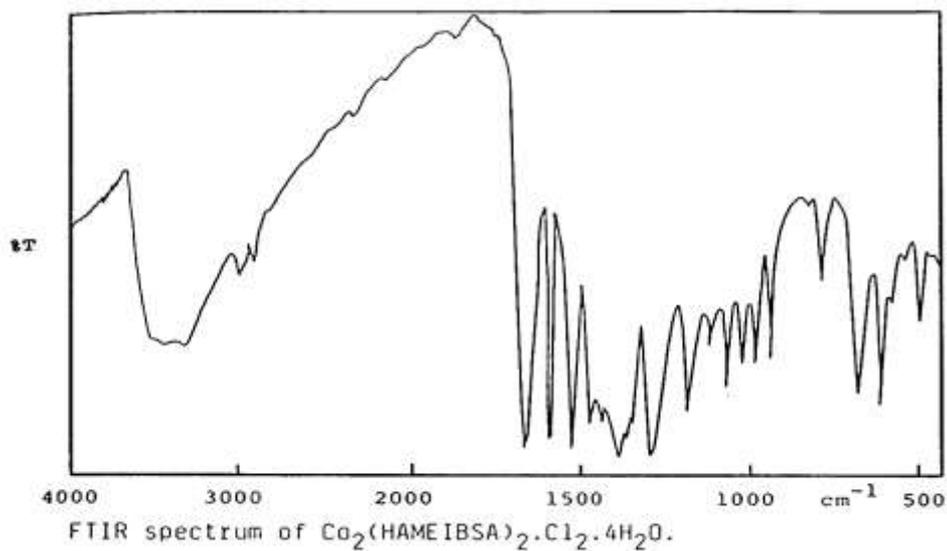


Table 5. Electronic Spectral Data Of Complexes

Complex	Band Positions (cm^{-1})		
$\text{Co}_2(\text{L}_1)_2 \text{Cl}_2 \cdot 4\text{H}_2\text{O}$	48,780	34,480	28,570
$\text{Co}_2(\text{L}_3)_2 \text{Cl}_2 \cdot 4\text{H}_2\text{O}$	47,610	40,000	35,710

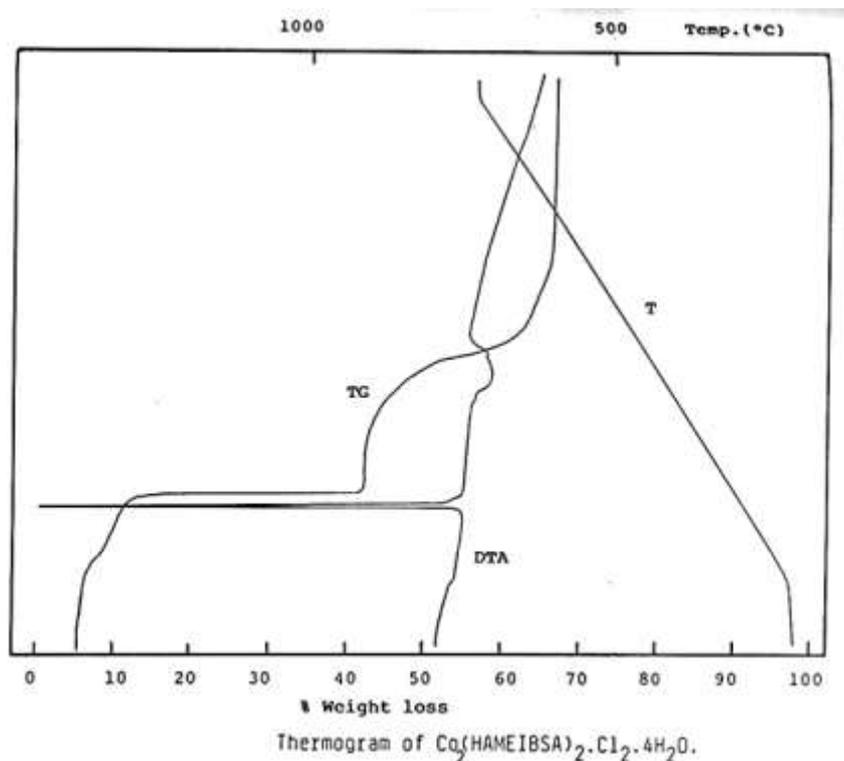


Table 6. Thermal Decomposition Data Of $\text{Co}_2(\text{Hameibsa})_2\text{cl}_24\text{h}_2\text{O}$

Ligand/complexes	Temperature range [C ^o]	% weight Loss	
		observed	Calculated
Cl ₂	~190	7.0	7.42
Cl ₂ +4(C ₆ H ₅)+2(C=NOH)	~480	49.0	48.64

Thermal studies shows that they are thermally stable to varying degree. The complexes show loss in weight up to about 100 - 110 C. This observation suggests (1-1.5%) the absence of any lattice water or water of crystallization. It clearly indicates the nature of water molecules present as being coordinated to the central metal ion by loss of coordinated water in the temperature range 120 -220 C with further increase in temperature the complexes show decomposition by fragmentation and thermal degradation of the organic part of the metal complexes, finally resulting into corresponding metal oxide(16).

Conclusion

It was concluded that Co(II), complexes exhibit Octahedral binuclear geometry with $\text{M}_2\text{L}_2\text{Cl}_24\text{H}_2\text{O}$ stoichiometry. Co (II) complexes were characterized by elemental analysis, conductance measurements, IR, ESR, UV-VIS spectra, Thermal studies. On the basis of

above data Co(II),Ni(II)complexes derived from Schiff bases appear to behave as Paramagnetic moment and binuclear nature of the complex, ligand coordinating through the deprotonated sulphonic and azomethine nitrogen in Co(II) complexes and exhibit octahedral,binuclear geometry.

Acknowledgement

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ROLE OF EMPLOYMENT & ASSETS HOLDING IN FREEDOM OF MOVEMENT & SOCIAL PARTICIPATION WOMEN'

Dr. Dilip M. Patil

Jashbhai Maganbhai Patel College of Commerce, Goregaon, Mumbai

Email-ID: dilippatil0602@gmail.com

Abstract

*The overall development of women has always asked for their access to resources and autonomy over decision making. Freedom of movement & Social participation are considered as the key indicators of women empowerment. It is more often identified that, women get an access to economic resources, freedom and social participation but not by their self-decision. The present study has tried to analyze the women's decision making on **Freedom of Movement and Social Participation** w.r.t. their access to employment and asset holding. The study included information from 348 randomly selected women in Mumbai. In the analysis data revealed that, Asset holding has no significant impact on their decision-making on Freedom of movement. However, it has significant impact on their decision-making w.r.t. Social participation. The ANOVA technique applied shows that, mean no of decisions on Freedom of movement & Social participation differ significantly by Income level. It should also be noted that, the sample of 348 women is quite small as compare to population size. hence the results could be more informative & different if the sample size is sufficiently large in the range of 2000 to 3000.*

Keywords: Asset holding, Freedom of Movement, Self-decision, Social participation



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1. INTRODUCTION:

Women's equal access to and control over economic and financial resources is critical for the achievement of gender equality and empowerment of women and for equitable and sustainable economic growth and development. Women's economic inferiority is correlated with their subordination to men in the society. The overall development of women has always asked for their Freedom of movement & Social participation by their self-decision

Freedom of movement

Freedom of movement is a fundamental right of a human being. It is the ability to move about freely outside the home for own wellbeing and/or the other family members. It is in large proportion seen that, girls' opportunities for schooling and women's access to health care are affected by the social costumes and traditional belief. Freedom of movement can empower women economically through access to markets and income-generating activities. Though women are granted freedom of movement by law in most of the countries their

mobility is constrained by social norms within households and communities, by transportation and other infrastructure related barriers. According to world development report (WDR2012) *social norms* were the most frequently reported constraint on mobility in a large multi-country study followed by public safety.²⁵ In 23 of 117 countries for which we have data, national laws restrict women's ability to work outside the home and, in at least 20 countries, married women cannot apply for a passport in the same way as men.³⁰ In some countries, these restrictions intersect with other constraints – in

Social participation:

Active participation and representation of women in government is necessary to expand their voice in society and have a say in policy making.

With access to education, women get more exposure towards media, awareness of their rights, more access to resources, better communication skill. This gives them more freedom of movement and freedom from domestic violence. At the same time economic empowerment increases their bargaining power in the family decisions and more say in financial decisions. Education helps women to gain independence from the social & family constraints of patriarchal traditions.

The present study is an attempt to analyze effect of economic empowerment & asset holding by the women on their freedom of movement & social participation.

Operational definitions:

- **Women:** Since the study is based on working women, 'women' referred to working women if not stated.
- **Income:** Any income generated by employment or small business activity
- **Asset:** Asset is defined in terms of House or any other immovable asset may be held by Self(in own name) or Joint (with husband or any other family member)
- **Decision Making Power:** the ability of women to make decision on what to do for their own and children's health care need.
- **Self-decision:** Decision taken by women alone without consulting her husband other family members.
- **Freedom of Movement:** Decision to go out or visit to friends & relatives by self-decision
- **Social participation:** Women's active participation in the social & political activities in the house as well as in society by self-decision

2. REVIEW OF LITERATURE:

Blumberg R.L. (2005), in his study based on 61 societies argues that boosting women's relative control of income and other economic resources has positive effect on both gender equality and development that female economic empowerment. The study says that, with greater economic power, women gain more say in household decisions and tend to spend their own money proportionately on the nutrition, health and education of daughters as well as sons.

(Kishor et al. 2009) in their report on NHFS-3 data states that, women's control over earnings increases with education level and wealth. The report revealed that,

- One in three women who are not working do not have say in decision making.
- There is strong evidence of continued son preference in India.
- Households headed by females are over-represented in the lowest wealth quintiles and under-represented in the highest wealth quintiles.

The data also finds that female-headed households are more likely to be economically vulnerable than male-headed households. This appears obvious as these women households have the responsibility of the livelihood of the family members which makes them vulnerable to male dominated practices in the society.

Nayak and Bidisha (2009) carried out a study to analyze the status of women empowerment in India using indicators viz. women's household decision making power, financial autonomy, freedom of movement, political participation, acceptance of unequal gender role, exposure to media, access to education, experience of domestic violence etc. based on data from different sources.

The study observed that access to education and employment are only the enabling factors to empowerment, achievement towards the goal, however, depends largely on the attitude of the people towards gender equality.

(Madhvi et al. 2013) made an attempt to assess the increase in the income levels and decision making power in the business activities of women entrepreneurs in draught prone district (Anantapur) in Andhra Pradesh State. The study is based on a sample of 300 women entrepreneurs selected from the district.

The data reveals that 92.34% of women entrepreneurs experienced change in their income levels in the positive direction while 91.67% of entrepreneurs reported positive change in their decision making ability in selected area. From the study it can be noted that

financial independence & improved income level brings confidence among the women which increases their decision making ability.

However, the study does not communicate any information on certain points and has some limitations as stated below,

- The factor change is measured with is not mentioned
- No reasons are given or identified for the positive or negative changes in the income of the women entrepreneurs

Hence from the data we can assume that the authors mean to communicate change(increase) in the decision making power as a result of economic empowerment.

Jose Sunny (2008) in his paper has done a detailed analysis of paid employment and female autonomy in India. The main focus of the study is to evaluate the claim of paid employment for the enhancement of women's autonomy in India. The study examines two interrelated issues: a) Whether poverty induced paid employment contributes significantly to women's autonomy in the household; and b) Does the extent of women's autonomy in the household vary with varying types of women's paid employment? The study reveals some of the important observations as below:

- Participation in paid employment is necessary to sustain and enhance employed women's autonomy. However, the poverty induced paid employment or low level jobs have little influence on the autonomy level.
- Participation of women in decision-making does not necessarily indicate the autonomy.
- Self-employment is significantly associated with the higher level of autonomy even more than regular employment.
- Over one-third of currently married women do not even participate in important decisions such as decisions on their own healthcare and major purchases within the household.

The study concludes that participation of women in paid employment benefits to women's autonomy and hence women participation in workforce should be acknowledged.

Singh and Gupta (2013) in their study pointed out that, education & economic empowerment are the key prerequisite to overall empowerment of women. Other than these changes in women's mobility, intra-household decision-making and social interaction are necessary. Authors also say that women empowerment is not possible unless violence against
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women is removed from the society and gender equality is accepted as a fundamental principle of human existence.

3. OBJECTIVES, HYPOTHESES AND METHODOLOGY

3.1. Objectives & Research Question: The present study has following objectives.

- To measure and analyze decision making on *Freedom of Movement & Social Participation* of working women in terms of self-decision
- To study the effect of income level on decision making w.r.t. Freedom of movement & Social participation

Research Question: The study raises the question on,

- Is there significant relationship of paid employment & asset holding by women on their *Freedom of Movement* and *Social participation*

3.2. HYPOTHESIS:

- The null hypothesis is evolved to examine the influence of *Income* and *Asset holding* on self-decision making of women on their *Freedom of Movement* and *Social participation*

3.3. METHODOLOGY:

Data collection: The study is based on the primary data collected in western suburb of Mumbai. A random sample of 348 women is drawn using simple random sampling method. The well-documented questionnaire collected the information on the socio-economic characteristics of working women from different religion and their decision making on financial matters.

Characteristics of respondents included-

- Socio-economic characteristics:** Age, Education level, Income level & Asset holding
- Area of Decision Making:** *Freedom of Movement & Social Participation* with below stated indicators

Freedom of Movement

Go out with friend/s

Go out alone

Going and staying with parents or siblings
house

Going out with friend/s & colleague(s)
issues

Social participation

Attending social/ political gathering alone

Working for any social organization NGO

Holding any spiritual, social functions in the

Taking part in campaign for social/women

Joining a social club/political party

Statistical techniques used: Tabulation, Pie-Charts, Chi-square test & ANOVA

4. DATA ANALYSIS, RESULTS AND DISCUSSION:

4.1.Socio-economic characteristics of the respondents

Table no 1. Women by Age & Education level-

AGE	EDUCATION LEVEL					TOTAL
	NONE	SSC	HSC	GRADUATE	PG	
BELOW 25	4	4	16	13	4	41
26TO 35	30	40	40	44	19	173
36TO 45	6	12	36	41	22	117
46+	0	1	6	3	7	17
Total	40	57	98	101	52	348

- More than half (56%) women have education level up to H.S.C. only of these 68.71% are in the age group less than 35 years.
- Only 52(14.94%) women have highest education level of PG

Table: 2- Women by Age and Income level

AGE(in years)	INCOME LEVEL (in 1000 Rs) per month					Total
	Below10	11 to 20	21to 30	31to40	40+	
BELOW 25	23	12	4	0	2	41
26TO 35	98	41	24	3	7	173
36TO 45	51	38	13	5	10	117
46+	7	5	3	0	2	17
Total	179	96	44	8	21	348

- About 80% “more than three quarter” earn below Rs.20000/- per month
- Only 20.41% earn more than Rs.20000/- per month
- (Only 28 (2.01%) earn in the range of Rs.31000/- to Rs.40000/-. Whereas, 81(5.83%) earn income above Rs.40000/- per month.

Hence we can say that, the data represents more women from lower income group.

In total of 348 working women,

- Maximum 173 (50%) are in the Age-group 26 to 35years of whom 98(earn less than Rs 10000/- p.m.
- Only 6.03% women earn above Rs 40000/- p.m. of whom more than 50% are of age above 35 years.

- Almost 79% (285) women earn income Rs 20000/- or less.

This shows that, the sample includes women max in the age group below 35years & earning less than 20000/- p.m.

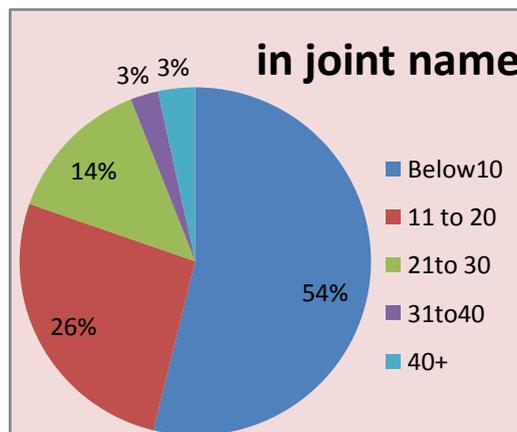
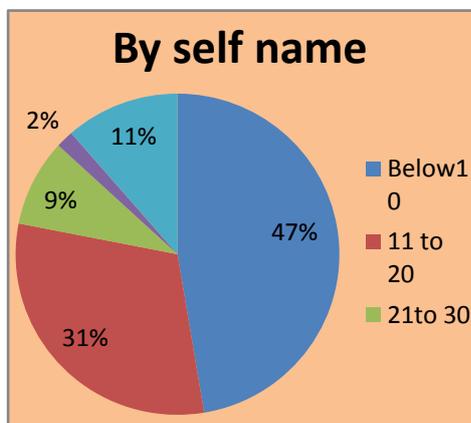
This shows that, by education level very few women are in the highest as well as lowest education level. At the same time majority of them are in Lower (below Rs. 10000/-) income group. Hence, we can say that, the sample represents working women from lower income group with average education level.

4.2. Women by Income & Asset holding

Table: 3- Women by Age and Income level

Income level	Assets holding		
	Self	Joint	Total
Below10	54	126	180
11 to 20	35	62	97
21to 30	10	32	42
31to40	2	6	8
40+	13	8	21
Total	114	234	348

\Fig No.1. Working women by Education Level Fig No.2. Working women by Income Level



- 13% of women are having assets in their name against only 6% in Joint name in the higher income group. Otherwise
- The percentage of women having assets in joint name is more than in own name in all income groups except women earning income in the range Rs.11000/- to Rs.20000/- p.m.

4.3. Analysis on Decision Making w.r.t. Asset holding: Self-decision of working women is obtained on the specified indicators of decision-making and shown in the table below.

Table:4- Women by no of decisions taken on Freedom of movement

Assets holding	No of decisions					Total
	0	1	2	3	4	
Self	12	34	44	22	2	114
Joint	45	66	66	47	10	234
Total	57	100	110	69	22	348

- We can note that, in the group of women own assets by self 38.6% (highest) take only 2 decisions on Freedom of movement. Whereas only 27.19% of these women take only 1 decision on their own.
- The proportion of women taking 3 or 4 decisions is more for the women who own the assets jointly as compare to women who own the assets by self.

Test of independence:

Relationship between Asset holding and No of decisions taken on Freedom of movement by women is tested using Chi-square test (Ref.Table No.4). The hypothesis of no significant relationship is stated as below.

Ho₁: Decision making of women on *Freedom of Movement* has no significant relation with their *Asset holding*

H₁₁: Decision making of women on *Freedom of Movement* is significantly relation with their *Asset holding*

Test Statistics- Chi-square statistic

Chi-square value = 7.66 < 9.48 with 4 d.f. at 5% l.o.s

p-value = 0.10 > 0.05

Decision: Accept Ho₁

Conclusion: The sample shows that, Asset holding has no significant impact on their decision-making on Freedom of movement

Table: 5- Women by no of decisions taken on *Social Participation*

Assets holding	No of decisions taken						Total
	0	1	2	3	4	5	
Self	10	31	16	17	26	14	114
Joint	26	32	41	48	65	22	234

- We can note that, in the group of women own assets by self almost 50% of the women take 2 or less decisions same proportion is taking 3 or more decisions

Test of equal mean differences on Freedom of Movement by Income level

H₀₃: Mean no of decisions do not differ significantly over the income level

H₁₃: There significant difference in the mean no of decisions taken by women in all the income levels

Table: 7- ANOVA: Single factor to test the signify cant difference in group means

Source of Variation	SS	df	MS	F	p-value	F crit
Between Groups (income level)	3971.44	4	992.86	7.209265	0.000916	2.866081
Within Groups	2754.4	20	137.72		Reject Ho	
Total	6725.84	24				

Conclusion: mean no of decisions differ significantly by Income level.

Table: 8- Women by no of decisions taken on **Social Participation & Income level**

Income level	Social Participation						Total
	0	1	2	3	4	5	
Below10	26	38	38	32	35	11	180
11 to 20	7	17	13	19	27	14	97
21to 30	2	5	6	8	17	4	42
31to40	1	1	0	3	3	0	8
40+	0	2	0	3	9	7	21
Total	36	63	57	65	91	36	348

- More than 50% (192/348) women are taking 3 or more decisions again in the higher income bracket Rs. 31000/- & more.
- In group of women taking 0 or 1 the proportion of women from lower income group is more. This also support the assumption that, financial power give women more decision power on Social participation like Freedom of movement

Test of equal mean differences on Social participation by Income level

H₀₄: Mean no of decisions do not differ significantly over the income level

H₁₄: There significant difference in the mean no of decisions taken by women in all the income levels

Table: 9- ANOVA: Single factor to test the significant difference in group means

Source of Variation	SS	df	MS	F	P-value	F crit
Between Groups (income level)	3309.533	4	827.3833	21.157	1.01E-07 i.e. 0.000 < 0.05	2.75871
Within Groups	977.6667	25	39.10667		Reject Ho	
Total	4287.2	29				

Conclusion: mean no of decisions differ significantly by Income level.

5. FINDINGS & CONCLUSIONS:

Findings:

- Sample represents the working women with moderate education level and lower income level.
- More than half (56%) women have education level up to H.S.C. only of these 68.71% are in the age group less than 35 years.
- Only 52(14.94%) women have highest education level of PG
- About 80% “more than three quarter” earn below Rs.20000/- per month
- Only 20.41% earn more than Rs.20000/- per month
- (Only 28 (2.01%) earn in the range of Rs.31000/- to Rs.40000/-. Whereas, 81(5.83%) earn income above Rs.40000/- per month.
- Maximum 173 (50%) are in the Age-group 26 to 35years of whom 98 (earn less than Rs 10000/- p.m.)
- Only 6.03% women earn above Rs 40000/- p.m. of whom more than 50% are of age above 35 years.
- Almost 79% (285) women earn income Rs 20000/- or less.
- 13% of women are having assets in their name against only 6% in Joint name in the higher income group. Otherwise
- The percentage of women having assets in joint name is more than in own name in all income groups except women earning income in the range Rs.11000/- to Rs.20000/- p.m.
- We can note that, in the group of women own assets by self almost 50% of the women take 2 or less decisions same proportion is taking 3 or more decisions on Social participation
- Proportion of women taking all 5 decisions is more for the women own the assets by self.
- Maximum 27.78% women who own assets jointly take 4 decisions on Social participation
- The test of independence shows that, *Asset holding* has no significant impact on their decision-making on *Freedom of movement* however is has significant impact on their decision-making w.r.t. *Social participation*
- Mean no of decisions on *Freedom of movement* differ significantly by Income level.
- Mean no of decisions on *Social participation* differ significantly by Income level.

Conclusion:

The study concludes that, access to employment gives women a Freedom of movement. Also asset holding gives them the decision power on their Freedom & participation in Social events. We can also say that, decision on *Freedom of movement* is not much related to access to employment & asset holding, however these two factors play significant role in their decision on *Social participation*.

It should also be noted that, the sample of 348 women is quite small as compare to population size. hence the results could be more informative & different if the sample size is sufficiently large in the range of 2000 to 3000.

6. RECOMMENDATIONS:

- Girls should be involved in financial decision making like small purchase or investments.
- Parents should include girl's name in the moveable assets so as to give them a feeling of ownership in the family
- Girls should be given a freedom to attend social functions alone or with their friends so as to develop a habit of taking independent decisions & become responsible for their behavior in the society
- Girls (and their parents also) should be encouraged to participate Leadership trainings programs.

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EMERGING TRENDS OF E-COMMERCE IN INDIA

Pradeep H. Tawade

NSS College of Commerce and Economic, Tardeo

Abstract

E-commerce is improving its standard among the business community in the world, about the opportunities offered by E-commerce. E-Commerce has unleashed yet another revolution, which is changing the way businesses buy and sell products and services. India is showing tremendous growth in the Ecommerce. Now, countrywide awareness growing among the business community in India, about the opportunities offered by Ecommerce. One of the best way to secure funds in our current economy is to look into the business of E-Commerce. With the advent of the Internet, merchants were offered a new way of doing business that could yield profits at a lower cost. But much has changed over the past few years and more than ever, online merchants can rapidly build an e-commerce website and expand their online presence.

Keywords: *E-commerce, business community, world, revolution, internet, merchants, etc.*



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INTRODUCTION:

E-commerce stands for electronic commerce. It means dealing in goods & services through the electronic media & internet. The rapid growth of e-commerce in India is being driven by greater customer choice & improved convenience with the help of internet the vendor or merchant who sells products or services directly to the customer from the portal using a shopping basket system or digital cart & allows payment through debit card, credit card or electronic fund transfer payments. In the present scenario e-commerce market & its space is increasing in demand as well as an impressive display or range of a particular type of services. E-commerce is already appearing in all areas of business, customer services, new product development & design. E-commerce business is growing in India because of wide range of product with minimum price wide range of suppliers & customers internet. In this modern era every business units want to join online business because increasing ratio of internet users in India. E-commerce in India is still in growing stage but it offers considerable opportunity.

SIGNIFICANCE OF THE STUDY:

This paper discusses about the conceptual framework of E-commerce in India. It strives to describe the valuable information regarding essential growth factors required for E-commerce in India. It also helps to provide the various types of challenges and opportunities of Indian E-commerce.

RESEARCH METHODOLOGY:

The prepared paper is a descriptive study in nature. The study has been carried out based on the collection of the relevant secondary data. Secondary data collection was based on various sources such as published books, articles published in different journals & newspapers, periodicals, conference paper, working paper and websites, etc.

OBJECTIVES:-

The objectives of study were based on:

1. To study the concept and overview of E-commerce in India
2. To analyze the growth of E-commerce in India
3. To understand the challenges faced by E-commerce in India.
4. To understand the future of E-commerce in India

MEANING & DEFINITION OF E-COMMERCE:

E-commerce is a transaction of buying or selling online. Electronic commerce draws on technologies such as mobile commerce, electronic funds transfer, supply chain management, Internet marketing, online transaction processing, electronic data interchange (EDI), inventory management systems, and automated data collection systems. Modern electronic commerce typically uses the World Wide Web for at least one part of the transaction's life cycle although it may also use other technologies such as e-mail. Typical e-commerce transactions include the purchase of online books (such as Amazon) and music purchases (music download in the form of digital distribution such as iTunes Store), and to a less extent, customized/personalized online liquor store inventory services. There are three areas of e-commerce: online retailing, electric markets, and online auctions. E-commerce is supported by electronic business.

E-commerce businesses may also employ some or all of the followings:

- Online shopping web sites for retail sales direct to consumers

- Providing or participating in online marketplaces, which process third-party business-to-consumer or consumer-to-consumer sales
- Business-to-business buying and selling;
- Gathering and using demographic data through web contacts and social media
- Business-to-business (B2B) electronic data interchange
- Marketing to prospective and established customers by e-mail or fax (for example, with newsletters)
- Engaging in e-retail for launching new products and services
- Online financial exchanges for currency exchanges or trading purposes.

GROWTH OF E-COMMERCE IN INDIA:

The e-commerce has transformed the way business is done in India. The Indian e-commerce industry has been on an upward growth trajectory and is expected to grow at a Compound Annual Growth Rate (CAGR) of 28 per cent from 2016-20 to touch US\$ 63.7 billion by 2020 and overtake the US by 2034. The sector reached US\$ 14.5 billion in 2016.

Much growth of the industry has been triggered by increasing internet and smartphone penetration. The ongoing digital transformation in the country is expected to increase India's total internet user base to 829 million by 2021 (59 per cent of total population), from 373 million (28 per cent of population) in 2016, while total number of networked devices in the country are expected to grow to two billion by 2021, from 1.4 billion in 2016.

CHALLENGES FACED BY E-COMMERCE IN INDIA:

Ecommerce is flourishing worldwide but it is still facing obstacles in ramping up in India. Here we discuss 7 challenges which e-commerce companies have to face in the Indian market.

1. Much of the merchandise purchased online is returned.

When a customer purchases something for the first time, he could land into impulsive buying, hard sell or sometimes products he doesn't know much about. The sad part comes when products are delivered and the customer wants to return them. In India where much of the growth comes from new buyers, this is a huge problem as it is an expensive task for the companies to carry out the reverse logistics and is not profitable for the sellers.

2. Skepticism about e-payments, COD is preferred

Indian customers are quite sceptical of doing e-payments and are in constant fear to land into some fraud. Also, the penetration of credit cards is not much of help in India. COD or cash on delivery is the preferred payment option in India. Collecting cash manually is risky, expensive and burdensome.

To overcome the lack of trust in online payments, players in this space are setting up wallets and trying new methods to build customer trust.

Also, Indian payment gateways have an unusually high failure rate. Most of the customers do not make a second attempt after a transaction fails, again a loss point for ecommerce companies using Indian payment gateways.

3. Low smartphone user base

Though the mobile user base in India is high but the smartphone users are still low in number. Most of the people still have the typical feature phones making them unable to carry out ecommerce transactions on the go. Now with the advent of the budget smartphones in India, we can soon assume a growth in the user base.

4. Inaccessible towns in India

Thousands of town in India are not accessible and have poor transportation facility. A large population face an absence of seamless access thus e-commerce companies loose a big portion of potential customers. Since cash on delivery is the preferred payment mode in India, it just adds on to the logistic problem.

Big firms are now backward integrating on their own, acquiring logistics firms and using services of new start-ups solely focusing on logistic in ecommerce space.

5. Overfunded competitors increases the cost of customer acquisition

India has now truly become a startup nation where almost 3-4 startups emerge every day. Also, the government is making efforts to boost up this sector. The prospects for ecommerce companies are so exciting that some investors are willing to spend irrationally high amounts of money to acquire market share today which gives the Indian customer a wide variety of choices and the companies have to really work hard to formulate strategies to retain the customers.

6. Digital Illiteracy and Consumer Psyche

Digital illiteracy is one of the formidable problems e-commerce is facing in India. Most of the India lie in the rural segment and is not in line with the growing digital trend.

When the Indian consumer can get what he wants in a neighbourhood store, he is not willing to go miles to explore a better option. That is why the consumer does not browse the Net knowing the consequent hassles of connectivity and other issues he may face.

7. Language constraint

In order to make e-commerce reach to the small enterprises, it needs to be available in the regional languages of the owners of the small enterprises or the customers, especially in the rural segment, to enable them to adapt e-commerce processes in their operations.

FUTURE OF E-COMMERCE IN INDIA:

- **Social Media:** Majority of online buying decisions are made on Social Media. Social network like Facebook, LinkedIn, Twitter, Google+, Pinterest etc. have become a medium for easy log-in and purchase. Moreover, the clients can stay updated via promotions on these social sites has increased the chances of success of generating transactions to many folds.
- **Drone Delivery:** Companies have been working their way around to innovate the delivery process to shorten human effort as well as time. The answer to these problems is Delivery by Drones. DGCA is now fast tracking the process of issuing guidelines for the use of drones for civil purposes in India. If everything goes as per the plan, then India might become the first country in the world to allow the use of drones for civil purposes.
- **App only Approach:** Statistics suggest the future of internet lies in mobiles. Experts say more than 580 million people in India will use the Internet by 2018, and 70-80% of them will access the Web on mobile phones. This will cause all major players to switch to app only model. About two-thirds of its online traffic of Flipkart comes from users in small cities and towns. Flipkart's app-only approach assumes larger significance in these places where most people don't own desktop computers and have limited access to broadband.
- **Google's Buy Now Button:** Google is reportedly working on its own "Buy Now" style button that would allow e-shoppers search for products on Google and purchase

them with a single click, right through Google's own search results page. The button will be displayed near sponsored search results beneath a "Shop on Google" heading at the top of the page. When users click on the Google's "Buy Now" button, they will be re-directed to another Google page that will allow them to choose specific item details, such as color and size, and then select a shipping route. Google would then pass on order information, including the customer's name and shipping address, to the retailer.

- **Artificial Intelligence:** As the ecommerce space gets saturated, investors looking for innovative use of technology are zeroing in on companies developing artificial intelligence (AI) solutions. Jet Airways is experimenting with one such solution devised by Vizury. It sifts through the individual's public content on the internet, as well as the customer's previous searches and creates an instant profile. Based on this information, the airline knows whether to package hotel deals, or simply stick with airfare discounts. The system also allows them to predict how likely is it for the customer to upgrade, and how flexible would the customer be to change travel location or date.

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THE ROLE OF ENTREPRENEURSHIP IN THE ECONOMIC DEVELOPMENT OF INDIA

Mr. Dhiraj. R. Ovhal

(Asst. Prof.), NSS College of Commerce & Economics, M. P. Mill Compound, Mumbai
Central- Tardeo-400034, Email- dhi. ovhal @gmail.com

Abstract

The recent report of World Bank, India has secured the 100th place in the Index of Ease in doing business. It indicates the greatest achievement of India in the field of business. Entrepreneurship and economic development are interrelated concept. Entrepreneurship is being engaged in the effective use of resources for the production purpose. Economic development indicates financial and social inclusion of nation. The new economic reform of 1991 has been milestone for the growth of entrepreneurship in country. As per the opinion of Joseph Schumpeter Entrepreneurship is being played the key role for the economic progress of country. An entrepreneur makes effective use of land, labour, and capital for the production activities. Indian economy is one of the fastest growing major economies in the world which is supported by highest youth populated in the country. India is the second largest populated country the world. As per the UN report, 356 million youth populations in India is age between 10 – 24 years, it accelerates the pace of economy growth of country and one of the major factors to economic inclusion of country. The role of entrepreneurship is crucial for the developing country like India, which is now in transformation phrase to become developed country within few years. Most of the studies revealed that the economic achievement of country is largely depending on the effective use of entrepreneurship. The phrase globalization has expanded the boundaries of entrepreneurial skill from local to global level. It is the effective use of natural resources and starting new or updating existing business operation, and explores the new business opportunities or ideas. India has great entrepreneurial potential for the economic development of nation. These are above factors boosting the entrepreneurs development country. Economic growth is related with GDP and productivity of Nation. The main purpose of research paper is to analysis the role Entrepreneurship to achieve the economic development of country and further study challenges and opportunities for entrepreneurs

Keywords: - Entrepreneurship. Economic development, Economic reforms, GDP, Globalization



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Introduction:-

Economist Amartya Sen described as economic growth of country is process of Economic development of Nation. Economic Growth indicates the increases in production activities, full employment or employment opportunities are easily available for the society, increase the GDP of country. These are possible only through the effective use of Resources such as land, labour, capital for the production activities. The self employments or entrepreneurs are the main sources for the effective use of resources and generated

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employment to the society. Entrepreneurships are the main contributor for the economic growth of country. Entrepreneurship and economic development are interrelated concept. Entrepreneurship is being engaged in the effective use of resources for the production purpose. Economic development indicates financial and social inclusion of society; it would help the nation to achieve the progress in the dynamic and competitive environment. The concept entrepreneurships are not restricted for small business enterprises but also covered the large business enterprises. The large business or entrepreneurs are called as 'Intrapreneur' or 'corporate entrepreneurs'.

TABLE-1 EASE OF DOING BUSINESS INDEX 2017

Indicator (Ranking)	2017	2018
Starting Business	155	156
Dealing With Construction Permits	185	181
Getting Electricity	26	29
Registering Property	138	154
Getting Credit	44	29
Protecting Minority Investors	13	4
Paying Taxes	172	119
Trading Across Borders	143	146
Enforcing Contract	172	164
Resolving Insolvency	136	103
Overall Ranking	130	100

Source: - World Bank Ease of doing business index 2017

As per the Ease of doing business World Bank report India has shifted 100 ranking which indicates India is better options for the business activities or India is one of the attracting business hub for the foreign investment. This report also strength the role of entrepreneurship in the Indian economy. The increase in Construction permits of business as well as providing electricity to business and reduction rate insolvency directly impact on the improving ranking of ease of doing business. As compared to previous years, the India has secured highest rank in Ease of doing business index 2017 attracting the foreign inflow of capital and technologies and foreigners are not only like to investment in India but also started business or entrepreneurships.

Significance of the Study

The primary purpose of this paper is to ascertain the vital role of entrepreneurship in the economy development of India. As a status of developing nation of India, with second

largest population in the world, the entrepreneurs' are played crucial role for the economic and social inclusion of the society. Most of the studies revealed that Entrepreneurs are backbone for the developed country and stepping stone for the economic achievements. Indian economy is one of the fastest growing economies in the world therefore entrepreneurs are gaining importance to achieve the economic development

Research Methodology

The information has been collected from secondary sources such as government reports, books, magazines, MSME reports and Working papers, Journals, and related webs sites and various articles in leading newspapers.

Objectives

The objectives of study were based on

1. To know the concept Entrepreneurship.
2. To understand the role of Entrepreneurship in Economy development of country
3. To know the share in MSME in Economy.
4. To analysis the role of Entrepreneurs and Innovation in the economy.

Meaning and Definition of entrepreneurship and economic development

Meaning:-The word "Entrepreneurs" comes from the French language 'entreprendre'" which means to undertake. Entrepreneurs are also called as businessmen. He is engaged in production activities or starts self employment and explores the new business opportunities. The entrepreneurs' are being taken risk in the business for the financial profit.

Definition:-

Oxford Dictionary defines entrepreneurs

“A person who sets up a business or businesses, taking on financial risks in the hope of profit”

As per the opinion of Joseph Schumpeter Entrepreneurship is being played the key role for the economic progress of country. An entrepreneur makes effective use of land, labour, and capital for the production activities

In the words of J.B. Say, “An entrepreneur is one who brings together the factors of production and combines them into a product”. He made a clear distinction between a capitalist and an entrepreneur. Capitalist is only a financier. Entrepreneur is the coordinator and organizer of a business enterprise.

Meaning of Economic development:-

Economic development indicated as economic, social, political achievements of nation as well as the economic and social inclusion of society. According to the World Bank, for the economic development, India requires to improve or develop infrastructure, employment opportunities, emphasis on agricultural and skilled labour,

Role of Entrepreneurship in the economic development

India has 12th largest economy in the world and 4th largest purchasing power parity and as per the recent report of World Bank ease of doing business index, India has secured 100th place. These measures are indicator for the success story of India as emerging economy in the world. Entrepreneurship is engaged in exploring new business opportunities or many ways of production. It is supporting directly for the economic development of country through effective use of resources and employment opportunities for the society. The core of entrepreneurship is innovative and creative concept of business and new methods and technologies of production. It is emphasized on wealth accumulation concept to build capitalist economy. The following are the essential inputs of entrepreneurship for the economy development.

- i. Employment opportunities for the Society.
- ii. Wealth creation for capitalist economy
- iii. Effective use of natural or scarce resources.
- iv. Innovative and creative methods or technologies of business
- v. Economic growth of nation
- vi. Upliftment the social status or standard living of the people

The famous economist, T.N. Srinivasan quoted about entrepreneurship, 'India has been an entrepreneurial society. We had the entrepreneurial skill but suppressed it for too long time. The new economy policy 1991 has abolished the licenses or permit and adopted Liberalization, privatization, globalisation boosts the entrepreneurship or entrepreneurship skills in the country.

The share in MSME in Economy

MSME denotes Micro, Small and Medium Enterprises. It is the engine of procreative economy and most suitable for the developing nation like India. It is accelerating economy growth of country as well as creating employment opportunities for the people. MSMEs consist of nearly 80 percent of Industry sectors and produced 8000 products.

In India, the enterprises are basically divided into two categories:

- (i) Manufacturing; and
- (ii) Those engaged in providing/rendering of services.

TABLE-2 MSMES CLASSIFIATION

Classification	Investment Ceiling for Plant, Machinery or Equipments* @	
	Manufacturing Enterprises	Service Enterprises
Micro	Up to Rs.25 lakh (\$50 thousand)	Up to Rs.10 lakh (\$20 thousand)
Small	Above Rs.25 lakh (\$50 thousand) & up to Rs.5 crore (\$1 million)	Above Rs.10 lakh (\$20 thousand) up to Rs.2 crore (\$0.40 million)
Medium	Above Rs.5 crore (\$1 million) & upto Rs.10 crore (\$2 million)	Above Rs.2 crore (\$0.40 million) & upto Rs.5 crore (\$1 million)

*Fixed costs are obviously higher.

Source: MSME Annual report

The MSME is the second largest employment provider to the society after only the Agriculture sector. It consists of 95 percent of Industrial units, 45 percent of Manufacturing and 40 percent of export oriented units respectively. The key elements of MSMEs are low capital investment and effective utilization of resources and higher capacity of employments to the society. There are huge scopes for MSMEs to grab the market opportunities and further growths are likely into manufacturing and service sector.

TABLE:-3 PERFORMANCE OF MSME IN INDIA

Sr.No	Year	Total Working Enterprises	Employment Generated (In Lakh)	Market Value of Fixed Assets (Rs. in crores)
1	2006-07	361.76	805.23	868546.79
2	2007-08	377.36	842.00	920,459.84
3	2008-09	393.70	880.84	977,144.72
4	2009-10	410.80	921.79	1,038,546.08
5	2010-11	428.73	965.15	1,105,934.09
6	2011-12	447.64	1,011.69	1,182,757.64
7	2012-13	447.54	1,061.40	1,268,763.67
8	2013-14	488.46	1,114.29	1,363,700.54
9	2014-15	510.57	1,171.32	1,471,992.94

Source: Annual Report of MSME, Government of India, 2015-16

From the above table indicates the gradually growth of MSMEs performance in India. Almost 90 percent entrepreneurships in India dominated only by MSMEs. It is increasing trend of generating the employments as well as Market value of fixed asset. In the year 2006-07, total

employment generated was 805.23 lakh and fixed asset increased upto 868546.79, and 2014-15 total employment generated was 1171.32 and fixed asset increased upto 1471992.94. It is major contributor for the national economy.

Innovation and Entrepreneurship

Innovation is key indicator of growth of Entrepreneurships. Skilled labour with financial ability and supported by government boosts the entrepreneurs' environment in the country. Innovation includes new business concepts or a thought which leads towards the success of business. Innovation provides competitive advantages to the company. It is concept save time and money of the business under the dynamic and competitive business market, Innovation is key element for the entrepreneurs. Innovative products and services leads to customer services and increased employees morale. Innovation leads towards copyrights and Intellectual property rights for the entrepreneurs. As survey has been conducted in the year 2007 by Deloitte group, India has ranked 2nd globally for the fastest growing in the field of technology. Almost 82 companies of India included Deloitte Technology Fast 500 list of Asia-Pacific Companies. As per the report of Goldman Sachs and Price water house Coopers, India would be emerge largest economies in the world by 2050.

Conclusion: -

Indian economy is one of the fastest growing major economies in the world which is supported by highest youth populated in the country. India is the second largest populated country the world. As per the UN report, 356 million youth populations in India is age between 10 – 24 years, The role of entrepreneurship is crucial for the developing country like India, which is now in transformation phrase to become developed country within few years. More than 48 percent people are being worked in Agricultural sectors which are contributed not more than 16 percent GDP. Around 52 percent of workforces are being engaged in Entrepreneurships or self employment. The key elements of entrepreneurships are low capital investment and effective utilization of resources and higher capacity of employments to the society, export promotion, support and legal framework of government, the increased demand of domestic market, abundance supply of manpower, etc. These are crucial factors, which is supported MSMEs growth and success in the competitive environment. During the 12th plan, the growth rate of MSMEs was around 13 percent as compared to other sectors. MSMEs are most suitable for the labour market of India and more than 90 percent jobs contributed to the society and helped to reduce the regional disparity with started MSMEs in rural and

backward area. Recently with stable government atmosphere and highest number of youth in country, and legal framework to protect MSMEs are boosting Indian economy.

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THE ROLE OF THE JUDICIARY SYSTEM IN THE PROTECTION OF HUMAN RIGHTS

Mrs. Amitha Manmohan Rao

NSS College of Commerce & Economics, Tardeo, Mumbai

Mr. Chetan Maru

NSS College of Commerce & Economics, Tardeo, Mumbai

Abstract

In a welfare state like India, it is the duty of the Government not only to make legislations but to take effective steps so as to put into action the basic human right. It is essential that various legislations, judicial activism upholding human right. Judicial Process is an important support of judiciary. However, when exercised to protect human rights guaranteed under international law and the treaties to which state is a party, and in the absence of proper executive, legislative action to uphold the rights guaranteed by constitution, it attracts a severe amount of blame. In these paper efforts to study the concept of judicial process or judicial activism employed by Indian judiciary, especially, safeguarding fundamental human rights of citizens are made. Further, the boundaries within which the judges need to implement due restraint to avoid criticisms and to provide the pursued remedial apparatus without crossing the limitations as advocated by the constitution are also described.

Keywords: Human Rights, Judiciary, Legal reforms, Right to health.



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1. Introduction

In a democracy, the judiciary has an important role to play. It ensures that the basic Law the constitution followed by both the legislature and executive. Law is not justice. The law, which is abstract, is interpreted by the judges in a humane manner that provides justice to the people. The judiciary has a positive role in making the ultimate concepts of human rights is realizable facts of life for the common man. An upright, conscientious and creative judiciary enables the citizens to enjoy the human rights guaranteed by the constitution. Judges interpret the law, keeping in mind social requirements. The law does not operate in a vacuum. It is intended to have a social purpose and in economic mission. A judge, while interpreting the law, has before him many alternatives and sets of values. He chooses the one which best serves the society. The judiciary stands as the dependent of human rights and as a bulwark against the State's authoritarianism and arbitrariness. In India, we are lucky to have a Supreme Court which is strong, independent and creative. Through judicial interpretation, the

Supreme Court has widened the sweep and scope of human rights in India. It has intervened *suomotu*, whenever violations of human rights have taken place and had come to rescue of the citizens.

2. Significance of Study

A fundamental right to live in dignity is given in the constitution itself, but the question is how many people are enjoying this right. A high number of poor, illiterate, rural and marginalized people are still way away from the privilege. This is because of poverty, lack of education, lack of health-care facilities, basic infrastructure and overall social and regional disparity. If people are deprived of their fundamental rights of food, shelter, health, education and medical facilities, then they won't be able to be part of human right. Ensuring people's participation in decision making that includes the design and implementation of policies affecting their basic rights such as like, health, improves the access to health care and to reduce the burden of catastrophic health. With technological advancements and proper implementation of related legal reforms, it is possible to create awareness of right to human among people. For any country, human rights are a matter of progressive realization and essential for the steady progress of the country.

3. Scope of the Study

The scope of the study is that to know the role of judiciary to uphold the dignity of human rights with constitutional law related to human rights of advancement in law and justice development in judiciary.

4. Limitations of the Study

Human right covers a vast array of aspects and each aspect of human rights can be studied in detail. However due to constraint of time the researcher has limited the area of study and has focused Role of judiciary from a Human Rights approach. The study is limited to the legal principles involved in human rights perspective.

5. Objectives of Study

The objective of this research paper is to understand the issue of human rights, namely, the viewpoint of human rights and to understand the judicial activism of the judiciary, in the past decades, through the proclamations of the Supreme Court, referring to the national laws and also international instruments, thus, protecting and promoting human rights. Further, this paper touches the various steps taken by the judiciary after independence in upholding and

protecting human rights, enhancing dignity of the human being and establishing the fundamental freedoms inherent in nature.

6. Hypothesis of Study

There is significance relationship between the role of judiciary system and human rights for human being due to enforcement of right to human and also due to legal policies and legal reforms in judicial activism there is positive impact on human rights.

7. Research Methodology

The methodology is of Doctrinal Research for the purpose of writing the paper using research library including online access to books, articles etc.

8. Sources of Information

- a) Publications of IPC, All India Reports, Bulletins, Supreme Court and High court judgments, Occasional publications, etc.
- b) Various national and international journals, books, Magazines, Newspapers, Reports and websites etc.
- c) Research library including online access to books, articles etc.

9. Protection of Right to health

9.1. Protection of Right to health during Emergency

Emergency medical care is a very important aspect of human health. Article 21 to include right to health in that every injured citizen brought for treatment should be instantaneously given medical aid to preserve life and thereafter the procedural criminal law should be allowed. It was widely observed that when accident victims or victims of crimes are brought to hospitals; doctors refuse to touch them till the police formalities are completed. Some doctors do not treat them even after this for fear of having to attend courts, priority not only of the medical professional but even of the police or any other citizen who happens to be connected with the matter or who happens to notice an incident or a situation. Every doctor whether at government hospital or otherwise has the professional obligation to extend his services with due expertise for protecting life. No law or State action can intervene to avoid delay and discharge of the paramount obligation upon the members of the medical profession. The obligation being total, absolute and paramount, laws of procedure whether institutes or otherwise which would interfere with discharge of this obligation cannot be sustained and must, therefore, give way.

Medical profession is a respectable profession. Doctor is looked upon by common man as the only hope when a person hanging between life and death but they avoid their duty to help a person when he is facing death when they know that it is a medico-legal case.

The court expressed that there are some misunderstandings about the law of procedure and the police regulations and the priorities in such situations. The court from the affidavits made it clear that there is no legal impediment for a medical professional when he is called upon or requested to attend to an injured person needing his medical assistance immediately. There is also no doubt that the effort to save the person should be the top priority not only of the medical professional but even of the police or any other citizen who happens to be connected with the matter or who happens to notice such an incident or a situation. But on behalf of the medical profession there is one more apprehension which sometimes prevents a medical professional in spite of his desire to help the person, as he apprehends that he will be a witness and may have to face the police interrogation which needs going to police station repeatedly and waiting; further he has to be a witness in a court of law where he apprehends that he may have to go for number of days and may have to wait for a long time and may have to face sometimes unnecessary long cross-examination which are at times humiliating for a man in the medical profession. This apprehension prevents a medical professional who is not entrusted with the duty of handling medico-legal cases to do the needful, he always tries to avoid and even if approached directs the person concerned to go to a State hospital and particularly to the person who is in charge of the medico-legal cases. So it is the duty of all in medical professions that apart from all these apprehensions they should not prevent them from discharging their duty to save a human life and to do all that is necessary, at the same time the police, the members of the legal profession and our law courts and everyone concerned should also keep in mind that a man in the medical profession should not be unnecessarily harassed for purposes of interrogation or for and other formalities and should not be dragged during investigation at the police station and it should be avoided as far as possible. It was also directed to the Court not to summon a medical professional to give evidence unless the evidence is necessary and even if he is summoned, attempt should be made to see that the men in this profession are not made to wait and waste time unnecessarily.

The court further directed that when the case is so clear than unnecessary harassment of the members of the medical profession should be avoided so that the apprehension that the men in the medical profession have which prevents them from discharging their duty to suffering person who needs their assistance utmost, is removed and a citizen needing the assistance of a man in the medical profession receives it.

It was held that Article 21 of the Constitution casts an obligation on the State to take every measure to preserve life. The Court found that it is the primary duty of a welfare state to ensure that medical facilities are adequate and available to provide treatment and due to the violation of the right to life of the petitioner, compensation was awarded to him. The Supreme Court observed that providing adequate medical facilities is an essential part of the obligation undertaken by the State in a welfare state. And the failure on the part of a government hospital to provide timely medical treatment to a person in need of such treatment results in violation of his right to life guaranteed under Article 21.

During the pendency of the case, the State Government appointed an enquiry committee to investigate the matter. The State Government adopted various recommendations made by the Enquiry Committee. Apart from the recommendation of Enquiry Committee, Supreme Court made certain additional directions in respect of serious medical cases are

- a) Adequate facilities to be provided at the Primary Health Centres where the patient can be given basic treatment and his condition stabilized.
- b) Hospitals at the district and Sub-divisional level should be upgraded so that serious cases can be treated there.
- c) Facilities for giving specialist treatment should be increased and having regard to the growing need, it must be made available at the district and sub-divisional level hospitals.
- d) In order to ensure availability of bed in an emergency at State level hospitals, there should be a centralized communication system so that the patient can be sent immediately to the hospital where bed is available in respect of the treatment, which is required.

- e) Proper arrangement of ambulance should be made for transport of a patient from the primary health center to the district hospital or sub division a hospital to the State hospital.
- f) Ambulance should be adequately provided with necessary equipment and medical personnel.

The Supreme Court also given a judgment on protection of Right to health during emergency are as follows:

- I. Parmanand Katara v. Union of India.¹
- II. Paschim Banga Khet Mazdoor Samiti v. State of West Bengal.²
- III. Khatri II v. State Of Bihar.³
- IV. Dr. ChanderPrakash v. The Ministry of Health⁴

9.2. Workers right to health

The overall development of the country and the economy is based on workers who out of a very small earning contribute a lot for the progress of the nation. Though their role is tremendous but the reality is that they are often exploited in a number of ways and denied with basic human needs. Consequently they face human rights violation in every phase of their life. The Supreme Court was well aware of this fact and so has protected the rights of workmen by giving judicial decisions. Health being an indispensable human right has also been protected by judicial activism. The Supreme Court placed reliance on international instruments and declared that right to health is a fundamental right. It went further and observed that health is not merely absence of sickness and observed. Article 22 to 25 of the Universal Declaration of Human Rights, International Convention on Economic, Social and Cultural Rights and in the light of socio-economic justice assured in our Constitution, right to health is a fundamental human right to workmen. The maintenance of health is a most imperative Constitutional goal whose realization requires interaction by many social and economic factors.”

The Supreme Court further held that right to social security is a fundamental right. It was further observed that right to live with human dignity at least with minimum substance

¹2AIR1989 SC 2039

²AIR 1996 SC 2426

³(1981)1 SCC 623, AIR 1981 SC 1068

⁴AIR 2002 Del 188

and shelter and all those rights and aspects of life which would go to make a man's life complete and Worth living and would form a part of right to life.

The employer should take the precaution towards the workers when they are at workplace are, All industries are directed to keep health records of each workman, to direct all industries to adopt "the membrane filter test, to insure all employees, to determine the standard of permissible exposure limit, to Cover workmen under Factories Act, 1948 and re-examination of workmen suffering from asbestosis.

The Court observed that right to health to a worker is an integral facet of meaningful right to life to have not only meaningful existence but also robust health and vigor without which worker would lead life of misery. Lack of health denudes livelihood. Compelling economic necessity to work in an industry exposed to health hazards due to indigence of breadwinning to him and his dependents should not be at the cost of the health and vigour of the workman. Facilities and opportunities as enjoined in Article 38 should be provided to protect the health of the workman. Continued treatment, while in service and after retirement is a moral, legal and constitutional concomitant duty of the employer and the State. Therefore it must be held that right to health and medical care is a fundamental right. Right to life includes protection of health and strength of the workers and it is a minimum requirement to enable a person to live with human dignity.

The Court issued several directions protecting the right to health of workers. The directions are as follows:

- a) A manhole should be properly checked before a worker enters to see that he is not likely to affect by the poisonous gases. He should be provided with all safety equipment's such as oxygen mask, helmet, goggles, gumboots, air blower, safety belt, torch etc.
- b) If it is found that there is possibility of any kind of accident or presence of poisonous gas, the worker should not be allowed to go inside the manhole. If the higher authority insists upon worker entering the manhole, such order should be given in writing and in case of any accident the responsibility would lie on the concerned officer as well as civic body exposing them to civil liability and criminal prosecution.
- c) Before the commencement of the cleaning operation, the officers on the spot should compulsorily do the sampling of the water as gas and if it is found that either of it is

likely to adversely affect the health of the worker he should not be allowed to enter the manhole.

- d) Workers should be given a small pocket book containing information relating to manhole work and the contact numbers of the emergency.
- e) The workers should be given training on the issues relating to health and safety.
- f) Safety committees should be formed to supervise the safety aspects and the preventive measures which are to be taken.
- g) Every civic body should compulsorily have the periodical medical checkup of the manhole workers. If his health is adversely affected then he should be immediately transferred to some other department.
- h) The civic bodies shall provide basic facilities and amenities including decent and comfortable accommodation for their better living, education of their family members and to give them decent and dignified life.
- i) Workers should be compulsorily insured and the civic bodies should pay the premium.

The above safety measures as well as service benefits should be made available over and above the benefits which are legally permissible to them under various Statutes and Government beneficial schemes.

The Supreme Court has given the judgments on some leading cases on the base of violation of workers right to health are as follows:

- a) State of Punjab v. Mohinder Singh Chawla.⁵
- b) Kirloskar Brothers Ltd. v. Employees' State Insurance Corporation.⁶
- c) State of Punjab v. Ram Lubhaya Bagga.⁷
- d) Air India Statutory Corporation. V. United Labour Union.⁸
- e) Vincent Panikurlangara v. Union of India.⁹
- f) Municipal Corporation of Delhi v. Female workers.¹⁰

⁵1997 (2) SCC 83

⁶AIR 1996 SC 3261

⁷AIR 1998 SC 1703.

⁸AIR 1997 SC 645

⁹AIR 1987 SC 990, (1987) 2 SCC 165

¹⁰(2000)3 SCC 224; AIR 2000 SC 1274

g) Praveen Rashtrapal v. Chief Officer, Kadi Municipality.¹¹

9.3. Violation of right to health in hospitals

In the body of the complaint and the prayer he attributes negligence and deficiency service not only on the part of the Hospital but to the doctors and Hospital staff. Doctors against whom negligence is alleged are not parties to this complaint. To imperative for the complainant that doctors are impleaded as opposite parties and, they get opportunities to defend themselves. That not having been done. Hospital cannot be held vicariously liable for alleged negligence on the part of the doctors. Vicarious liability however, cannot be mixed up with the primary liability of the hospital when there is breach of its own duty. Primary liability of the hospital remains if it is deficient in service like failure to supply the equipment necessary for the treatment of the patient. Therefore there is no difficulty in holding that hospital would be vicariously liable when doctors or the hospital's staff on its role would be even liable when negligence is alleged against consultants. Patient would treat in the hospital by the doctor concerned. As a matter of fact any allegation of incompetence or negligence against a doctor cannot be permitted or looked into without making the doctor party in the proceedings. *Basant Seth & Anr v Regency Hospital Ltd.*,¹²

The Court has given a judgment in the case of *B.R.Kapoor vs. Union of India*¹³ the caserelated to the horrible conditions in the mental hospital, which is run by Delhi administration, there were no basic amenities, medical care or separation of criminallunatics and others. The Court actively at first appointed an expert committee of 4 psychiatrists to visit and ascertain the conditionsthere. The committee submitted a three-volume report on all aspectsconfirming most allegation made in the petition, it suggested remedialsteps regarding admission to the hospital, treatment and discharge ofpatients, constitution of board of visitors, sanitary conditions, food andkitchen, staffing pattern, ill-treatment of patients by staff, attempts tocommit suicide, deaths in the hospital and availability of emergencymedical care. The Court asked the Delhi Administration to rectify the defects pointed out, but it was very slow in responding to the matter and took 3 years to file its reply to the court. So the Courtrecommended to the Central Government to take over the hospital fromthe Delhi Administration in view of the fact that it is in the capital.

¹¹2006(2) GLH 786

¹² AIR, 2002 NCJ 511 (NC): 2002(2)CLT 590: 2002(3) CPJ 407: 2002(2) CPR 62 (NC)

¹³(1989)3 SCC 387

Another leading case of violation of right to health in hospital in Rakesh Chandra Narayan vs. State of Bihar¹⁴ is also a case relating to the dismal conditions at the Ranchi mental hospital in Bihar and the State Government's neglect towards it. There was acute water shortage. Toilets were not in order, fans were not working, there was no light, and many patients had no clothes to wear and were sanctioned food worth Rs. 3 a day per head. There was no account for medicines. Medical equipment did not work. Taking into consideration the state of affairs the court asked the health secretary to put forth a definite scheme for improving the conditions. The court passed several directions like to raise the food allowance to Rs. 10 per head, ordered immediate water supply, restoration of sanitary facilities, provision of mattresses and blankets, appointment of psychiatrists and scrapping of ceiling for cost of medicines.

9.4. Medical negligence cases

In order to decide medical negligence, the courts have to see that what standard of care has been applied by the medical practitioners. The test given in an English case on medical negligence is applied and accepted by the House of Lords in many cases¹⁵ and the Indian Courts have in many cases applied the same test in order to decide medical negligence.

The decision of the Apex Court in *Indian Medical Association v. B.P. Santha*,¹⁶ has settled the dispute regarding applicability of the act to persons engaged in medical profession either as private practitioners or as Government doctors working in hospitals or Government dispensaries. It was also settled that a patient who is a "consumer" within the meaning of the Act has to be awarded compensation for loss or injury suffered by him due to negligence of the doctor by applying the same tests as are applied in an action for damages for negligence. The test pointed out by McNair, J. covers a liability of a doctor in respect of his diagnosis, his liability to warn the patients of the risk inherent in the treatment and his liability in respect of the treatment.

The another case of *Dr. Laxman Balkrishna Joshi v. Dr. Trimbak Bapu Godbole* and another,¹⁷ laid down that a doctor when consulted by a patient owes him certain duties, namely, (a) a duty of care in deciding whether to undertake the case; (b) a duty of care in

¹⁴AIR 1989 SC 348

¹⁵*Whitehouse v. Jordan* (1981) 1 All ER 267; *Maynard v. West Midlands Regional Health Authority* (1985) 1 All ER 635; *Sidaway*

¹⁶AIR, 1995, 6 SCC 651

¹⁷AIR, 1969, SC 128.

deciding what treatment to give; and (c) a duty of care in the administration of that treatment. A breach of any of these duties gives a cause of action for negligence to the patient.

The aforesaid principle has been reiterated by the Court in *A.S.Mittal v. State of Uttar Pradesh*.¹⁸ The duty of a medical practitioner is based on the fact that he is handling a human being on which he is likely to cause physical damage unless proper care and skill are applied.¹⁹ Thus, the reasonable man in medico- legal parlance is a 'reasonable doctor', and not a layman. Hence, the reasonable degree of care is that which is expected of a qualified doctor. Such degree is subjective, and varies from case to case. What is important is that the person professing any such practice conduct himself and discharges his duties in a manner which would be expected from a prudent contemporary acting in such circumstance having access to similar facilities and know-how of the principles of such a practice in general.²⁰

Thus, negligence is a correlative, rather comparative term; no absolute standard can be fixed and no mathematically exact formula can be laid down by which or lack of it can be measured in a given case. Negligence as a tort means the omission to do something which a reasonable man, guided by those ordinary considerations which ordinarily regulate human affairs would do or the doing of something which reasonable and prudent man would not do, a legal duty to exercise due care, breach of the duty, consequential damage.

The Supreme Court while dealing with the case of medical negligence laid down certain principles and guidelines in order to decide the case of medical negligence. The Supreme Court was also very sympathetic towards the medical practitioners who face an emergency. The court observed that a medical practitioner faced with an emergency ordinarily tries his best to redeem the patient out of his suffering. He does not gain anything by action with negligence or by omitting to do an act. The court further laid down that for an act to amount to criminal negligence, the degree of negligence should be much higher i.e. gross. The court in absence of any kind of guidelines from the Central and the State Government laid down the following guidelines so as to govern the prosecution of Doctors in future in cases of criminal rashness or criminal negligence.

¹⁸ AIR, 1989 SC 2007 Cri LJ, Journal Section, at page 153

¹⁹ R. Gracykutty v. Dr. Annamma Oommen, 1992 (1) CPR 25, referred in 2007 Cri LJ, Journal section, at page 153

²⁰ Kaushal, A.K. (2004) *Medical Negligence and Legal Remedies* 3rd ed. Pg.8

“A private complaint may not be entertained unless the complainant has produced prima facie evidence before the Court in the form of a credible opinion given by another competent Doctor to support the charge of rashness or negligence on the part of the accused Doctor.

9.5. Unqualified medical practitioners and risk to public health:

The regulatory measures on the exercise of this right both with regard to standard of professional qualifications and professional conduct have been applied keeping in view not only the right of the medical practitioners but also the right to life and proper health care of persons who need medical care and treatment. There can, therefore, be no compromise on the professional standards of medical practitioners. With regard to ensuring professional standards required to practice allopathic medicine the Indian Medical Council Act of 1956 was passed which deals also with reconstitution of the Medical Council of India and maintenance of an Indian Medical Register. Thus, for the first time an Indian Medical Register for the whole of India came to be maintained from 1956. In the 1956 Act Section 2(f) defines "medicine" to mean 'modern scientific medicine' in all its branches and includes surgery and obstetrics, but does not include veterinary medicine and surgery and the expression 'recognized medical qualification' is defined in Section 2(h) to mean any of the medical qualifications included in the Schedules to the Act.

The Court in this case was not concerned to decide whether a person has right to choose any form and method for himself and to have any belief or faith in curing his ailments. The question to be considered is whether the persons professing such form and method which include 'Faith Healing' can practice and preach such forms or methods for curing ailments, in a public place after charging a fee or taking consideration for such practices.

The court decided that the fundamental right to profess practice and propagate religion, guaranteed under Article 25 of Constitution of India is subject to public order, morality and health. Where health of the citizens is involved the right of such practice to profess, practice and propagate religion gets controlled and is subservient to the powers of the State to regulate such practice. No person has a right to make a claim of curing the ailments and to improve health on the basis of his right to freedom of religion. Every form and method

of curing and healing must have established procedures, which must be proved by known and accepted methods, and verified and approved by experts in the field of medicines. It is only when a particular form, method or path is accepted by the experts in the field of medicine that it can be permitted to be practiced in public. The right to health included in Article 21 of Constitution of India does not come in conflict or overlap with the right to propagate and profess religion. These two are separate and distinct rights. Where the right to health is regulated by validly enacted legislation the right to cure the ailment through religious practices including 'Faith Healing' cannot be claimed as a fundamental right.

The Supreme Court/ High Court have given judgment for reduce irregular for unqualified medical practitioners and to avoid the risk to public health for the following cases:

- a) D.K.Joshi V. UP.²¹
- b) Rajesh Kumar Srivastava V. A.P. Verma.²²
- c) D. K. Joshi v. State of U.P.²³
- d) PoonamVermaVsAshwin Patel.²⁴
- e) Dr. Mukhtiar Chand Vs. The State of Punjab &Ors.²⁵
- f) Dr. A.K. Sabhpathy vs. State of Keralaand others.²⁶

9.6. Effect of Drugs and Medicines on health:

The serious deficiencies in the matter of collection, storage and supply of blood through the various blood centers. Blood is treated as drug under the Drugs and Cosmetics Act and rules under it. In 1990, a study of blood banks was conducted by a management consultancy firm at the instance of the Central Government. It found serious deficiencies like unlicensed blood banks, flourishing blood trade with poor people like unemployed, rickshaw pullers, drug addicts and alcoholics; no medical checkup was done on the blood sellers. No tests were conducted for the quality of blood and up to 85% of blood collected weren't screened for AIDS. Storage facilities were also found to be unsatisfactory and unhygienic. Storage facilities were also found to be unsatisfactory and unhygienic. The court

²¹2000(5) SCC 80

²²AIR 2005 ALL 175

²³(2000) 5 SCC 80

²⁴ AIR1996 SC 2111

²⁵AIR1999SC468

²⁶AIR1992SC1310

in this case directed the establishment of a National Council of Blood Transfusion as well as State Councils to look after licensing of blood banks and elimination of professional donors within two years. It also directed the government to strengthen the machinery under the Drugs law to enforce the law. The drug inspector was directed to inspect the banks periodically.

The Supreme Court agreed that the issues raised in the petition were of vital importance to the citizens. But it said: "Having regard to the magnitude, complexity and technical nature of the enquiry involved in the matter and keeping in view the far reaching implication of the total ban on certain medicines, we must at the outset clearly indicate that a judicial proceeding of the nature initiated is not an appropriate one for determining such matters." The technical aspects which arise for consideration in a matter of this type cannot be effectively handled by the court. It also involved the question of policy. It is for the government to take a decision, keeping the best interest of citizens in view. No final say in regard to such aspects come under the purview of the court. The court passed some general observations about the duty of welfare state to maintain the health of its citizens, and asked the government to broad base the existing institutions which watch over public health. The court also remarked that in public interest litigation, statutory bodies should not be reluctant to come forward and assist the court. They have a duty to join the proceedings. Referring to many bodies which failed to appear in the court, the court said "an attitude of callous indifference cannot be appreciated."

10. Conclusion

The movement of judicial view from the early discussions on health to the late nineties clearly shows that the right to health and access to medical treatment has become part of Article 21. A result of this development is that while so long the negative language of Article 21 was supposed to impose upon the State, only the negative duty not to interfere with the life or liberty of an individual without the sanction of law, judges have now imposed a positive obligation upon the State to take steps for ensuring to the individual a better enjoyment of his life and dignity. The State has been placed, despite financial constraints under an obligation to provide better-equipped hospital modernized medical technological facilities. The substantive recognition of the right to health as essential to living with human

dignity has thus allowed the judiciary to directly address human suffering by guaranteeing the social entitlements and conditions necessary for good health.

Hence the narrative judgment discussed in this paper suggests a latent role for a creative and sensitive judiciary to enforce constitutional social rights. The analysis of the litigations reaching the Supreme Court as described in this paper gives rise to the Court articulating and recognizing the specific rights to health. The judgments show that the Supreme Court has refashioned its institutional role to readily enforce social rights and even impose positive obligations on the State.

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A STUDY OF GREEN MARKETING IN INDIA AND ITS CHALLENGES

Dr. Raj Soshte

Asst. Prof. Accountancy, NSS College of commerce and Economics, Tardeo, Mumbai

Abstract

Green Marketing has gained momentum in the context of global warming and climate change and this, in turn, has forced many companies to incorporate the principals of Green Marketing. Recently, Green Marketing has drawn the attention of government and this has forced them to introduce environment-friendly policies. As resources are limited and human needs and wants are unlimited, resources have to be utilized economically and in an environment friendly way. Green Marketing will play an important role in sustainable development. Every firm needs to adopt innovative methods to sustain itself in the competitive environment, thus Green marketing becomes an important aspect which every firm will have to implement in near future, so why not start practicing it immediately. The Government in near future is going to adopt stringent policies to enable sustainable development. The marketers should realize this and head on towards Green Marketing. The paper focuses on the present trends of green marketing in India and describes the reason why companies are adopting it and future of green marketing and also explain the various challenges of Green marketing in India.

Keywords: *Green Marketing, Environmental Marketing etc.*



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1. INTRODUCTION:

Today, it seems that every company has a “green” story. And no wonder. Not only does the development and offering of “green” products and services positively impact consumer and investor perceptions of a company, it can also improve the bottom line. So it’s only natural that businesses in almost every industry are touting the “green” aspects of their products and services every chance they get. But embarking on an uninformed and poorly prepared “green” advertising initiative can severely backfire, exposing a company to investigations and penalties by federal and state agencies, false advertising lawsuits by competitors, and perhaps worst of all, charges of “green washing” from the media and the blogosphere. Any one of these consequences can harm corporate identity and brand value, effectively eliminating any benefits that a green marketing campaign may have conveyed.

According to the American Marketing Association, Green marketing is the marketing of products that are presumed to be environmentally safe. Green marketing incorporates a broad range of activities, including product modification, changes to the production process, packaging changes, as well as modifying advertising. Yet defining green marketing is not a

simple task where several meanings intersect and contradict each other. Other similar terms used are Environmental Marketing and Ecological Marketing. Indian Government has already introduced Environment Protection Act in 1986 and Environment Audit in 1992, the marketers have to realize that with increasing amount of environmental harm caused due to industrialization and economic development, the Government is going to apply stringent policies to save environment and is going to be even more strict with regards to the development which will cause a severe threat to the environment. The environmental harm which is mainly due to green house gas emissions has caused a severe threat to the climatic conditions and the result of which can be seen in the form of droughts, scarcity of drinking water, floods ruining the agricultural produce etc.

2. OBJECTIVES OF THE STUDY:

1. To study of Green Marketing in India
2. To study the present status and trends of Green Marketing in India
3. To study the various challenges of Green Marketing in India.

3. METHODOLOGY OF THE STUDY:

The study is based on secondary source of data collected through various books, articles and research papers published in various national, international journals, websites.

4. PRESENT TRENDS IN GREENMARKETING IN INDIA:

Organizations are Perceive Environmental marketing as an Opportunity to achieve its objectives. Firms have realized that consumers prefer products that do not harm the natural environment as also the human health. Firms marketing such green products are preferred over the others not doing so and thus develop a competitive advantage, simultaneously meeting their business objectives. Organizations believe they have a moral obligation to be more socially responsible. This is in keeping with the philosophy of CSR which has been successfully adopted by many business houses to improve their corporate image. Firms in this situation can take two approaches namely use the fact that they are environmentally responsible as a marketing tool and Become responsible without prompting this fact. Governmental Bodies are forcing Firms to Become More Responsible. In most cases the government forces the firm to adopt policy which protects the interests of the consumers. It does so in following ways:

- Reduce production of harmful goods or byproducts

- Modify consumer and industry's use and /or consumption of harmful goods; or □ensure that all types of consumers have the ability to evaluate the environmental composition of goods.
- Competitors' Environmental Activities Pressure Firms to change their Environmental Marketing Activities. In order to get even with competitors claim to being environmentally friendly, firms change over to green marketing. Result is green marketing percolates entire industry. Cost Factors Associated With Waste Disposal or Reductions in Material Usage Forces Firms to Modify their Behavior. With cost cutting becoming part of the strategy of the firms it adopts green marketing in relation to these activities. It may pursue these as follows:
 - A Firm develops a technology for reducing waste and sells it to other firms.

5. GREEN MARKETING PRACTICES IN INDIA :

Nike is the first among the shoe companies to market itself as green. It is marketing its Air Jordan shoes as environment-friendly, as it has significantly reduced the usage of harmful glue adhesives. Kansai Nerolac Paints has been at the forefront of paint manufacturing for more than 88 years pioneering a wide spectrum of quality paints. Kansai Nerolac has worked on removing hazardous heavy metals from their paints – among this lead being the most prominent metal. Kansai Nerolac does not add any lead or other such heavy metals in its manufacturing process. Dell has been one of the vendors who focus on producing green IT products. They have a strategy called "Go green with Dell" to sell these products in the market. It also comes in an eco-friendly packaging with a system recycling kit bundled along. Talking about the green commitments of the company, Sameer Garde, Country GM, Dell India, says, "Dell is also actively pursuing green innovations that will be of value in 2009 from data-center efficiency to the use of eco-friendly materials for everything from chassis design to product packaging. Eco Hotels (Ecotels) is a certification system promoted by Hospitality Valuation Services (HVS) International. This system is based on 5 main criteria: environmental commitment, solid waste management, energy efficiency, water conservation, and employee education/community involvement. In India we have Eco-hotels like Orchid, Rodas, Raintree etc. believing and practicing *green marketing*. According to Harish Tiwari of Infinity Infomatic Pvt Ltd, a well-known distributor, who says, "We don't find any difficulty in selling green products because the knowledge for these products has increased in us as well in customer. They are ready to pay higher for these products once they convinced." In

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May 2007, IBM launched Project Big Green to help clients around the world improve the efficiency of IT and better optimize their data center resources. IBM has software and services technologies to help businesses reduce data center energy consumption and cut energy costs by more than 40 percent. Introduction of CNG in Delhi New Delhi, the Capital of India, was being polluted at a very fast pace until Supreme Court of India forced a change to alternative fuels. In 2002, a directive was issued to completely adopt CNG in all public transport systems to curb pollution. Gas Tech Electronic Products (Pvt) Ltd. has invented LPG Kit for motorcycles/scooters (4 stroke and 2 stroke). Can be fitted in 50 cc to 375 cc air cooled, single cylinder 2 stroke as well 4 stroke vehicles with per cent fuel efficiency, with clean exhaust and zero pollution. The following figure shows the amount of pollution caused by different types of vehicles in Delhi, of which maximum pollution is caused by two wheelers. 38 per cent of particulate matter and 61 per cent of hydrocarbons are released by two wheelers alone. Thus the use of LPG kit for motorcycles/scooters will reduce pollution to a great extent.

6. CHALLENGES OF GREEN MARKETING :

Although environmental issues influence all human activities, few academic disciplines have integrated green issues into their literature. This is especially true in marketing. As society becomes more concerned with the natural environment, businesses have begun to modify their behavior in an attempt to address society's "new" concerns. Some businesses have been quick to accept concepts like environmental management systems and waste minimization, and have integrated environmental issues into all organizational activities. Smart business houses have accepted green marketing as a part of their strategy. Though our understanding about green marketing still in the stage of infancy, in this paper the author is trying to identify key ideas in relation to promote green product that may be most relevant to both scholars and the practitioners of green marketing. This paper will attempt to introduce – the terms and concept of green-marketing; about the importance of green marketing; examine some reasons that make the organizations interested to adopt green marketing philosophy; it highlights the positive and negative aspects; social responsibilities and opportunities of green marketing. Finally it concludes with some problems that organization may face to implement green marketing.

Implementing Green marketing is not going to be an easy job. The firm has to face many problems while treading the way of Green marketing. Challenges which have to be faced are listed as under:

- Green marketing encourages green products/services, green technology, green power/energy; a lot of money has to be spent on R&D programmes. Thus practicing green marketing initially will be a costly affair.
- The customers may not believe in the firm's strategy of Green marketing, the firm therefore should ensure that they convince the customer about their green product, this can be done by implementing Eco-labeling schemes. Eco-labeling schemes offer its "approval" to "environmentally less harmless" products have been very popular in Japan and Europe. In fact the first eco-label programme was initiated by Germany in 1978.
- Initially the profits will be very low since renewable and recyclable products and green technologies are more expensive. Green marketing will be successful only in long run.
- Many customers may not be willing to pay a higher price for green products which may affect the sales of the company.
- The firm may give up on Green marketing concept or be forced to practice unfair means to cut cost to sustain in the competition and thus the entire idea of going green will be a farce.
- The firms practicing Green marketing have to strive hard in convincing the stakeholders and many a times there may be some who simply may not believe and co-operate.
- It is found that only 5 per cent of the marketing messages from "Green" campaigns are entirely true and there is a lack of standardization to authenticate these claims. There is no standardization to authenticate these claims. There is no standardization currently in place to certify a product as organic. Unless some regulatory bodies are involved in providing the certifications there will not be any verifiable means. A standard quality control board needs to be in place for such labeling and licensing.
- Indian literate and urban consumer is getting more aware about the merits of Green products. But it is still a new concept for the masses. The consumer needs to be

educated and made aware of the environmental threats. The new green movements need to reach the masses and that will take a lot of time and effort. By India's ayurvedic heritage, Indian consumers do appreciate the importance of using natural and herbal beauty products. Indian consumer is exposed to healthy living lifestyles such as yoga and natural food consumption. In those aspects the consumer is already aware and will be inclined to accept the green products.

- The investors and corporate need to view the environment as a major long-term investment opportunity, the marketers need to look at the long-term benefits from this new green movement. It will require a lot of patience and no immediate results. Since it is a new concept and idea, it will have its own acceptance period.
- The first rule of green marketing is focusing on customer benefits i.e. the primary reason why consumers buy certain products in the first place. Do this right, and motivate consumers to switch brands or even pay a premium for the greener alternative. It is not going to help if a product is developed which is absolutely green in various aspects but does not pass the customer satisfaction criteria. This will lead to green myopia. Also if the green products are priced very high then again it will lose its market acceptability.

7. CONCLUSION:

Now this is the right time to select "Green Marketing globally. It will come with drastic change in the world of business if all nations will make strict roles because green marketing is essential to save world from pollution. From the business point of view because a clever marketer is one who not only convinces the consumer, but also involves the consumer in marketing his product. Green marketing should not be considered as just one more approach to marketing, but has to be pursued with much greater vigor, as it has an environmental and social dimension to it. With the threat of global warming looming large, it is extremely important that green marketing becomes the norm rather than an exception or just a fad. Recycling of paper, metals, plastics, etc., in a safe and environmentally harmless manner should become much more systematized and universal. It has to become the general norm to use energy-efficient lamps and other electrical goods. Marketers also have the responsibility to make the consumers understand the need for and benefits of green products as compared to non-green ones. In green marketing, consumers are willing to pay more to maintain a cleaner

and greener environment. Finally, consumers, industrial buyers and suppliers need to pressurize effects on minimize the negative effects on the environment-friendly. Green marketing assumes even more importance and relevance in developing countries like India Green marketing covers more than a firm's marketing claims. While firms must bear much of the responsibility for environmental degradation, the responsibility should not be theirs alone. Ultimately green marketing requires that consumers want a cleaner environment and are willing to "pay" for it, possibly through higher priced goods, modified individual lifestyles, or even governmental intervention. Until this occurs it will be difficult for firms alone to lead the green marketing revolution.

The industrial buyer also has the ability to pressure suppliers to modify their activities. Thus an environmental committed organization may not only produce goods that have reduced their detrimental impact on the environment, they may also be able to pressure their suppliers to behave in a more environmentally "responsible" fashion. Final consumers and industrial buyers also have the ability to pressure organizations to integrate the environment into their corporate culture and thus ensure all organizations minimize the detrimental environmental impact of their activities. Thus green marketing should look at minimizing environmental harm, not necessarily eliminating it.

The world is increasingly concerned about environmental issues, and global consumers, in general, are becoming active in seeking out green products and in "greening" their behaviors. Growing support for green products in the marketplace does not negate the simple truth that the way to your customers hearts and wallets, is through careful attention to their wants and needs (the benefits they are seeking) and providing the products and services that meet those wants and needs specifically and well. Green markets are growing as awareness and interest is growing to the possibilities of Green products and services being available. Better channels of distribution are developing and better communication tools are in place. Green is quickly becoming the standard by which products are measured, and success in Green Marketing will be the measure of success for many organizations.

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STRATEGIC AND IMPLEMENTATION FRAMEWORK FOR SKILL DEVELOPMENT IN INDIA WITH SPECIAL REFERENCE TO MAHARASHTRA STATE

Dr. Raj Ankush Soshte

Asst. Professor, N.S.S. College of Comm. and Eco. Tardeo, Mumbai -400 034

Abstract

The Union Budget 2015 paved way for the launch of a much-awaited National Skills Mission to complement 'Skill India' and 'Make in India' exhortations. However, much work needs to be done on the ground for the government to prove that this step is a departure from rhetoric lip service. Demand for skilled work force is the need of the hour and keeping this in mind the government has targeted to improve the skill of 500 millions of youth of our country by 2020. The magnitude of the problem has been analyzed by numerous experts: for a country that adds 12 million people to its workforce every year, less than 4 per cent have ever received any formal training. The present central government has taken the initiative for improvement of skill among the educated youth of our country so that the employability will increase which will ultimately improve the national productivity. In this connection some new skill development program has been taken into consideration both in central and state level of our country. Different technical courses and vocational education course should change and prepared as per the requirement of the corporate at large. Fund allocation and fund utilization can be made properly in order to achieve the maximum benefit from all these program. The target group will be the traditional, non- traditional, technical and non- technical youth of our country. This paper mainly focused on need for skill development in India, skill development programme states in Maharashtra state and different challenges faced for skill development in India.

Keywords: - Skill development, Make -in-India, job creation, Inclusive growth.



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1. INTRODUCTION:

Today's competitive world demands trained certified and skilled manpower to address the challenges of growth and converting them into opportunities. India has one of the youngest populations in the world and a very large pool of young English-speaking people. Therefore, it has the potential to meet the skill needs of other countries and also cater to its own demand for skilled manpower. Ironically, most industries in India are currently struggling with scarcity of skilled labor. Although more than 40 million people are registered in employment exchanges, only 0.2 million get jobs. The current education system does not focus on training young people in employable skills that can provide them with employment opportunities. Today, a large section of India's labor force has outdated skills. With current and expected

economic growth, this challenge is going to only increase further, since more than 75 of new job opportunities are expected to be “skill-based.”The Government is therefore strongly emphasizing on upgrading people’s skills by providing vocational education and training to them. It has formulated the National Policy on Skill Development and set a target for providing skills to 500 million people by 2022. Various stakeholders are involved in this process. In the current framework, the Ministry of Labor & Employment is running various schemes and has set up industrial training institutions across the country. Other ministries such as the Ministry of Human Resource Development, the Ministry of Rural Development and the Ministry of Urban Development & Poverty Alleviation have also launched their skill upgrading programs and self-employment schemes. In addition, as part of its National Skill Development Mission, the Government has established the National Skill Development Corporation in the Public Private Partnership mode to facilitate setting up of large, high quality, for-profit vocational institutions. It also aims to set up 1,500 new ITIs and 5,000 skill development centers across the country as well a National Vocational Qualification Framework (NVQF) for affiliations and accreditation in vocational, educational and training systems.

Skill refers to the process of being expert in a particular line of work for better performance. Effective performance is something different than performance. Now in the era of globalization and liberalization the work force should be competent enough to compete with the developed nations and to be competent skill is the only yard stick. India being a developing country having largest number of youth work force should possess skill which can be converted into employability and economical viability in the world. Skill India was launched by the present prime minister Shri. Narendra Modi under different National policy with an aim to train the young educated youth of our country. Accordingly National Skill Development Mission, National Policy for Skill Development and Entrepreneurship, Pradhanmantrikaushal Yojana has been taken into consideration for skill India purpose. Like earlier schemes of Digital India and Make in India the present skill India Scheme is to create opportunity, space and scope for development by increasing employment opportunity in our country. At the same time this Skill India project will identify the new area of training by which 500 million youth of our country can be able to compete with other developed countries by 2020. This can create a sea change in the employment scenario of our country. Skill India scheme has been designed in such a way that it will provide training, support and guidance to the traditional sectors like carpentry, cobblers, blacksmith, tailors, welders, Copyright © 2017, Scholarly Research Journal for Interdisciplinary Studies

masons etc and at the same time emphasis will be given to new sectors like real estate, construction, transportation, gem and jewelers, designing ,banking and tourism. It is felt that the skill in these sectors are not adequate in order to compete with the developed nations. Keeping this in mind the training programmers should be of international standard which not only provide skillful training to the educated youth of our country but also create the capacity to compete with other developed countries like US, Japan, China, Germany, Russia and other west Asian countries of the globe.

2. OBJECTIVES OF THE STUDY:

The present study based on following objectives:

1. To analyze the importance of skill development in India.
2. To highlight various skill development schemes in Maharashtra State.
3. To discuss different issues on skill development in India.
4. To study the operational challenges towards skill development in India.

3. METHODOLOGY OF THE STUDY:

This study is analytical in character based purely on secondary data. The data are collected from books, journals, magazines, research articles and web sites.

4. SKILL DEVELOPMENT IN INDIA:

Hon'ble Prime Minister has launched 'Skilling India' as a multi-skill development programme on mission mode for job creation and entrepreneurship for all socio-economic classes. Keeping this vision in mind, the Government of India has established a Ministry of Skill Development & Entrepreneurship led by Shri Rajiv Pratap Rudy, Hon'ble Minister of State (Independent Charge) for Skill Development and Entrepreneurship, to act as a nodal point for all initiatives on skill development in India by the various ministries/departments. CII has been supporting the Ministry of Skill Development & Entrepreneurship, Ministry of Labour & Employment and Ministry of Rural Development and other ministries to create a conducive ecosystem for skill development in India in the form of promotion & advocacy, research, studies, PPP Models, assessments and CII's own on-ground training initiatives. Recommendations by CII have been instrumental in the creation of Amended Apprenticeship Bill 2014. CII has made recommendations to the Ministry of Skill Development & Entrepreneurship for the creation of the revised Skill Policy. CII has been influential in the development of National Employability through Apprenticeship Programme (NETAP). CII has worked closely with National Skill Development Agency (NSDA) for the National Skill Qualification Framework (NSQF) & the rollout thereafter. CII in partnered with Wheebox-

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PeopleStrong-LinkedIn have launched 2nd Edition of India Skills Report 2015 which captures demand & supply side of skilled workforce across 29 states. It had participation from 3 lac students and 125 corporates. CII is a National Assessing Body for Modular Employable Skills Scheme (30 sectors in all states) and Sector Skill Councils. CII has worked towards creation of PPPs to rejuvenate institutions such as ITI with CII members adopting and upgrading 390 of them and strengthening the system through implementation of recommendations as per CII's ITI study. CII has set up Skill Hubs in Chindwara, Madhya Pradesh; Bhiwadi, Rajasthan; Kendrapara, Odisha and Skill Gurukuls in association with Pan IIT (PARFI). To reap the benefits of "demographic dividend", the Eleventh Five Year Plan had favored the creation of a comprehensive National Skill Development Mission. As a result, a "Coordinated Action on Skill Development" with three-tier institutional structure consisting of (i) PM's National Council (ii) National Skill Development Coordination Board (NSDCB), (iii) National Skill Development Corporation (NSDC) was created in early 2008. It has also been able to focus on skill development through the creation of a coordinating mechanism. It has also made the issue of skill development as an important agenda for the Governments at Centre as well as States. It has articulated the importance of State Governments in the delivery of skill development. In this regard, various challenges on skill development that merit attention in the remaining years of the current Plan and the Twelfth Five Year Plan.

5. SKILL DEVELOPMENT IN MAHARSHTRA STATE :

Maharashtra is the second largest State in India both in terms of population (9.3 per cent) and geographical area (9.3 per cent). It is better urbanised with 45 per cent people residing in urban areas , as compared to the India average of 31.2per cent. It is bifurcated into six revenue divisions' viz. Konkan, Pune, Nashik, Aurangabad, Amravati and Nagpur for administrative purposes. It has a long tradition of having statutory bodies for planning at the district. For local self-governance in rural areas, there are 33 Zilla Parishad, 351 Panchayat Samiti and 27,906 Gram Panchayat. The urban areas are governed through 23 Municipal Corporations, 221 Municipal Councils, five Nagar Panchayats and seven Cantonment Boards. Maharashtra makes second largest contribution to India's population thus becoming a large contributor to the India's demographic dividend. As of Census 2011, Maharashtra has a population of 11.23 crore persons. Of this, 59 per cent of the population is in working-age group, while only 45 per cent is in the labour force. The gap is attributed to people who do

not want to work. This could be due to aspirations for higher studies or voluntary unemployment for unwillingness to work.

As of 2011, the State's workforce is estimated at 4.94 crore persons. Majority of these are employed in agriculture at 55 per cent as either cultivators or agricultural labourers. The remaining 45 per cent are employed in non-agricultural activities. The State Government has worked on building a good education infrastructure in the State over the last few years to ensure availability of qualified and skilled manpower in the State. Presently, the State has 19 universities, 3,277 general colleges, 1,004 engineering colleges, 508 MBA colleges and many other educational institutions for higher studies in different streams. At school level, the State has 75,695 primary schools and 21,357 secondary and higher secondary schools. The Government has put in place an institutional structure for skill development in the State up to the district level

Table 1.1 Key demographic indicator

Indicator	Year	Maharashtra	India
Population, No.	2011	11,23,72,972	1,210,193,422
Decadal growth rate of population, %	2001-11	16.00%	17.64%
Urban population as a percentage of total population, %	2011	45.2%	31.2%
SC population, %	2001	10.2%	16.2%
ST population, %	2001	8.8%	8.2%
Sex ratio, No. of females per 1000 males	2011	925	940
Population density, per sq. km.	2011	365	382
Literacy rate, %	2011	83%	74%
Working age population* as a percentage of total population, %	2001	59%	57%
Work participation rate^, %	2001	44%	39%

*Working age population is the population in the age-group of 15 to 59 years. ^ Work participation rate is defined as the percentage of total workers (main and marginal workers) to total population.

When compared across the six regions, the biggest population concentration is in the Konkan, Pune and Nashik regions-63 per cent of Maharashtra's population. The three regions also have the highest population density in the State. In terms of district wise population, Thane has the biggest population in Maharashtra at 11,054 thousand (9.8 per cent of State total), followed by Pune (8.4 per cent) and Mumbai Suburban (8.3 per cent) districts.

6. KEY SKILL DEVELOPMENT INITIATIVES TAKEN BY THE GOVERNMENT

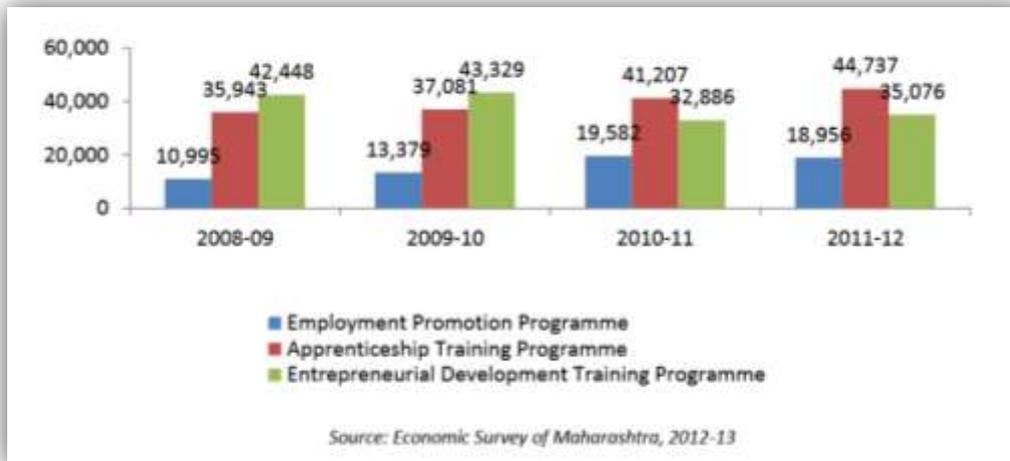
SO FOR INCLUDE: Sectoral Skill Development Committees have identified 11 high demand trades in the State: Construction, Production & manufacturing; textile; automobile; hospitality; healthcare; BFSI; retail; pharmaceuticals and chemicals; IT / ITeS and agro processing. Of these, sector skill reports have been released for nine sectors so far. Maharashtra State Skill Development Society has been established as a Single Nodal Agency

for skill development initiative with the objective of preparation and continuous updating of 'State Skill Gap Assessment Report' and 'State Skill Development Plan'. It is also responsible for empanelling and grading training providers; and to provide support to district and division level committees and sectoral / territorial skill mission officers in the state for the preparation and effective implementation of 'Annual Action Plans' Knowledge Management Centre on Skill Development has been proposed to be established at Yashada, Pune. Directorate of Establishment & Self Employment has set up a dynamic Labour Market Information System (LMIS). Various skill development programmes are run by many Government Departments as well. Some of these are as follows:

- Employment Promotion Programme (EPP): On-the-job training or other practical training to educated unemployed persons. The programme is run by Department of Employment & Self-Employment, Maharashtra. EPP is a stipend based scheme. The stipend paid to persons varies between Rs.300 to Rs.1000 per month, based on their educational qualification. Duration of each training programme is six months. On completion of training, the candidates may get absorbed.
- Apprenticeship Training Programme: Supply of skilled manpower to the industry through apprenticeship training. The programme is run by Directorate of Vocational Education & Training, Maharashtra. About 238 trades relating to both engineering and non-engineering industries have so far been designated under the programme. Duration of training varies from 6 months to 4 years. Stipend is also paid as a part of the training programme.
- Entrepreneurial Development & Training Programme: Motivate and train the educated unemployed youth for self-employment. It is run by Directorate of Industries, Maharashtra. The programme is run by recognized training institutions such as MITCON Consultancy Services Ltd. and Maharashtra Centre for Entrepreneurship Development (MCED). Under this scheme, the aspects such as the Entrepreneurship Development and Technical Training are covered.

Number of people who have benefitted from these three programmes is given in the figure below.

Figure 1.1 Beneficiaries of various skill development programme in the state



5. SCHEMES OF SKILL DEVELOPMENT IN INDIA :

The National skill development policy was introduced by the central government in the year 2009. Accordingly National skill development mission was launched in the year 2010. Now the present central government has created a separate ministry of skill development and entrepreneurship. The purpose of this ministry is to take care of skill in different areas in order to create employment in the country.

Some of the schemes under this ministry are as follows:-

- **NATIONAL SKILL DEVELOPMENT CORPORATION(NSDC):-** This corporation is created under public private partnership(PPP) entity. The purpose of this corporation is to set up different skill development centers in the country. Under the scheme the corporation is authorized to establish certain autonomous industry led bodies for skill development. These industry led autonomous bodies will follow some national standards for improvement of skill in the country.
- **NATIONAL SKILL DEVELOPMENT AGENCY(NSDA):-** This is an agency created under societies Act. The primary objective of this agency is to rationalize the skill development schemes of government of India. At the same time the this agency will integrate labour market information system and facilitate the states for innovation of skill in different areas.
- **DIRECTORATE OF TRAINING(DT):-** In order to put importance in skill development this directorate has been transferred from labour department. The purpose of this Directorate is to set up new advanced training institute in the country for skill development. This Directorate will be in charge of setting up of different training

institutions in public private participation mode. The training methodology will be advanced in nature so that the purpose of skill development can be fulfilled.

- **PRADHAN MANTRI KAUSHAL VIKASH YOJANA(PMKVY):-** This is a scheme which is meant for skill development of the educated youth of our country through training and orientation. This Yojana is targeting to train 24 lakhs of educated youth per year in different vocational institutions of the country. The successful trainees will be provided cash prize as monetary benefit and a certificate for skill competency.
- **DEENDAYAL UPADHYAYA GRAMIN KAUSHAL YOJANA(DDUGKY):-** This is a scheme introduced by the central government which will be implemented by all the state governments in order to improve the skill of the unskilled workforce. Under this scheme training will be provided to the students of under 15 years of age in different training centers of the country. It has been decided that at least 1500 to 2000 training centre will be established for this purpose and the Rural Development Ministry of each and every state will be in charge of providing policy guidelines, technical services, financial support and other facilitation to these institutions for training. The aim of this scheme is to make skillful to the unskilled youth of the country from the beginning.
- **NAIMANZIL:-** This scheme is meant for the dropouts of the youth either in primary or in secondary level of their education. Under this scheme they will be provided different vocational education and training so that it will be utilized by them in work place. This skill development scheme will improve the employability among the dropout youth of the country.
- **USTTAD:-** This scheme is meant for skill up gradation of Artisan and Craftsmen's of youth of the minority community . The aim and objective of this scheme is provide training to the traditional artisans and craftsmen. So that their skill will be developed and they can utilize this skill in different forums to compete with other competitors of the same profession. So that the scheme will not only conserve the traditional art and craft of the country but also provide employment opportunity in the minority community.
- **MANAS:-** This scheme is introduced by central government to create and upgrade the entrepreneurial skill among the educated youth of the country particularly in minority community. For this training and orientation will be provided to the educated youth of our country so that they can be interested in entrepreneurial activity in their life. This scheme will not only create employment but also produce skilled entrepreneurs in the country.

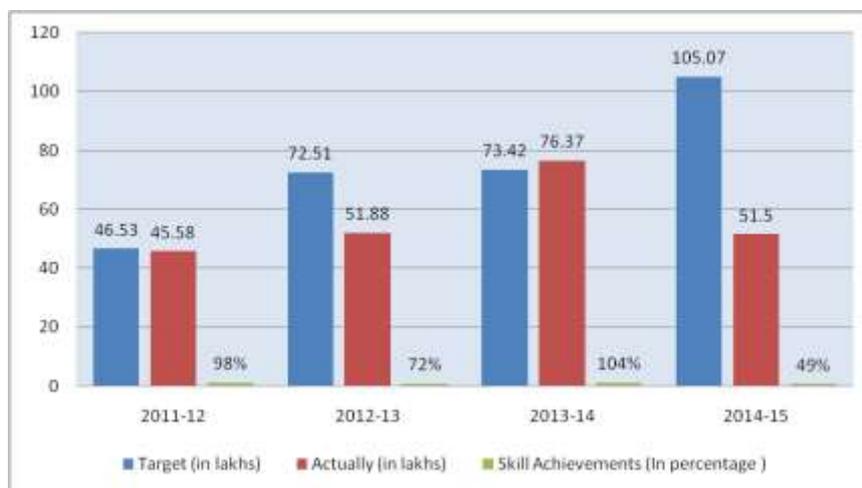
The following table indicates the target of skilled workforce and the actual skilled persons in different years on the basis of different skill development schemes introduced in our country.

Table : 1.1 Skill Achievements

Year	Target (in lakhs)	Actually (in lakhs)	Skill Achievements (In percentage)
2011-12	46.53	45.58	98%
2012-13	72.51	51.88	72%
2013-14	73.42	76.37	104%
2014-15	105.07	51.50	49%

(SOURCE:- LOKSABHA QUESTIONNAIRES)

Chart : 1.1 Skill Achievements



6. CHALLENGES OF SKILL DEVELOPMENT IN INDIA:

India enjoys a demographic dividend where more than 60 percent of its population is in the working age group. The youth bulge presents an opportunity for India to enhance its growth and also supply skilled manpower to the rest of the world. According to the World Bank Report, this is because India's working age population will be more than the dependent population for at least three decades till 2040. The National Higher Education Commission, in its report estimated that the average age of population in India by 2020 would be 29 years as against 40 years in USA, 46 years in Europe and 47 years in Japan. It is also estimated that during the next 20 years, the labour force in the industrial world is expected to decline by 4 per cent, while in India it will increase by 32 per cent.

It is known that 93 per cent of the total labour force is in the unorganised sector. Thus, the major challenge of skill development initiatives is also to address the needs of a vast population by providing them skills which would make them employable and enable them to secure decent work leading to improvement in the quality of their life.

The National Policy for Skill Development and Entrepreneurship 2015 supersedes the policy of 2009. This primarily aims at meeting the challenge of skilling at scale with speed, standards (quality) and sustainability. According to India Labour Report 2012, it is estimated that 12.8 million new persons join the labour market annually vis-à-vis the current capacity of the skill development which is 3.1 million in our country.

It is estimated that incremental HR requirement for skill development in the period 2012 to 2022 for the whole country is 12.03 crore. Hence there is pressing need to expand the infrastructure for skill development many fold to cater to the target which is more than four times the present capacity. As mid-term strategy, 104.62 million fresh entrants to the labour force between 2015 to 2022 would be required to be skilled/provided vocational education. At present 21 Ministries/Departments of Government of India are engaged in skill development programme. There are several challenges which have been identified in skill development of the Indian Youth. For instance increasing the capacity of the existing system to ensure equitable access for all and at the same time maintaining their quality and relevance is a big challenge. This involves strong and effective linkages between the industry and the trainer institute with adequate provisions for constant knowledge upgrading of the trainers. Creating effective convergence between school education and the governmental efforts in the area of skill development also need to be reworked. All this has to be in consonance with Labour Market Information System. Other challenges include creation of institutional mechanism for research development, quality assurance, examination, certification, affiliation and accreditation. Needless to say that efforts should be on to make the skill development attractive and productive to motivate the youth to aspire for it.

Addressing the above challenges, government has taken some concrete steps which include dovetailing and rationalization of the Central Government Schemes on Skill Development in order to achieve maximum convergence and making skill development an integral part of all Government of India schemes which has ensured that all government schemes now has the component which takes care of skill development as per the programme's requirement. Skill gap studies conducted by NSDC for 21 high growth sectors of the country will project the human resource requirement in those sectors by 2022.

Monitoring and evaluation is the spine of any development plan. Since National Policy for Skill Development and Entrepreneurship has been structured as an outcome oriented policy, it has been decided to set up a Policy Implementation Unit (PIU) for reviewing the implementation and progress of the various initiatives and undertaking corrective measures

under this policy. For bringing improvements in the scheme through the feedback, provision has also been made to facilitate constant consultation with the stakeholder. To ensure that the desired results are achieved on this account, it is necessary that along with monitoring, a quick evaluation of the Programme is undertaken at the earliest possible. Based on evaluation findings, we would be able to take effective measures and breach all the gaps in the implementation process.

7. CONCLUSION:

India's transition to a knowledge-based economy requires a new generation of educated and skilled people. Its competitive edge will be determined by its people's ability to create, share, and use knowledge effectively. A knowledge economy requires India to develop workers—knowledge workers and knowledge technologists—who are flexible and analytical, and who can be the driving force for innovation and growth. To achieve this India needs a flexible education system: basic education to provide the foundation for learning; secondary and tertiary education to develop core capabilities and core technical skills; and further means of achieving lifelong learning. The education system must be attuned to the new global environment by promoting creativity and improving the quality of education and training at all levels. In a globalised economy, a large pool of skilled workers is indispensable for attracting industrial investment including foreign direct investment.

- Skill development is imperative in order to create job opportunity for the educated youth of our country.
- The requirement of manufacturing sector can be fulfilled by skilling at least 500 million youth by year 2020 in order to provide employment opportunity.
- The Apprenticeship Training program can solve the requirement of technical manpower in different technical organizations in near future.
- The initiative of skill development will enhance not only the employability but also the economic growth and social development of our country in near future.
- The strategy of skill India should focus on modular courses in different training institutions so that skill training to the students can be useful for employment purposes.
- Effective assessment and credible certification is the need of the hour so that qualitative skill training can be possible which improve the employability of our country.

Maharashtra is the second most populous State in India after Uttar Pradesh. It is also the most industrialized State in the country, generating significant employment opportunities not just

for its locals but also for people from outside the State. The State has set up good educational infrastructure to meet the demands of skilled manpower. However, our analysis shows that going forward, there is likely to be a shortage of skilled human resources at all skill levels except at minimally skilled. Thus, the State needs to gear up its machinery to focus better on the skill development initiatives so that the demand-supply gap for skilled manpower is narrowed down and the economy is able to get the skilled people that it needs.

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SUSTAINABLE AGRICULTURE- THE BEST PRACTICE FOR FOOD PRODUCTION

Ms. Neha Patange

NSS College of Commerce & Economics, Tardeo, Mumbai

Abstract

Traditional methods of agriculture have devastated land and environment at various places due to overuse of chemicals in the field. Sustainable agriculture is the only alternative for the food production which will not harm environment and will take care of natural resources for the future generation. It promotes soil health; minimize water use and lower pollution levels. Integrating plant production and livestock rearing practices, improvement in water conservation and energy conservation techniques and soil management are the backbone of sustainable agriculture. It will promote environmental health and profitability. We should concentrate more on such techniques to satisfy the needs of present population.

Keywords: Sustainable.



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Introduction:

Sustainable agriculture is a sum total of soil health, efficient water use, use of environment friendly fertilizers, pesticides, and efforts of all involved in farming. It takes into account environmental health, economic profitability, social and economic equitability.

Various traditional methods of agriculture have shown their effects on the soil texture and overall production.

During the period of green revolution, there was an increase in food production, to fulfill the demands of growing population. Improvement in technologies, increased chemical use and even government policies favored growth in production. This resulted in many positive impacts in the field of agriculture but similarly, it resulted in loss of top soil at many places, groundwater contamination, increase in cost of production, finally depletion of quality of soil. A transition from these methods towards sustainable agriculture has made differences in farming system. After green revolution India has faced several problems with respect to soil quality and overall production due to excess use of chemicals in agriculture. Lands were desertified at various places, so after few years, need for sustainable agriculture was felt and necessary steps were taken for effective agriculture techniques and livestock rearing taking into consideration economic and social benefits.

Objectives:

- To maintain crops and land for agriculture by reducing the use of chemicals fertilizers.
- To manage water resources properly to prevent soil from erosion.
- To suggest various techniques of mixed farming, intercropping, crop and livestock rearing for maintaining the nutrients balance in the soil.

Methodologies:

1. Mixed farming:

Mixed farming techniques have various advantages and it is moving towards specialized techniques. It reduces risk of contamination of land because of monoculture. Mixed farming is more close to nature as reduces dependency on chemicals. This practice allows wider crop rotations and diversification for the betterment of farming. Mixed farming depends on various factors, external and internal. External factors are, weather pattern, technological development, market development etc. Internal factors include, soil characteristics, water availability, composition of the family etc.

It includes, mixing of crops, rotations, cultivation of crops along with livestock.

Mixing of crops

In this, Crop rotation is practiced throughout the year. Multiple cropping is done. Normally various crops are grown in rotation with leguminous plants. These techniques prevent plants to deplete only one set of nutrients. Leguminous plants provide nitrogen to the soil which is an essential nutrient for the growth of the plants. Plants can also be intercropped to take maximum advantage of light and moisture. It creates more complex habitat than normal farmland. Two or more plant species are grown on the same land so creates complex habitat which supports variety of birds, insect, and other animals. Nutrients available by one set of crops will be utilized with nutrient uptake of other associated crops.

Plant and animal Production practices

Integrated farming i.e. agriculture along with livestock rearing is an effective practice adopted for agriculture. Integrating both crops and livestock in the same farming operation was the best practice until 1900s. But it should be well acquainted with technology, government policy and economics.

In this practice, crops and forages are grown in rotation. Crops are grown on more level and pastures on steeper slopes. Rotation of the crops maintains nutrition balance of the soil,

enhance soil quality and reduce soil erosion. Livestock manure increases soil fertility. Cropping provides animals with fodder from grass and nitrogen binding legumes. Animals provide manure for the crops as they graze under trees.

Mixing within crop and/or animal systems.

Mixing within crop and/or within animal systems refers to conditions where multiple cropping is practiced, often over time, or where different types of animals are kept together, mostly on-farm. These systems occur frequently where plants are grown along with rearing of chicken or goats or sheep or cow.

In this, growing area is divided into number of distinct areas. Plants grown in given area are changed per year, so that each group can get advantage of new ground. New grounds will be having ample of nutrients so that each type of plant in rotation will get benefit of nutrients. Rotation scheme runs for three to four years. This is the minimum period required for pest and diseases to decline to harmless levels.

2. Use of biofertilizers

Agriculture activities, such as monoculture, intensive agriculture for human and animal consumption depletes nutrients from the soil. So to maintain the fertility of soil, amendments are essential. Use of chemical fertilizers has resulted in loss of soil fertility at various places. So it is essential to switch to an alternative source of nutrients supply.

Use of biofertilizers is one of the approaches towards sustainable agriculture. These are organic products in concentrated form derived from plant roots or from the soil of root zone. Biofertilizers are different types of microorganisms that colonize in the rhizosphere or the interior of the plant. They increase crop production by applying nutrients directly to the target crop by applying through seeds, plant surfaces or soil. These biofertilizers are nitrogen fixers (Rhizobium, Azotobacter, blue green algae etc.) or phosphate solubilizing bacteria (Bacillus, Pseudomonas etc.) or Zinc solubilizers (Subtilis, Thiobacillus etc.).

These are organic products containing specific organisms in a concentrated form. These organisms are present in plant roots or rhizosphere. They make nutrients available to the target crop. These are renewable sources of plant nutrients. Tricolous organisms(type of fungi) is found to be effective biofertilizer which enhance absorbance of nutrients in the soil by crops.

Culture suspensions of algae, bacteria, fungi are used. In 'Seed treatment', seeds are treated with biofertilizers and then they are dried and sowed. In Set treatment, pieces of planting

material are kept immersed in suspension, dried and then planted. In some treatment methods root dip method (root portion is immersed in suspension) or cutting methods are used.

Biofertilizers maintain soil fertility, increases nutrient absorption capacity, prevents pollution of soil and ground water, reduces consumption of chemical fertilizers. As natural components are used in biofertilizers, soil will retain its fertility which is beneficial for plants as well as environment. Plants will be protected from getting diseases as biofertilizers destroy harmful components which cause diseases. Plants are protected against droughts.

So as use of biofertilizers represent new technology for Indian agriculture to balance the shortcomings of chemical fertilizers, it is going to contribute for sustainable agriculture practices.

3. Agroforestry

It is a technique where shrubs are grown around or amongst the crops. It is called as 'Alley Cropping'. As two or more species are grown on the same land, it creates more complex habitat and supports various birds, insects. It is healthy, productive, profitable and ecological sound land use system. It helps to increase productivity. A dense tree covering helps to prevent soil erosion from wind, increases water retention levels. It also provides shelter to livestock.

Multi storey cropping can be practiced where botanical, herbal, decorative plants are grown underneath the forest canopy providing shades to sensitive plants. Silvopasture technique can be adopted wherein livestock are raised under the canopy of trees protecting animals, vegetation from hot summer sun, cold winds, and downpours.

It has many benefits. Agro forestry can control runoff and soil erosion. It maintains soil fertility by maintaining organic matter and nutrients. They maintain the nutrient cycling by more efficient use of nutrients. It reduces soil toxicities. It helps in reclamation of eroded and degraded land.

Nitrogen fixing bacteria get time to increase nitrogen inputs to agro forestry systems. The release of nutrients from the decomposition will be utilized with nutrient uptake of other associated crops.

4. Water management:

Major focus has given to avoid water logging while supplying water to crops. Drip and sprinkle irrigation are the techniques which we have practiced always for providing water to the roots of the plants. Similar kinds of techniques are being used to avoid water logging and

to avoid salinity of the soil. Excess of salts are leached out of the soil in case of improper irrigation practices. Agriculture uses about 70 percent of total water withdraw, mainly for irrigation. Global rate of irrigated areas started decreasing in 1980s due to high cost of irrigation practices, depletion of water supplying sources and problems of environmental protection. But due to population increase as land under agriculture expanded, there was increase in water use for irrigation. In the areas of water scarcity, development of irrigation is necessary to minimize water use. Under new irrigation practices, efforts are being taken to use application methods which will minimize loss of water by evaporation from soil, percolation of water beyond the depth of root zone and to minimize losses from delivery system.

Under water management attention has been given to quality, quantity and scheduling of water supply. Most of the times, stage of crop growth, and its sensitivity to water stress, climatic conditions, and water availability in soil determine time and frequency of irrigation. So irrigation schedule and irrigation methods are inter-related. Skill of the farmers, good knowledge of crop's water requirements and of the soil water characteristics will determine the time of irrigation.

Drip irrigation is the most commonly used techniques in diverse countries which reduces water use by 30 – 70 percent and raises crop field. In this water is applied by small emitter openings of plastic pipes. Micro sprinkler technique also uses plastic pipes for irrigation. In all these techniques water is applied directly into the root system. But still area under such localized techniques is less, globally, due to high investment cost. Improvements are being done to avoid problems of clogging. New techniques are being adopted to control pressure and discharge variations of pipes, use of filters, automation etc. Irrigation scheduling has been proved as effective technique which depends on soil water characteristics, techniques used and climate. Application of fertilizers through irrigation techniques (Fertigation) is common practice for modern agriculture.

Discussion:

- Mixed farming techniques including, mixing of crops, rotations, cultivation of crops along with livestock are effective techniques for maintenance of soil nutrients, reduction of soil erosion and enhancement of water quality.

- Biofertilizers are proved to be efficient to reduce use of chemical inputs in agricultural field which reduces shortcomings of chemical fertilizers. They are protecting crop yield from diseases.
- Agroforestry increases soil retention level of soil and reduces soil erosion. It also maintains nutrients cycling.
- Proper irrigation techniques will help in increase in total crop yield by decreasing water use, so it helps to save water effectively.

So with all these techniques sustainable development in the field of agriculture is very much promising. It has potential to fulfill the current demands of food production and other agricultural products with minimal harmful impact on agriculture field.

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THE ROLE OF COMMUNICATION IN TEACHING – LEARNING PROCESS

Dr. Amar Uttam Sontakke

Assistant Professor in English, N.S.S. College of Comm. And Eco., Tardeo, Mumbai 34

Abstract

Teacher-Student relation is an interactive process and communication space. Communication process includes verbal, nonverbal components and is designed to facilitate student and teacher relationship. An effective Communication between teachers and students is essential to achieve the success and solving problems regarding the perception of students. The achievement of the teaching-learning process depends on the teacher's ability and the teacher's knowledge to express it in front of students. Communication plays a dynamic role in the transferring the knowledge. Next, the process is enabled by the verbal communication that not only benefits in the distribution of the knowledge but also generates a friendly atmosphere to enable the sharing of ideas/opinions/feelings between the teacher and the students. In this connection, the present paper discovers the role of communication in education with the different focuses.

Keywords: - Teaching, Communication Process, Education, Verbal – Non verbal Communication.



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Introduction

Teaching is fundamentally a social movement which has a noteworthy influence not only on the learning of the youth but also on his/her overall development. The teacher is considered as an organizer who enables in the education of a student in all the probable ways. He is also assumed as a friend, a guide, philosopher to the students who supports the students in the process of intellectual development.

Teaching is undoubtedly a respectful profession that aims at teaching knowledge, tradition, values etc. in the student. It is where an established personality monitors a less mature ones especially on the extents related to the intellectual side of the mind. According to Gage,

"Teaching is a form of interpersonal influence aimed at changing the behaviour potential of another person."

It is a central action in higher education by carrying students and staff together into the scholars involved in dynamic learning and the chase of knowledge. Universities are dedicated to supporting a setting which adopts and supports the energetic learning process. It should accomplish this role in many ways. The purpose of the paper is to represent some

methods applied by the researcher to try to reach better communication and relationship with students, which presented that such communication and being connected with students can be the missing link to have improved students and better ways of teaching, as both the student and the lecturer advantage from such communication in class.

Communication plays a vibrant role in all compasses of life. Being a core of any and every civilization, it helps the society to share and comprehend the meanings. Communication has been derived from the word 'communicate' which means 'to share or to make common'. It plays an important role in producing understandings and establishing relationships. As the most important social instrument, communication has the influence of change, compromise as well as the power to leave a long lasting impact on one's mind. Thus, it requires to be handled carefully to evade many confusions and controversies.

Research has proved that the teaching includes of primarily two components viz. the knowledge of the teacher and his mastery over the communication skills for the transferring of the knowledge. A tutor may be very knowledgeable, but this knowledge will not benefit the purpose unless it is relocated in a manner it is planned to. On the basis of the medium, communication had been divided into two parts viz. Verbal communication and the nonverbal communication. Verbal communication involves the use of the language, words and sentences whereas the nonverbal communication is essentially based on the use of actions, Body language, expressions, gestures, actions etc. Both the forms of the communication are very important for to complete the transfer/understanding of the knowledge yet when it comes to the teaching learning processes, verbal communication plays a much more vital role in the transfer of the knowledge.

Concept of Communication

What is 'communication'? According to the Concise Oxford Dictionary the word means 'the act of imparting, especially news', or 'the science and practice of transmitting information'.

Communication has been defined as

"The process of transmitting information and common understanding from one person to another" - Keyton

Communication may be understood as a way of transferring thoughts, ideas, opinions and knowledge from the sender to the receiver. According to Hybels and Weaver (1995), the communication process is made up of various elements: sender-receiver, messages, channels, noise, feedback, and setting. Shannon and Weaver (1963) diagrammed communication and

recognized the procedure as involving an information source, a message, transmission or encoding of the message, a signal, a channel, a receiver or decoder of the message, a destination, and noise.

Communication has been discussed as a two way process where the information is transferred across from the sender to the receiver via a proper medium. The choice of the medium depends on the choice of the sender. The sender chooses the medium, and refers the message across the receiver, who in turn interprets the information received, understands it and sends an appropriate answer or feedback back to the sender. Communication is thus the process of sharing our ideas, thoughts, and feelings with other people.

Contribution of Communication in Education

Education is considered as the most significant tool in the development of the society and communication is of course important in the education process. Communication helps to convey the knowledge from the sender (the teacher) to the receiver (student) apart from the sharing of other ideas, thoughts and opinions.

Teaching has been observed as an exciting adventure in which both the teacher and the students involve. The teaching philosophy covers basic communication approaches; (a) Passion and Communication. (b) Fairness: to understand students as individuals and students. (c) Critical thinking: as lecturers should be challenged to try to deliver course materials in different ways and from different perspectives. (d) Humour and fun: Pleasing students by being approachable will make them more determined to outshine in their projects and lecturers will be motivated by their students. Communication in the teaching process helps students ascribe concepts to their personal lives, as students will apply what they learn in class to the world. (Weheba & Kedar, 2007).

Robinson (2007) tried to observe student accomplishment through communicative views. Issues such as closeness, apparent caring, and communication anxiety in the teacher-student relationship were further examined. Wigforss (2010) claimed that it is a fact that human communication plays an important role in how you progress an intellectual mind and the way knowledge is transferred to the next generation. Modern learning theories, such as Kolb (1984), Laurillard (1993), Papert (1991) and Jonassen et al (1995) have adopted the fact that students should construct their own knowledge through communication with a variety.

The Indian Perspective of Education

In India, the Teacher Education Policy has changed over time and is based on approvals enclosed in various Reports of Committees/Commissions on Education, such as the Kothari Commission (1966), the Chattopadhyay Committee (1985), the National Policy on Education (NPE 1986/92), Acharya Ramamurthi Committee(1990), Yashpal Committee (1993), and the National Curriculum Framework (NCF, 2005). The Right of Students to Free and Compulsory Education (RTE) Act, 2009, which became operational from 1st April, 2010, has important implications for teacher education in the country (MHRD, 2016). With the huge number of students who have and will be joining the schools because of the implication of the RTE Act, the teachers need to be prepared to address their needs. Pandya and Bora (1997) reported that 40% of the students in India dropout because of disliking for teachers which may be connected with the penalty inflicted by the teachers or the lack of knowledge. The shocking experiences might have made the student disliking the teachers and studies in general (Baruah & Goswami, 2012). The reasons also comprise the lack of the ability of the teacher to broadcast the information across to the learners owing to the poor knowledge and lack of communication skills. Research studies have shown that the students may drop out from the schools due to lack of interest in the studies that as researched upon may be inculcated by the teachers with good knowledge and sound communication skills. Thus communication skills need to be focused upon in the preservice and the in-service training programme to reduce student drop out in the country.

Conclusion

Communication skills play a crucial role in the teaching learning process. The communication skills of the teachers need to be reinforced in the teacher training programmes for facilitating the fluent transmission of the knowledge. Verbal and non-verbal communications both play an important role in the process of education. The teacher must use all the tools of communication skills to develop his mentor. Verbal communication needs to be stressed further more to make teaching learning process more interactive, empathetic and fun filled. Non verbal communication develops direct interaction and face to face communication between a teacher and students.

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GREEN ENERGY: ASSESING THE PRESENT SCENARIO AND POTENTIAL SOURCES IN MUMBAI

Ms. Mamata Madhusudan Tendulkar

K.J. Somaiya College of Arts & Commerce, Vidyavihar (East), Mumabai-400072

Abstract

Green Energy is the only answer to increasing pollution in the world. Mumbai city is expanding day by day and increasing energy demands can't be fulfill by just using the conventional sources of energy. The green sources of energy will be the best solution to reduce pollution and meet energy demands in the city. This paper is assessing the present scenario of green energy in Mumbai and will discuss the future needs. It will also focus on the potential green energy sources in Mumbai. Green energy will promote environmental protection and awareness in the society. Mumbai has lot of potential to produce green energy and we should emphasized on such green energy sources to satisfy the need of energy as well as protecting the environment.

Keywords: -Green Energy, Potential Sources



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Introduction:-

World is facing many problems and all the problems are linked to each other. World population is growing which demands increase in energy supply; energy is produced from fossil fuels which leads increase in pollution and global warming. The best answer to global warming is nothing but using green sources of energy. Today many countries had already started using green energy sources and India is also one of the countries which is using the green energy sources. Many metropolitan cities in India had opted for green energy sources and Mumbai is one them. Mumbai is a city with dense population which always in demand of energy. Fossil fuels are exhausting and also responsible for global warming. Green sources of energy will be the best solution on the energy crises as well as the increasing energy demand. Mumbai city has lot of potential for the green sources of energy which is discussed and highlighted in this paper.

Present Scenario

Mumbai city has many green sources of energy and it is used efficiently in many parts of the city. Mumbai city receives 300days of sunlight a year and Solar energy and wind energy has been used at many places in Mumbai replacing conventional sources of energy. Siddhivinayak Temple, Chhatrapati Shivaji Maharaj Vastu Sangrahalaya (CSMVS), Don Bosco High School, Matunga, and Don Bosco Provincial Building, Don Bosco High School and

Junior College, Naigaon, and Don Bosco Senior Secondary School, Nerul and Navi Mumbai, Don Bosco Institute of Technology, Kurla, St. Dominic Savio High School, Andheri, St. Joseph's High School, Wadala, Lokhandwala complexes had installed solar panel and successfully using the solar energy. The Vile Parle bungalow that uses the wind and the sun energy since last fourteen years[4]. Vile Parle was the first bungalow to install windmill. Many buildings and society in Mumbai had installed windmill and solar panel to conserve electricity produced by fossil fuels. All the corporate offices and societies are going for solar panel to produce electricity as well as solar geysers. The only drawback in using solar energy is that the installation changes are expensive. Siddhivinayak temple spend 50lakhs, Vileparle bungalow spend 5lakhs, Museum spend 30lakhs; considering these amounts it is difficult to go for all the societies to go for solar energy. Same applies for the wind energy which is expensive to install and only big towers can use it as they will receive wind flow without and hurdles.[5]

Potential Sources in Mumbai

Mumbai has many sources of energy and increasing population is demanding more of them. Currently solar energy and wind energy is utilized in many societies and corporate sectors as alternate sources of energy. But due to expensive installation it is difficult to use by all the housing societies. Mumbai's population is increasing day by day, due to which Mumbai is facing energy crises and many other issues like lack of space, solid waste management etc. This solid waste itself can be the potential energy sources in Mumbai.

- Household waste:- Mumbai generates around 9400 tons of waste per day , out of which Deonar dumping ground receives 3500 tons of waste to and Mulund dumping ground receives 2200 tons of waste and newly open Kanjurmarg dumping ground receives 3000 tons of waste[6]. Kanjur Marg dumping ground is the city's only scientific landfill where the waste is being processed and methane is produced. 73% of total domestic waste produced by the Mumbai is food waste [7]. 73% of total domestic waste i.e. 73% of 9400 tons is equal to 6862 tons. 6862 tons out of 9400 tons waste is food waste which can be processed to produce methane or biofuel. Currently only 3000 tons of waste is being processed at Kanjur Marg dumping ground. It means we still have 3862 tons of waste which can be processed to produce biogas or electricity which is currently just dumped in the dumping ground.
- Human Excreta: - Mumbai is a place where open defecation was the commonly practiced in slum areas. Since 2014 "Swachha Bharat Mission" has encouraged and

forced citizens to use public toilet which is a good practice to keep city clean. Under this mission many new public toilets are being constructed in the city. By linking this human waste to biogas production plant we can certainly produce energy. This waste can be used as potential source for power generation. This type of biogas plant is already started in Kenya [10].

Challenges

- Household waste certainly can be used for production of biogas and electricity can be generated from it [9]. But major hurdle in this process is the waste is not being segregated at source of generation i.e in each house. This mixed waste is collected by the waste collector from door to door and loaded in the BMC waste collecting vehicle. This mixed waste is difficult to treat for energy recovery.
- Human excreta are infectious waste and need to be handled with lot of care. Workers handling this bio digester plant must be provided personal protective equipment to avoid infections.
- Both human excreta and household waste contain huge amount of water which reduces the efficiency of biogas plant. Lesser the moisture more the production [11].
- In Mumbai, we don't have the enough space to treat this huge amount of organic waste. And carrying this waste to another destination will be the biggest problem.

Probable Solutions

- Segregation of waste is already made compulsory to all the housing societies but many of the societies are not segregating the waste. The strict action should be taken against such societies and should ask to pay huge fine.
- BMC has planned to construct three storey toilets at many locations in the city under "swaccha Bharat Abhiyan" [12]. So with the introduction of small biogas plant at each toilet can solve the problem.
- Decentralization of the handling and processing the waste can reduce the burden at one location and small space is enough for treat the human and household waste.
- Government should take initiative and provide funding for such ecofriendly toilets which are also producing the energy.

Conclusion

Mumbai is facing the problems of waste management and energy shortage and shifting to green energy sources would be the best solution to overcome the environmental problems as

well. Solar energy and wind energy are already in use for generating electricity. Huge amount of waste generated in Mumbai will be potential source of green energy in the city only if all the stakeholder like government and public take an initiative to make it possible with their whole hearted efforts.

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GOODS AND SERVICES TAX IN INDIA: IMPACT ON VARIOUS STAKEHOLDERS

Dr. Shamim Sayed

HOD- Accountancy. NSS College of Commerce and Economics. Tardeo. Mumbai- 400034.
email- ssayed2000@gmail.com

Abstract

Goods and Service Tax (GST) is a single, comprehensive tax structure levied on manufacture, sale and consumption of goods and services. The main objective of the GST is to unify various indirect taxes levied by the centre and the states into one uniform rate, bringing it all under single umbrella. It is a structure that subsumes several indirect state and federal taxes such as Value Added Tax (VAT) and Excise Duty and different State Taxes, Central Surcharges, Entertainment Tax, Luxury Tax and many more under one blanket. It is said that this modern tax reform which will lead to growth and opportunities for businesses in India. Hence it is termed as biggest tax reform in the history of Indian Tax Structure. GST was first implemented by France and later due to its positive impact, 165 other nations of the world have adopted GST. India is 166th Nation to adopt GST. Therefore in the light of available data it is necessary to understand the concept of GST and study its impact in India after its implementation. This paper will throw light on the concept of GST, its features and also advantages and disadvantages of GST after its implementation. The paper will also bring out the challenges lying ahead of GST after implementation in India. Finally recommendations and suggestions based on the study.

Keywords: Indirect taxation; Goods and Service Tax; Economic development.

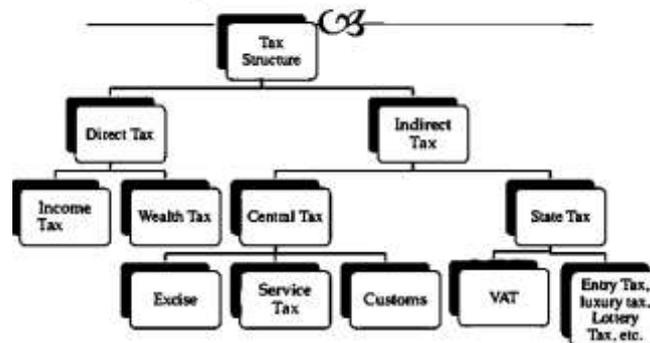


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Introduction: Tax structure in any country has an impact on its economic development. Tax revenue is the chief source of revenue for the government for the working of the nation. There are two main sources of tax i.e. direct taxes and Indirect Taxes. Direct taxes are where the incidence of tax is on the person himself whereas in Indirect taxes the incidence is shifted to another person.

Indirect taxes are levied to the seller of goods and services. The seller than shifts the burden to the buyer and so on. It is ultimately the end consumer who has to bear the burden of tax. The Centre and the state levy different types of Indirect taxes like Value Added Tax (VAT) , Excise Duty ,Central sales tax, service tax Entertainment Tax, Luxury Tax, etc.

Existing Tax structure in India



India has had a history of periodically assessing the tax structure keeping with the objectives like broadening the revenue base, lowering marginal tax rates, reducing rate differentiation, simplifying the tax structure, and adopting measures to make the administration and enforcement more effective. Some of the major reforms that led to implementation of GST are as follows:

In 1938: Introduction of Sales Tax for the first time in Bombay on Tobacco.

In 1986: MODVAT or modified VAT, introduced on select commodities

In 1994: Service tax introduced in India

In 1999: Centre announces decision to introduce VAT in India.

In 2011: Introduction of Constitution Amendment Bill on GST.

In December 2014, the Constitution (122nd Amendment) Bill was introduced in Lok Sabha.

In May 2015, The Bill was passed by Lok Sabha and referred to a Select Committee,

In July 2017: Implementation of GST in India

The Concept- An Overview

Goods and services tax (GST) in simple words is an inclusive form of Indirect Tax structure levied manufacture, sale and consumption of goods and services. It replaces the existing multiple indirect taxes levied by Central Government and the State Government.

There are four tax rates under the GST regime, i.e., 5%, 12%, 18%, and 28%. Goods and services Tax rates are divided accordingly into tax slabs for collection of tax. Some goods and services were also classified as exempt from tax.

GST has been implemented by the Government with the objective to remove the cascading effect (tax on taxes) of taxes, reduce tax evasion and corruption, bring about the consumption based tax instead of manufacturing, absorb various Indirect taxes and to bring a single system of taxation remove the prices of goods by having a uniform system of taxation over the country.

In earlier taxation system, tax was levied at two points i.e., when the product moves out of factory and other at the retail outlet. But now under GST regime GST is levied at final destination of consumption and not at various points. This brings transparency and corruption free tax administration.

GST Model

The GST model consists of three components or three different varieties of GST. They are as follows.

1. Central GST: Goods and Service Tax to be levied at the centre.
2. State GST: GST levied at the state.
3. Dual GST: GST to be levied at the State and Centre concurrently.

Need of the study:

GST is the latest and biggest tax reform which is bound to revamp the whole system of Indirect taxes in India. It is likely to have significant impact on all the sectors of the economy. It is therefore necessary to study the concept and find out the benefits and challenges which may be faced after its implementation. The present paper will help us to understand the concept of GST and show the changes that have taken place in the prevailing system of indirect taxes after the implementation of GST. Based on the study certain recommendations will be made. Moreover the topic will provide a platform for further research in this area.

Objectives of the Study:

This study is based on the following objectives.

1. To study the concept of GST.
2. To bring out advantages and disadvantages of New GST regime under present scenario.
3. To identify challenges ahead, after implementation.
4. To provide suggestions and recommendations.

Advantages of GST:

To the Government

- GST is structured as a single system of taxation over the whole country and brings uniformity and simplification in tax structure.
- GST helps in removing economic distortions as Tax is levied only at final destination of consumption and not at various points.

- It brings transparency and enables corruption free tax administration and development of a common national market.
- With an increase in the tax rates and scope of Tax, the revenue from the taxes for the government is likely to increase. More business entities including unorganized will come under the tax system thus widening the tax base.
- With the increase in the Tax Revenue, the fiscal deficit is expected to remain under constant checks.
- It reduces complexities and increases more number of economic transactions.
- Inflation would be reduced as the cascading (tax on tax) effect of taxes would be eliminated.
- Experts say that Exports are expected to grow and FDI (Foreign Direct Investment) is also likely to increase.
- It is likely to generate more employment.
- GST will curtail circulation of black money in long run
- The Indian economy will grow as revenue efficiency and competitiveness will increase due to reduction of transaction costs.

To the Businessmen

- There will be less tax compliance and a simplified tax policy as compared to earlier tax structure.
- Due to uniform tax rates, disputes on Tax matters would be eliminated.
- The procedural cost would be reduced due to uniform accounting maintained for all types of taxes.
- The reduced tax burden on companies will reduce the cost of production, making manufacturers, traders and exporters more competitive at national and international markets
- The difference of tax rates between states will vanish. It would help to remove the tax differences as a bias, thereby helping businesses.
- As it is the Single Tax system, the tax burden for starting industrial units will be reduced and will improve ease of starting a business in India.
- It will help the logistics sector and will also result in the faster transportation of goods as there will be no hour long waits at the Sales Tax check posts across borders due to the elimination of various indirect taxes.

- Compliance becomes easy and transparent as all taxpayer services will be made available online.
- Indigenous artisans and craftsmen will benefit greatly as GST will lead to reduction in the cost of locally produced goods and services.

To the Consumer

- It reduces the overall tax burden due to single tax policy.
- GST brings about a competitive pricing. As all the products are taxed uniformly across the country, with one point taxation. This will reduce the prices of the products and increase the consumption.
- Tax revenue which will be utilised for the services to the public
- It is simple, transparent and easy to understand.
- It is bound to curtail inflation, circulation of black money and corruption in the long run.

Disadvantages of GST:

- There is no such clear picture about the GST both to the government and to the general public.
- There is no cooperation between the Central government and the state government in implementing the GST as the state fears loss of revenue.
- Certain States fear that they will lose their revenues once the levies get subsumed under GST. For example, Maharashtra, earns more than 13,000 crore annually from octroi. Gujarat, on the other hand, earns about 5,000 crore from the CST. Agrarian states such as Punjab and Haryana earn more than 2,000 crore from purchase tax.
- In case of some products GST rates are high as compared to VAT and service tax hence their prices are bound to increase for example jewellery, mobile phones and credit cards.
- Certain sectors that were enjoying no excise duty or have enjoyed a lot of tax benefits under the old tax system will now have to bear higher taxes with the introduction of GST. These include Textile, Media, Pharma, Dairy Products, IT/ ITeS, and Telecom.
- Compliance cost will increase as there will be dual control on every business by Central as well as by State Government.
- Small businesses may find it difficult to bear the cost of technology of online connectivity with GST Network for getting credit.

- Individual States lose their autonomy to change tax rates due to uniform tax rates.
- Manufacturing states would lose big revenue.
- Service sector may face problems of registering in every state with central and state government. So every business at all India level will have around 60 registrations as compared to just one registration as per the old system. Moreover their rates will also go up.
- Retail business may face problems because their taxes will go up and they will also have to deal with Central Government now in addition to States.

Challenges ahead:

Some challenges after the implementation of GST would be:

- A lot of changes are required to be implemented at administration level.
- A highly sophisticated and sound IT infrastructure and skilled human resource is required for proper functioning and successful implementation of GST.
- The state governments have to be compensated for the loss of revenues (if any).
- Disputes are likely to arise between Centre and State over tax.
- Issue of taxing e-commerce is to be appropriately addressed and integrated
- Survival of the small entrepreneurs and small firms after implementation of GST.
- Loss of Revenue or additional tax burden on certain sectors of the economy.

SUGGESTIONS AND RECOMMENDATIONS:

GST has been implemented to remove the constraints of the earlier dual tax regime in India and develop India into a unified common national market. It aims to bring in increased efficiency and compliance and also boost government's 'ease of doing business' initiative. However, being a new, evolving law, there are certain improvements required. Few areas that need consideration are as given below:

- General awareness and literacy about the GST is needed to avoid misconceptions among various stakeholders.
- GSTN (Goods and Service Tax Network) portals should be up to date and well maintained to avoid any disruptions in work and for better relationship with various stakeholders.

- The compliance processes must be reduced so that there is ease in doing business and operating efficiently. Filing of 37 returns per GSTIN could be a very time consuming and painful exercise
- Relief must be given to small scale operators and particularly reduced processes should be applicable to them as they lack financial resources to comply with costly affairs.
- There should be effective spending on efficient Tax administration staff.
- Rates should be rationalized and reduced to make India competitive and in interest of compliance and economic growth.
- Technological problems of the GST network should be sorted out on a war footing basis.
- Provision for rectification of errors or amendments in the returns should be allowed after it is uploaded.
- The rules regarding Valuation lack clarity and are debatable. These need to be rationalized, simplified and be fair to one and all to avoid litigation and transfer pricing issues.
- There should be a provision of self-adjustment to assesses instead of refund in case IGST is paid instead of CGST and SGST, and vice-versa
- The issues being faced by the exporters should be dealt with and the refund procedure should be activated immediately.
- Suggestions should be taken and discussions to be held with every state for avoiding disputes and proper working and implementation.
- The loss of Tax revenue should be managed and compensated properly through proper diversification of funds without burden to anyone.
- The Central and the State government should be in proper understanding and cooperative with each other for the successful implementation of GST.

The above challenges need to be addressed at the earliest for betterment of relations with various stakeholders and betterment of the nation's economy.

Conclusion:

GST aims at unifying the existing tax structure of Indirect taxes and removing the constraints of dual taxation in India. The concept is newly implemented in India therefore a lot has to be done on the part of the government as well as different stakeholders. The impact of GST on is

likely to be positive for the government in the medium-term. Inflation would be reduced as the cascading (tax on tax) effect of taxes would be eliminated. The revenue from the taxes is likely to increase, and the fiscal deficit is expected to remain under the checks. Moreover, exports would grow, while FDI would also increase. The Implementation of GST will lead to ease of doing business, reduction in compliance procedures and costs and various benefits to indigenous artisans and craftsmen, exporters and small businessmen. The industry leaders believe that the overall impact will be positive and lead to efficiency and effectiveness in the business. From the viewpoint of the consumer, there would be a marked reduction in the overall tax burden. The GST, due to its self-policing and transparent nature is also easier to administer on an overall scale.

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