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

# Journal of Research and Development


*A Multidisciplinary International Level Referred Journal*

***December2022 Volume-14 Issue-22***

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**Published by**-Chief Editor, Dr. R. V. Bhole, (Maharashtra)

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'Journal of Research & Development'
A Multidisciplinary International Level Referred and Peer Reviewed Journal,
Impact Factor-7.265, ISSN: 2230-9578, December 2022, Volume-14 Issue-22

# Protein : The Master Nutrient for Growth

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**Abstract**
The foods we eat regularly contains various nutrients, which nourishes human body to perform various voluntary as well as involuntary functions of our body nutrients are the chemical the substances with essentially obtained from our regular diet since the human body is unable to produce them internally Nutrients have are as mare of their basic functions : they provide energy , contribute to build body structure and regulate many chemical processes in the body .All nutrients are helping as a fuel for our body to function and maintain overall health.

Nutrients are mainly classified as Macro nutrients and micro nutrients .The nutrients which are needed in large amounts are called macro nutrients. There are mainly three macronutrients: Carbohydrates, proteins and lipids. There macro nutrients are able to generate cellular energy through metabolic processes in our body.

This cellular energy is used to perform day to day activities, allowing our bodies to conduct their basic functions.

The another type of nutrient is micro nutrients which are generally required by our body in lesser amounts but still are very crucial to carry out our regular vital body functions. Micro nutrients include all the essential minerals and vitamins. These micronutrients are not meant for generation of energy like macronutrients but they assist in the process as cofactors or components of many enzymes like co-enzymes. Also vitamins and minerals which are referred as micronutrients, both are responsible to protect our body with enhancing our immunity.

Proteins are one of the macronutrients which are very essentially required for the growth and development our body. They are the structural pioneers of human body. One fifth of an adult's total body weight is protein. It is found in each and every cell of human body. All the tissues in our body which are located in every muscles, blood , bone , skin and hair are structured by proteins made up of proteins. Our body has many hormones and enzymes which performs many vital functions in our body are either protein or protein derivatives. Thus the protein is a macromolecule essential to maintain cellular integrity and function for health and reproduction. As Protein is a basic structural part of our body, it essentially required for the healing process of wounds too.

Proteins are the macronutrients which are composed by carbon, hydrogen, oxygen and nitrogen. The Basic unit of all proteins is amino acid by which all proteins are synthesized. Amino acids are classified into two groups essential and non essential amino acids. The amino acids which cannot be synthesized by our body to meet physiological needs and hence must be supplied by the diet are called as essential amino acids. The examples of essential amino acids are histidine, isoleclcine, leucine, lysine, methionine, phenylalanine, threonines, tryptophars and valin.Non essential amino acids are those that our body is able to synthesize inside it. They are alnine, arginine, aspargine, aspartic acid, cysteine, glutamic acid, glutamine, glycine, praline,serine and tyrosine.

All proteins are functionally classified as complete proteins, partially complete and incomplete proteins. The protein which contains all the essential amino acids, is called as complete protein which has high biological value. Biological value of the protein is the degree of percentage of nitrogen content of that protein that is absorbed and easily available for further use by our body to perform functions which lead to growth and maintenances.

**Daily dietary requirements of protein(RDA)** - ICMR (Indian council of medical research) have been recommended 1.0.gm / of protein per kilogram of our body per day. During pregnancy and lactation, additional amount of protein are recommended. Protein requirements for children differs the basis of their body weight and expected weight gain.

**Food sources of Proteins** – We can get good amount of proteins from plant based as well as animal based foods. These all food sources of protein are very accessible and locally available to the individual. Animal foods like meat, fish, egg, milk and milk products and plant food like all types of pulses like green gram dhal, red gram dhal, black gram dhal, etc, and legumes like mothbean, lentil, green gram, Bengal gram, red and black gram, etc; various oilseeds which included groundnuts, sesamum, sunflower seeds, etc and nuts like almonds, walnuts contain high amounts of proteins so they are classified as rich as concentrated sources of proteins. Hence one must have regular good amount of inclusion of all pulses, legumes, and oilseeds to the diet which are locally availavle and economically also accessible to every individual.

There are some plant foods like cereal and millets an tender legumes such as green peas are moderate food sources of protein.

Leafy vegetables roots and tubers contain very less amount of protein, so they are considered as poor sources of proteins where they are rich in micro nutrients like minerals and vitamins. Soyabean is an oilseed which has high amount of protein i.e. 42 gm of protein per 100 gms of soyabean. So it must be included into the daily diet as a concentrated source of protein. Only care should be taken while consuming the Soyabean is, it must be well processesd before to minimize its trypsin inhibitor content which acts as a anti-nutritional factor by binding the protein and make it unavailable for absorption. Simple processes like soaking, dehusking, malting can also be very beneficial to reduce Trypsin Inhibitor from the soyabean.

**Functions of Proteins :-**

As the proteins are made up of integral parts of most body structures , they build and repair body tissues, finally they support the growth and development of our body. They play very vital functions in our body and its deficiency also affects very badly.

Proteins are the vital constituent at all enzymes and hormones which essentially regulate all the body processes. Proteins also help to maintain the volume and composition of body fluids with this function, protein maintain the fluid and electrolyte balance of the body.

Proteins can also are responsible to maintain the acid base equilibrium of the body fluids by acting as a buffer agent. Like carbohydrates, proteins also provide 4 kcal energy per gm of it, so thus they are also the major energy producing nutrient. It also can act as a storage for iron and copper. Homeostasis, maintenance of normal osmotic balance among body fluids is also one of the major function of protein. Protein is especially engaged in carrying the many nutrients to the tissues which are called as transport proteins e.g. lipoprotein carry lipids and haemoglobin transports oxygen to the cells and lastly protein majorly contribute to sensory and physical properties of food by imparting colour, flavour, odour and texture to the foods. Protein provides large amount of satiety value to the food which prolongs the appetite and leads to the fullness of stomach for longer time. So the people who wants to control or reduce their weight must have more amount of protein rich foods in diet to prolong their appetite which ultimately helps in calorie management in Obesity.

**Deficiency of Protein-**

If we analyse the daily average protein content of an Indian diet, we definitely found it very deficient in protein. Generally the diet of an Indian adult approximately has only 20 to 30 gm of protein per day whereas 60 gm is the recommended amount of protein. The regular deficiency of protein results in retarded growth and development, mascular weakness, etc. As protein and carbohydrates generates 4 kcal per one gm , if diet is deficient in protein , it also be deficient in energy too. Deficiency of protein and energy commonly results in many developing countries like India where it occurs regularly due to poverty as well as unawareness due to illiteracy among the people. This results in marasmus as Energy deficiency and Kwashiorkar as Protein deficiency especially in children of developing countries. In children, protein deficiency has serious clinical disorders which is known as Kwashiorkar. Kwashiorkar is due to quantitative and qualitative deficiency of protein in diet. Whereas Marasmus is a result of continuous energy deficient diet. In total, PEM( protein Energy malnutrition) is a term generally reffered to describe clinical symptoms of varying degrees of deficiency of protein and energy. PEM is most prevalent in all parts of world and in all stages of life. In India, PEM is a mostly widespread form of malnutrition found in preschool children.

**PEM is generally depicts with following clinical symptoms:**

The children failed to grow with thinning, weakening and wasting of muscles.

They also have behavioural changes like irritability.

Children with PEM, especially suffering from Kwashiorkar which is a purely protein deficiency are found with odema which is the accumulation of watery fluid in tissues. These tissues becomes very soft and spongy which remains with an impression after pressing the skin. Children are identified with a Moon face in Kwashiorkar which is due to this odema.

During PEM, colour changes are observed in skin, it becomes pale or colourless and also peeling with ulcerations.

PEM prominently observed with Flags syndrome in children in which hair of the children become very dry, sparse, and brown in colour. It's a very significant symptom of protein energy malnutrition.

Regular loss of appetite, vomiting, and diarrhea is also associated with PEM.

The children who are severely suffering from Protein energy malnutrition are also with enlarged size of liver.

With all these clinical disorders, the child becomes more susceptible to the infections and fever. Anaemia which is caused of deficiency of iorn is also found very common in PEM children. So children must be supplemented good quality and amount of protein on daily urgent basis. Because as we have seen above that PEM results in the stagnancy of growth and development.

Hence regular intake of good quality protein is very essential through all stages of life. It must be ensured very seriously in the diet of children as they are in growing stages and protein is the most vital structural part of our body.

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'Journal of Research & Development'
A Multidisciplinary International Level Referred and Peer Reviewed Journal,
Impact Factor-7.265, ISSN: 2230-9578, December 2022, Volume-14 Issue-22

# Issues And Challenges Faced By Organic Farmin G With Special Reference To Certified Organic Inputs In Maharashtra

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**Abstract:** The Government's agricultural policy seeks to enable technically sound, economically viable and socially acceptable use of natural resources for organic agriculture. The policy will bring potential area for organic farming, sustainability in soil water conservation, strengthening rural economy and bringing value addition to organic produce through fair pricing and organized marketing system. To facilitate organic farming, 12 state governments (Kerala, Karnataka, Andhra Pradesh, Sikkim, Mizoram, Nagaland, Himachal Pradesh, Madhya Pradesh, Gujarat, Rajasthan and Odisha) have come out with their own State Organic Farming Policies, and Sikkim became the first state to be declared an organic state. To increase the farmer income and improve the productivity of the farms, government has initiated a systematic approach towards promotion of Organic farming. The supply of certified organic inputs is an important link in the development of sustainable farming. Most of the governments in the world are emphasizing on promotion of organic farming.

**Keywords:** Organic Farming, eco-friendly, Urbanization, Certification, APEDA, FSSAI, NPOP.

## 1.Introduction:

The system of Indian agriculture, based on the traditional knowledge and practices handed down from generation to generation, could not produce enough to feed the increasing population. The disrepute of our dependence for food on the western developed nations and the politics of food aid practiced by them added to our determination to be self-sufficiency in food production by modernizing agriculture. Organic farming has several advantages over the conventional one apart from the protection of both the environment and human health. Improved soil fertility, better water quality, prevention of soil erosion, generation of rural employment, etc. are some of them. A study is necessary and hence the present study is conducted with following specific objectives.

## 2. Objectives of research:

Awareness creation about certified organic products is recommended to improve the market for organic produce and assurance of minimum premium price for organic produce.
Promote Governmental aid and planning for certified organic farming.

**3. Benefits of organic products:** The consumers are increasingly becoming aware of the food safety issues and environmental issues because of their increased concern about health, the environment's health and its global implications. The benefits of organic products are summarized below:

**a. Health:** Organic agriculture regulates how food is grown and processed. In addition to meeting the health and safety requirements of conventional food, organic food must also meet the additional safety standards of organic farming such as tougher regulations on manure use and disease control.

**b.Environment:** Organic farming primarily focuses on eco-friendly agriculture practices.It might not eliminate the negative environmental impacts wholly, but it can help reduce water pollution and improve the soil quality.

**c. Economics:** Certified organic foods fetch higher prices, in comparison to conventional foods as most of the organic produce is directly procured by companies thereby excluding the middlemen. The retail price of organic food is high and eventually, organic production reduces cost also. This provides farmers a good return on an organized supply chain system.

## 4. Key growth drivers of organic cultivation and markets in India:

**a. Increasing health awareness:** In recent years, there has been an increase in health concerns among Indian consumers. They have started giving importance to the nutrient content and the quality of the food they eat, thereby resulting in an increase in the consumption of organic food.

**b. Increasing support from Government of India:** The Government of India is promoting organic farming and the consumption of organic food in the country. Financial assistance is provided to farmers who are adopting organic farming under various central sector schemes such as National Mission for Sustainable Agriculture (NMSA), Mission for Integrated Development of Horticulture (MIDH), National Food

Security Mission (NFSM) and Rashtriya Krishi Vikas Yojana (RKVY).

**5.Challenges in the organic Sector in India:**

Some of the challenges faced by the organic sector today can be grouped into three heads:

**a. Producer-level challenges:**

**Certification process:** Issues like high certification costs, lengthy procedures, international validity, inadequate certifying agencies and inadequate supporting infrastructure facilities for verification are rampant in the certification process for pursuing organic farming. it is expensive for many small groups of farmers or individual farmers.

**Certification standards:** There is also a gap in the understanding of the certification standards and labelling requirements.

**Lack of standardization for the certification of different commodities:** Dairy products have a different standard while meat has a different standard. The process of standardization of organic coconut will be different from that of the value-added products of coconut. Therefore, a company having multiple commodities needs to obtain multiple certifications and maintain multiple records as per the applicable standards.

**Lack of incentives for farmers:** The transition from conventional to organic farming is accompanied by high input costs and low yields in the initial years. The cost of going completely organic is quite high, due to the high cost of organic manure. The commercially available bio-manure products may not be completely organic, and therefore the products sometimes get disqualified at the certification stage.

**b. Processor-level challenges:**

**Supply chain issues:** Many farmers are apprehensive of organic farming since it involves high production costs. The emphasis on collection, transportation and storage of fresh organic produce is very high. Due to relatively low volumes, the marketing and distribution chain of organic food products is relatively inefficient and the costs involved are very high.

**Lack of proper branding and packaging:** Promotion and sale of organic products require separate packing material that is natural and requires distinctive branding that distinguishes organic from conventional products. At present, there is an absence of regulations on labelling standards. There is also lack of standards and clarifications regarding labelling and certification requirements for the domestic market and import market leading to malpractices such as mixing organic with conventional produce. The Indian certification agency plays an important role in branding. Since it requires financial assistance, the Government and private sector should come to a common understanding of organized export, brand development, and promotion with incentives from the Government.

**c. Consumer-level challenges**

**Lack of awareness among consumers:** Many consumers in India are still unaware of the health benefits of organic food products. The situation is worse in non-metro cities where consumers do not know the difference between conventional farming and organic farming. They are buying products labelled as natural assuming them to be organic.

**The high cost of organic food products:** The cost of organic food products in India is currently higher than that of conventional food items. Specialized farmer training cost, processing and inventory holding cost (without chemical additives), and increased packaging, logistics, and distribution cost (due to low volumes), contribute to the high price of organic food products.

**6. Regulatory environment and government initiatives to address some of the challenges and increase competitiveness in the organic Sector**:

a. Agricultural and Processed Food Products Export Development Authority (APEDA) for implementing the National Programme on Organic Production (NPOP)

b. National Centre for Organic Farming (NCOF) for implementing the Participatory Guarantee System in India

c. Food Safety and Standards Authority of India (FSSAI) for regulation of food safety standards of organic packaged food and beverages products.

**7. Solutions for improving the logistics and awareness of genuine organic products**.:

Adequate research and extension support needs to be provided for improving the region -specific farming techniques and disseminating the findings for conversion and management of organic farms in farming-system mode.

Central and state governments should acknowledge organic agriculture as an effective mechanism to reduce greenhouse gases and sequester soil carbon.

The governments should recognize organic agriculture in Kyoto-Protocol carbon - credit mechanisms.

Organic market development sector needs major thrust on development of supply chains and related infrastructure to ensure competitive price of organic produce to the grower in domestic and international markets.

Government support is required for cheaper access to organic certification of farms.

Consumer awareness programs through consumer awareness initiatives on organic labelling from the government like jago grahak jago need to be undertaken for a healthier country.

**8. Conclusion:** Year on year the cost as well as dependency of the farmers on these external inputs kept on rising. Even the pharmaceutical and cosmetic companies that consume agricultural produce or derivatives in their products are now increasingly demanding residue analysis and the farm practices being followed that are tougher than the government regulations. The conventional farming practices are using non-renewable resources and the chemicals are polluting and destroying the ecosystem. Most of the followers of conventional farming practices also accept the point that conventional farming is causing heavy harm to the land and human health. The main point they promote to justify conventional farming was its high produce. I will end the report on a note saying “We are what we eat, Food itself should be the medicine”

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'Journal of Research & Development'
A Multidisciplinary International Level Referred and Peer Reviewed Journal,
Impact Factor-7.265, ISSN: 2230-9578, December 2022, Volume-14 Issue-22

# The Correlational Study between Happinessand Personality Traits among Graduate Students

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**Abstract**

Objective of the study: To find out the correlational study between happiness and personality traits among graduate students. Hypotheses: There will be no correlation found between personality traits and happiness among graduate students. Samples:- For the present research, the researcher selected 140 graduate students (70 Boys and 70 Girls) from Nashik City. The age range of subjects 18 to 25 years (M= 20.43, SD = 2.87). Non probability Purposive sampling method was used. Variable:- Personality Traits and 2) Happiness Research Tools. 1. Five Personality Trait Inventory:-2. Happiness Scale. Statistical Analysis: Product moment coefficient correlation (pearson – r) Statistics is used for the present study. Conclusions:- Positive correlation found between personality traits and happiness among graduate students.

**Keywords:-** Happiness, Personality Traits, Graduate Students, Conscientiousness, Openness, Neuroticism, Agreeableness, Extraversion.

**Introduction:**

McCrae and Costa (1987) came up with a theory that describes personality as the combination of five main dimensions. This view is commonly referred to as the Big Five factors model. Their goal was to develop a theory that attempted to more specifically describe personality. Extraversion, agreeableness, neuroticism, conscientiousness, and experience-openness are these five characteristics. The degree to which a person is sociable, upbeat, and active is the first dimension, or extraversion. A person who has a high level of extraversion is likely to be talkative, dominant, and gregarious, whereas a person who has a low level of extraversion is likely to be more reserved, unfeeling, and passive. A person's friendliness and compliance are measured by the second factor, agreeableness. A person with a high level of agreeableness will be more jovial, gentle, and trusting, whereas a person with a low level of this variable will be more irritable, cruel, and suspicious.

The third viewpoint, neuroticism, portrays a singular's encounter of gloomy feelings. Those with a high level of neuroticism will be more emotional, prone to vulnerability, and anxious, whereas those with a low level will be calmer, more self-reliant, and experience a greater sense of well-being. Conscientiousness, one of the four factors, describes an individual's level of effort, organization, and self- discipline. Those who have a high level of conscientiousness are driven, ambitious, and responsible, whereas those who have a low level of this quality are careless, inconsiderate, and irresponsible. Lastly, openness is how much one is creative, imaginative, and interested in intellectual topics. Those with a high openness level are imaginative, creative, and prefer variety, whereas those with a low openness level are mundane, uncreative, and prefer routine.

The Big Five factor model has been empirically validated by extensive research, and additional research demonstrates that measurement of the various factors has high predictive validity on numerous other dimensions, including emotional experience (Cloninger, 2013). Also of interest in this context is research on the relationship between a person's experience of happiness and the Big Five.

The concept of happiness, its definitions, its predictive and determinants, and the connection between happiness and personality have piqued the interest of psychologists over the past decade. Concerning the concept, there are some fundamental questions: Could happiness be regarded as a state produced by a person's circumstances and life event? Does personality have anything to do with it? Or is happiness the result of balancing these two aspects? The prevalent method of studying happiness views it as a trait of the personality -Argyle M, Luo L (1990).

Personality, happiness is a relatively easy concept to define. For example, Bradburn (1969) suggests that happiness is merely experiencing more positive than negative experiences. But what experiences constitute positive ones and how are they related to happiness? Furthermore, this definition does not explicitly highlight the fact that perhaps an individual's personal disposition could impact whether or not an event is experienced as positive or negative.

**Objective of the study:**

1) To find out the correlational study between happiness and personality traitsamong graduate students.

**Hypotheses**:

1) There will be no correlation found between personality traits and happiness among graduate students.

**Samples:-**

For the present research, the researcher selected 140 graduate students (70 Boys and 70 Girls) from Nashik City. The age range of subjects 18 to 25 years (M= 20.43, SD = 2.87). Non probability Purposive sampling method was used.

**Variable:-**

1) **Personality Traits**
   i) Conscientiousness
   ii) Openness
   iii) Neuroticism
   iv) Agreeableness
   v) Extraversion

**HappinessResearch Tools**

**Five Personality Trait Inventory:-**

The present inventory construct and standardized by Prof. K. S. Misra. The author prepared items for measuring each of the five personality traits namelv neuroticism, extraversion, openness, agreeableness and conscientiousness. Five response alternatives were given. They are - 'nearly always, often, many times, rarely and nearly never. A score of 5, 4, 3, 2 and 1 were assigned for the five responses namely" 'nearly always, often, many times, rarely and nearly never' respectively. The validity coefficients for conscientiousness, openness, neuroticism, agreeableness and extraversions are 239, 931, 496, .493 and .413.

1) **Happiness Scale:-**

The response to each item was decided on Likert type Five-point alternative response, viz., Strongly Agree, Agree, Undecided, Disagree and Strongly Disagree and for scoring the responses. The minimum to maximum range of scores as per scoring table 1, was 62 to 310. Reliability - The reliability of the scale was calculated on the basis of split-half (odd-even method). It was calculated to be r= 0.88. Validity Items were also validated with an external criteria test Subjective Happiness Scale, which is likert scale as well, the correlation was calculated to ber= 0.91.

**Statistical Analysis:**

Product moment coefficient correlation (pearson – r) Statistics is used for thepresent study.

**Statistical Interpretation and Discussion**

Showing the Correlation between personality traits and happiness among graduate students.

**Table No-1**

| **Traits** | Conscientiousness | Openness | Neuroticism | Agreeableness | Extraversion | Happiness |
|---|---|---|---|---|---|---|
| Conscientiousness | 0 | .56 | -.42 | .75 | .63 | .81 |
| Openness | .56 | 0 | -.33 | .71 | .82 | .88 |
| Neuroticism | -.42 | -.33 | 0 | -.23 | -.52 | -.12 |
| Agreeableness | .75 | .71 | -.23 | 0 | .68 | .78 |
| Extraversion | .63 | .82 | -.52 | .68 | 0 | .79 |
| Happiness | .81 | .88 | -.12 | .78 | .79 | 0 |

***Significant level*** *0.05=0.09 0.01=0.13 NS=Not Significant*

The result showed that there is significant positive correlation between Conscientiousness and Openness (r=.56), Conscientiousness and Agreeableness (r=.75), Conscientiousness and Extraversion (r=.63), Conscientiousness and Happiness (r=.81). Negative correlation between Conscientiousness and Neuroticism (r= -.42).

In the result table 1 we can see that correlation found between personality traits and happiness among graduate students. Here correlation is significant at 0.01 level.

While some studies of social behaviour, e.g. Argyle, Martin and Cross land (1989) have acknowledged the role of personality variables like extraversion, its relationship to happiness appears to be mediated through assertiveness in extraverts' social behaviour, Lu (1990b), rather than any inherent bias towards happiness for extraverts, as suggested by Gray (1972) though such a bias could affect their confidence and assertiveness. So, since there is evidence for both effects, social behaviour could contribute, in conjunction with E, to a person's characteristic degree of happiness

**Conclusions:-**

1) Positive correlation found between personality traits and happiness among graduate students.

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'Journal of Research & Development'
A Multidisciplinary International Level Referred and Peer Reviewed Journal,
Impact Factor-7.265, ISSN: 2230-9578, December 2022, Volume-14 Issue-22

# Agricultural welfare Schemes of the Indian Government to promote the Farmers -An Overview

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**DOI- 10.5281/zenodo.7523829**

**Abstract**

India is an agrarian country where half of its inhabitants still rely on agriculture as the main source of income. Thus, government schemes play a foremost responsibility in the wellbeing of farmers and their farming. Central governments have been initiating diverse schemes from time to time for the upliftment of agricultural fields and farmers connected to them. Farmers face different sorts of challenges as well as floods, barren, natural calamities, insects attack, weather changes, scarcity of money, and whatnot. Hence, it is extremely significant for them to know and be conscious of all the government schemes that the government has initiated for their welfare and betterment.

**Key words**: Sub-Mission on Agricultural Mechanization (SMAM), National Mission for Sustainable Agriculture (NMSA), Pradhan Mantri Krishi Sinchai Yojana (PMKSY), Soil Health Card, E- Nam

## Introduction

Agriculture is a significant segment of the Indian economy as it contributes about 17% to the total GDP and provides employment to over 60% of the population. Indian agriculture has registered impressive growth over the last few decades. The rapid growth has helped Indian agriculture marks its presence at the global level. The economic survey for this year brought out important statistics for agriculture, highlighting a buoyant growth in Gross Value Added (GVA) of 3.9 percent in 2021-22 after the sector grew at 3.6 percent in the previous year. Exports of agriculture and allied products also grew by 23.2 percent to $ 31 billion during April-November 2021. This provides hope to 18.8 percent of Indians who are dependent on agriculture for livelihood. With supply chain interruption and overturn migration seen for the period of the pandemic, the sector as a whole faced threat that was linked to the pandemic. Decoding the increase in agriculture despite the continuing challenges is more than just dismissing it to the lack of pandemic-induced stress as compared to other sectors. To improve credit facilities, support infrastructure, boost up investments, create market facilities, and increase the provision of excellence inputs have been framed by our government to raise up farmers.

## Sub-Mission on Agricultural Mechanization (SMAM)

Ministry of Agriculture and Farmers Welfare has launched a Sub-Mission on Agricultural Mechanization (SMAM) in 2014-15 with the objectives of rising the reach of farm mechanization to small and marginal farmers and to the regions and tricky areas where farm power accessibility is little. To increase automation in the agriculture sector enhanced agricultural equipment and mechanism are necessary inputs for recent agriculture that increase the output of crops also falling human drudgery and expenditure of cultivation. Mechanization too helps in improving the operation effectiveness of other inputs consequently measured to be one of the most significant segments of the agriculture sector to enhance the profits of farmers and development of the agricultural economy. For intensification of farming mechanization in the country and to bring more inclusiveness Sub-Mission on Agricultural Mechanization (SMAM) has been introduced with the main objectives of are to encourage 'Custom Hiring Centre's and 'Hi-tech Hubs of High-Value Machines' to offset the adverse economies of scale arising due to small and uneven landholding and high cost of individual ownership. Creating consciousness amongst stakeholders through demonstration and capacity building activities and ensuring performance testing and certification of agricultural machines at designated testing centers positioned all over the country.

Since the inception of the SMAM, central grants amounting to Rs. 4865 crores have been released to different States during the period from 2014-15 to 2021-22 and through which more than 1323000 machines have been distributed to farmers and more than15400 Custom Hiring Centers, 360 Hi-tech hubs, and 14200 Farm Machinery Banks have been established to make machines and equipment available to farmers on rental basis.

**National Mission for Sustainable Agriculture (NMSA)**

National Mission for Sustainable Agriculture (NMSA) has been formulated for enhancing agricultural productivity particularly in rain fed areas focusing on integrated farming, water use efficiency, soil health management and synergizing resource conservation. The aim of promoting sustainable agriculture through a series of adaptation measures focusing on ten key dimensions encompassing Indian agriculture namely; 'Improved crop seeds, livestock and fish cultures', 'Water Use Efficiency', 'Pest Management', 'Improved Farm Practices', 'Nutrient Management', 'Agricultural insurance', 'Credit support', 'Markets', 'Access to Information' and 'Livelihood diversification'. During XII Five Year Plan, these measures are being embedded and mainstreamed onto ongoing Schemes of Department of Agriculture & Cooperation (DAC&FW) through a process of restructuring and convergence. NMSA will cater to key dimensions of 'Water use efficiency', 'Nutrient Management' and 'Livelihood diversification' through adoption of sustainable development pathway by progressively shifting to environmental friendly technologies, adoption of energy efficient equipments, conservation of natural resources, integrated farming, etc. Besides, NMSA aims at promoting location specific improved agronomic practices through soil health management, enhanced water use efficiency, judicious use of chemicals, crop diversification, progressive adoption of crop-livestock farming systems and integrated approaches like crop-sericulture, agro-forestry, fish farming, etc.

Since 2015-16 an area of 30.69 lakh ha has been brought under micro-irrigation so far. Rainfed Area Development Programme is implemented as a component under National Mission for Sustainable Agriculture since 2014-15 in the country. The program focuses on Integrated Farming System for enhancing productivity and minimizing risks connected with climatic variability. Under this system, crops are integrated with activities like horticulture, livestock, fishery, vermin-organic compost, green manuring, apiculture, etc. to enable farmers maximizing farm returns for sustained livelihood and mitigate the impacts of drought, flood, or other extreme weather events with the income opportunity from allied activities. Since the inception of the scheme, an area of 3.42 lakh ha has been brought under the Integrated Farming System.

**Pradhan Mantri Krishi Sinchai Yojana (PMKSY)**

The Government of India has designed Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) with the vision to expand the coverage of irrigation and progress water use efficiency in a focused manner. PMKSY focuses end to end solutions on source creation, distribution, management, field application and extension activities. The Cabinet Committee on Economic Affairs had approved the irrigation scheme on July 1, 2015.

The Centre has prepared the scheme by merging prior irrigation and water management programmes such as Accelerated Irrigation Benefit Programme (AIBP), Integrated Watershed Management Programme (IWMP) and On-Farm Water Management (OFWM) scheme. After the launch of PMKSY in 2015-16, AIBP became a part of PMKSY. Under PMKSY-AIBP, 99 projects having an ultimate potential of 76.03 lakh hectares have been prioritized for completion. Against the balance ultimate potential of 34.63 lakh hectares, 21.45 lakh hectares has been achieved till March 2020. During the period, the average annual rate of completion of projects has increased from 7 to 11, while the average annual rate of potential creation (lakh hectare) has increased from 4.5 to 5.4. The achievement by CADWM component up to March 2021 is 14.96 lakh hectares, along with the formation of 8,562 Water Users Associations. Under PMKSY-AIBP and CADWM, central assistance and the State share is being provided through NABARD under Long Term Irrigation Fund (LTIF). There is also a provision whereby State share can be borrowed from NAB ARD by the State, with interest subvention beyond 6% to be borne by the Government of India. The use of pressurized pipe irrigation and micro-irrigation is being promoted to increase efficiency. Further, the cropped area in the command of these 99 priority projects is being assessed by the Bhaskaracharya Institute for Space Applications and Geo-Informatics (BISAG) by using remote sensing techniques and 48.29 lakh hectares has been assessed during 2016-2020.

Under HKKP-SMI, irrigation potential created since the XII plan onwards is 6.85 lakh hectares, while that created under HKKP-RRR of water bodies during this period is about 1.31 lakh hectares. Similarly, under the HKKP-Ground Water component, about 35.44 thousand hectares have been brought under groundwater irrigation till March 2021. Under PMKSY-PDMC, 57.30 lakh hectares has been covered under micro irrigation during 2015-16 to 2020-21. For PMKSY-WDC, during 2015-2021, about 6.38 lakh water harvesting structures have been rejuvenated and 14.01 lakh hectares of additional area was brought under protective irrigation.

**Paramparagat Krishi Vikas Yojana (PKVY)**

This scheme which encourage the farmers for traditional and organic farming in India. Under the scheme, the Government of India provides financial assistance to the farmers of Rs 50,000 per hectare every three years for organic inputs, certification, labeling, packaging, transportation, and marketing of organic produce. The scheme focuses on reducing the ill effects of overuse of fertilizers and agrochemicals by promoting organic manures, bio-fertilizers, and bio-pesticides. It helps improve the soil fertility by improving organic carbon in the soil which results in enhancing moisture holding capacity in the field too.

Under the program, financial assistance of Rs 50000/ha/3 years is provided for cluster formation, capacity building, the incentive for inputs, value addition, and marketing. Out of it, Rs 31000/ ha / 3 years is provided for preparation procurement of organic inputs such as bio-organic fertilizers, bio pesticides, seeds, etc. through DBT and Rs 8800 ha 3 years is provided for value addition and marketing that includes post-harvest management practices like storage. A total fund of Rs 1197.64 has been released to states and UTs for the last four years under the program. Financial assistance of Rs 3000 hectare for 3 years is provided for Cluster formation (of 20 ha) and Capacity building including exposure visits, and training of field functionaries.

**Micro irrigation fund scheme**

The Department of Agriculture, Cooperation & Farmers Welfare (DAC&FW) is implementing a Centrally Sponsored Scheme of 'Per Drop More Crop' component of 'Pradhan Mantri Krishi Sinchayee Yojana (PMKSY-PDMC)' from 2015-16 in all the States of the country which focuses on enhancing water use efficiency at farm level through Micro Irrigation viz. Drip and Sprinkler irrigation systems. Besides promoting Micro Irrigation, this component also supports micro-level water storage or water conservation/management activities to supplement source creation for Micro Irrigation. An area of 52.93 lakh ha has been covered under Micro Irrigation in the country from 2015-16 to date. Further, 4.84 lakh micro-level water harvesting / secondary storage structures have been created under the scheme to supplement the micro-irrigation.

Recent evaluation studies of the scheme indicate that the coverage of Micro Irrigation is relevant in achieving national priorities such as substantially improving on-farm water use efficiency, enhancing crop productivity, ensuring better returns to farmers, generating employment opportunities, etc. Further, the scheme has been effective in terms of ensuring benefits for farmers e.g. higher productivity; reduction in labor cost, water consumption, power utilization, fertilizer use, etc.

Efforts are being made to converge the 'Per Drop More Crop' Scheme with Atal Bhujal Yojana (ABHY), Namami Gange Districts, Pradhan Mantri Kisan Urja Surakshaevem Utthan Mahabhiyan (PM-KUSUM), Water Harvesting Structures through Watershed Development component of PMKSY to propagate micro-irrigation intensively to contribute in achieving the desired targets to enhance the water use efficiency in agriculture.

With a view to providing impetus to the Micro Irrigation in the country, MIF with a corpus of Rs. 5000 Crore was created with NABARD during 2018-19. The major objective of the fund is to facilitate the States in mobilizing the resources to provide additional incentives to farmers for incentivizing micro-irrigation beyond the provisions available under PMKSY-PDMC. States may also access MIF exclusively for innovative integrated projects (like high water duty crops like sugarcane/solar linked systems/Micro-irrigation in command area etc.) including projects in PPP mode depending on State-specific requirements. The GoI provides a 3% interest subvention on loans extended to State Govt. under MIF.

Under the ongoing MIF fund, projects for Rs. 3970.17 crores have been approved for a loan under MIF to the States of Andhra Pradesh, Gujarat, Tamil Nadu, Haryana, West Bengal, Punjab & Uttarakhand which would be facilitating bringing of 12.83 lakh ha of the area under Micro Irrigation. Besides, proposals from Rajasthan, West Bengal Maharashtra, Tamil Nadu, and J&K are in pipeline at State levels. More and more states are showing interest in availing assistance from Micro Irrigation Fund considering the potential for Micro Irrigation and its significance.

To further strengthen & expand the adoption of Micro Irrigation systems by the farmers in the county for enhancing water use efficiency at the farm level, a Budget announcement has been made to double the initial corpus of the Micro Irrigation Fund of Rs. 5000 created under NABARD, by augmenting it by another Rs. 5,000 crores.

**Mission Organic Value Chain Development for North Eastern Region (MOVCDNER)**

MOVCDNER aims to develop the certified organic production in a value chain mode to link farmers with consumers and to support the development of the entire value chain starting from organic inputs, seeds, certification, and creation of facilities for collection, aggregation, and processing, marketing, and brand-building initiatives. The scheme is being implemented in north eastern states Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland, Sikkim, and Tripura.

The scheme started with an average annual allocation of Rs. 134 crore during the last five years has so far covered 74,880 ha area. To double the impact the allocation has now increased to Rs. 200 crores per year with a target to cover an additional 1.00 lakh ha area under 200 new FPOs over a period of 3 year period. Taking a step ahead the scheme besides growing and value-adding the traditional crops is also aiming to bring in high-value crops under contract farming models.

**Soil Health Card**

With an objective of conserving and maintaining soil nutrients and soil fertility, On 5th December 2015, the ministry of agriculture introduced the soil health card (SHC) scheme issues soil health cards to the farmers every two years to provide a basis to address nutritional deficiencies in the fields. Under the scheme, soil testing is conducted to analyze the nutrient needs, and then crop-wise fertilizers are recommended accordingly. This reduces cultivation costs by applying of right fertilizers with the right quantity.

In the next five years, the Centre has targeted to cover 400,000 villages under individual farms holding soil sampling and testing, organize 2.5 lakh demonstrations, set up 250 village-level soil testing labs, strengthen 200 soil testing labs, and promotion of micro-nutrients in two lakh hectare area.

**Neem Coated Urea (NCU)**

The scheme is being promoted to regulate the use of urea, enhance the availability of nitrogen to the crop and reduce the cost of fertilizer application. NCU slows down the release of fertilizer and makes it available to the crop in an effective manner. The entire quantity of domestically manufactured and imported urea is now neem coated. The reports from the field are positive. The expected saving is 10% of urea consumption, thereby resulting in reduced cost of cultivation and improved soil health management.

**Pradhan Mantri Fasal Bima Yojana (PMFBY)/ Restructured Weather Based Crop Insurance Scheme (RWBCIS)**

Pradhan Mantri Fasal Bima Yojana (PMFBY) & Restructured Weather Based Crop Insurance Scheme (RWBCIS) were launched from Kharif 2016 to provide comprehensive crop insurance coverage from pre-sowing to post-harvest losses against non-preventable natural risks. These schemes are only risk mitigation tools available to farmers at extremely low premium rates payable by farmers at 2% for Kharif crops, 1.5% for Rabi Crop, and 5% for annual commercial/horticultural crops. The balance of the actuarial premium is shared by the Central and State Governments on a 50 : 50 basis. The schemes are voluntary for States and available in areas and crops that are notified by the State Governments. Further, the schemes are compulsory for loanee farmers and voluntary for non-loaned farmers.

During Kharif 2016 season, a total of 23 States implemented both PMFBY (21) and RWBCS (12) and during Rabi 2016-17, 24 States and 3 Union Territories implemented PMFBY (25) and RWBCIS (9). Overall coverage of both the schemes is 401.52 lakh farmers and 385 lakh ha. area insured for a sum of Rs. 133106 crore in Kharif 2016 and 172.67 lakh farmers and 195 lakh ha. area insured for a sum of Rs. 71696 crore during Rabi 2016-17 season.

**E- Nam**

In order to connect the existing agricultural mandis on a common online market platform for trading agricultural commodities, the Government of India, launched a pan-India portal, e-National Agriculture Market (eNAM) on April 14, 2016.

So far, e-NAM has connected nearly 1,000 mandis in 18 states and three union territories. Implemented by Small Farmers Agribusiness Consortium (SFAC), eNAM aims at reducing transaction costs, bridging information asymmetries, and helping the expansion of market access for farmers and other stakeholders. Since the implementation, e-NAM has registered a user base of 1.66 crore farmers, 1.31 lakh traders, 73,151 commission agents, and 1,012 farmer producer organisations (FPOs).

**Interest Subvention Scheme (ISS)**

The Government provides interest subvention of 3% on short-term crop loans up to Rs.3.00 lakh. Presently, the loan is available to farmers at an interest rate of 7% per annum, which gets reduced to 4% on prompt repayment. Further, under Interest Subvention Scheme 2016-17, in order to provide relief to the farmers on the occurrence of natural calamities, the interest subvention of 2% shall continue to be available to banks for the first year on the restructured amount. In order to discourage distress sale by farmers and to encourage them to store their produce in warehouses against negotiable warehouse receipts, the benefit of interest subvention will be available to small and marginal farmers having Kisan Credit Card for a further period of up to six months post-harvest on the same rate as available to crop loan.

Agriculture is a State subject and the State Governments are primarily responsible for the growth and development of the agriculture sector in their respective States. The Government supplements the efforts of States through appropriate policy measures and budgetary support. Presently the approach of the Government of India has shifted from a production-centric to income-centric platform in the agriculture sector and the above schemes are being implemented for making farming viable.

**PM Kissan Samman Nidhi Yojana**

The Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) Scheme is a Central Sector Direct Benefit Transfer (DBT) Scheme that was launched on February 24, 2019. under which, monetary assistance of Rs.6000/- per annum is provided to all landholding farmer families across the country, subject to certain exclusion criteria relating to higher income strata, to enable them to take care of expenses related to agriculture and allied activities as well as domestic needs. The amount is transferred in three 4-monthly installments of Rs. 2000/- each, directly into the bank accounts of the beneficiary farmers identified by the State/UT Governments. Payment is done on the basis of the Aadhaar seeded data of beneficiaries, except for the State/UTs of Assam, Meghalaya, Jammu & Kashmir, and Ladakh, which have been given exemption in this regard up to 31st March 2021. The scheme supplements the financial needs of the small and marginal farmers in buying farm inputs and other agricultural expenses, The scheme aims to protect the farmers from falling into the ferocious traps of local moneylenders and ensures their continuance in the farming activities.

**PM-Kusum**

In order to decrease the utilization of diesel and electricity for agricultural irrigation, the Cabinet Committee on Economic Affairs (CCEA) accepted Pradhan Mantri Kisan Urja Suraksha Evam Utthaan Mahabhiyaan (PM-Kusum) scheme on February 19, 2019. With a total Central financial support of Rs 34,422 crore, the PM Kusum scheme aims to add solar and another renewable capacity of 25,750 MW by 2022.Under the scheme, the Ministry of New and Renewable Energy has targeted to install 10,000 MW of decentralized grid-connected renewable power plants of individual plant size up to 2 MW, installation of 20 lakh solar-powered agricultural pumps of individual pump capacity up to 7.5 HP, and solarisation of 15 lakh grid-connected irrigation pumps of individual capacity up to 7.5 HP.

**Conclusion**

The farming sector is of essential importance for the region. It is undergoing a procedure of conversion to a market economy, with extensive changes in the social, legal, structural, productive, and supply set-ups, as is the case with all other sectors of the economy. Agriculture is of vital importance to the developing world Two-thirds of the population draws its livelihood from agriculture as farmers and farm workers. These groups consist of the huge bulk of the world's poorest people. The Government of India has been implementing several programs for the eradication of poverty among the people who are engaged in the agricultural sector in India. But all the schemes have not reached easily to the farmers who are settled in remote areas. For reaching these welfare schemes quickly to the farmers, a special team of officers should be appointed in various levels by our government to keenly watch this. Only if so these all the programs will help to overcome the obstacles to increase agricultural output and have also will benefit the poor.

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'Journal of Research & Development'
A Multidisciplinary International Level Referred and Peer Reviewed Journal,
Impact Factor-7.265, ISSN: 2230-9578, December 2022, Volume-14 Issue-22

# A Study On Challenges Of Women Entrepreneurs In India (A Case Study of Women Entrepreneurs of Jodhpur city of Rajasthan)

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**DOI- 10.5281/zenodo.7523835**

**Abstract**

"Women who innovate initiate or adopt business actively are called women entrepreneurs." -J.Schumpeter "Women entrepreneurship is based on women participation in equity and employment of a business enterprise." -Ruhani J. Alice Women entrepreneur means that section of the female population who takes up industrial activities like manufacturing, assembling, job works, repairs/serving and other businesses. Indian women is changing and they are fast emerging as potential entrepreneurs. They are playing a very important role in business, trade or industry. This paper discusses the factors behind entry of females in entrepreneurship. It also discusses the Government schemes to encourage women entrepreneurship. It also throws light on the challenges faced by women entrepreneurs and also provides suggestions to increase women entrepreneurship and to strengthen women entrepreneurship. The research is based on primary data collected from women entrepreneurs of Jodhpur city of Rajasthan. 100 female entrepreneurs have been selected for survey.

**Keywords**: Women entrepreneurship, Government Schemes, Challenges, Prospects.

## INTRODUCTION

An entrepreneur is an economic agent who takes risks with the expectation of earning more and more profits. Entrepreneur is an innovator, decision maker and risk taker. Women entrepreneurs are those who do forecasting, planning, organizing, directing and manage their enterprise. Initiating and operating a business enterprise that leads to economic empowerment and improves the living standard of women in the society can be termed as women entrepreneurship. According to Government of India, women entrepreneur is the one who assumes dominant financial control (minimum financial interest of 51%) of the capital in an enterprise. After the liberalization and globalization female entrepreneurship is increasing worldwide. Women entrepreneurs are gaining importance both in developed and developing countries. Women entrepreneurship contributes in creating employment opportunities, removal of poverty and increase per capital income of any country. Entrepreneurship play an important role in the development of any country. India is not performing well in case of development of female entrepreneurship. Status of higher education in females in India is lower than most countries in the world. The number of female entrepreneurs who are owners of large scale industries is limited. Even in Small scale industries female entrepreneurs are not performing well. As per the third all India census of small scale industries only 10.11% of the micro and small enterprises were owned by women and only 9.46% of them are managed by women. According to MasterCard Index of women entrepreneurs only 7% female entrepreneurs are in India. According to report by the World Economic Forum 2021 there is a gender gap of 72% in India's labour market. Only 20% of the business in the country are owned by women as per the Google Brain report. But the number of female entrepreneurs is increasing gradually. They are facing lots of obstacles like lack of capital. Lack of awareness of Government schemes and plans, lack of support from family members etc. In past the activities of females were limited to 3P's, Pickle, powder and papad. But nowadays with the spread of education females started shifting from 3P's to modern 3 E's i.e. Energy, Electronics and Engineering.

## Review of Literature

Singh, 2008, identifies the causes behind women taking up entrepreneurship. He explained the nature of their businesses in Indian context and also problems faced by them. He found that the problems of women entrepreneurship are mainly lack of exposure, no interaction with successful entrepreneurs, social pressure ,family responsibility, gender discrimination, missing network and problems is arranging adequate capital . He has given suggestions like promoting micro enterprises, promoting self help groups and Ngo's for providing finance.

Tambunan, (2009), made a study on women entrepreneurs working in Asian developing countries. This study found that in Asian developing countries Small and medium enterprises are gaining o importance more than 95% of all firms in all sectors on average per country. The study also concluded that representation of women entrepreneurs in this region is relatively low due to factors like lack of literacy, lack of finance and social or religious constraints. However, the study revealed that most of the women entrepreneurs in small and medium enterprises are from the category of forced entrepreneurs seeking for better family incomes.

Centindamar et al (2012) did his study on the relative importance of the three types of capital for business: human, family, and financial, play a major in becoming entrepreneurs regardless of sex. He also found that the impact of human capital on the probability of becoming an entrepreneur is greater for women than for men. The data also revealed in large family's female entrepreneurship gets the facility of capital. Gender differences were not observed with respect to the impact of financial capital Boz et al. (2016)discovered that women who care most about the family have negative behaviors at work, consequently, the balance between family and work is more difficult for women entrepreneurs, which represents a fundamental obstacle to the growth of their businesses. Rembulan et al. (2016) has compared women entrepreneurs and women employees and found that, women entrepreneurs, compared to women who work as employees, have very low levels of conflict regarding time management and family care. Malik and Rao (2018) did their study on 135 women entrepreneurs in Chandigarh to find out the purposes behind beginning business, reasons for their success in business and quality credited to their success. It was found that women were ready to face the challenges related with setting up of business. Chips, badiya, pickles were the items of past times, presently with new and imaginative business, women entrepreneurs were quick turning into a power to figure with in the business world. Women were not working for arranging income but also for fulfilling their dreams and to prove herself into society. Women education was adding, all things considered, to the social transformation.

**Objectives of the study**

To study the factors behind entry of women in entrepreneurship

To study the Government schemes to encourage women entrepreneurship

To study the challenges faced by women entrepreneurs

To give suggestions and draw conclusions

**Research Methodology**

The research is based on primary data collected from women entrepreneurs of Jodhpur city of Rajasthan. 100 female entrepreneurs have been selected for survey. They were given questionnaire to fill. Interviews were also taken for research purposes. After studying the questionnaire and on the basis of interviews taken results were drawn. The research is also based on secondary data taken from journals, annual reports, Government documents, newspapers and websites.

**Factors behind entry of Women in Entrepreneurship:**

**Push Factors:**

Death of Father, husband or son

Economic problem of the family

Sudden fall in family income

**Pull Factors**:

Desire to become economically independent.

To gain recognition, importance and social status.

To utilize their spare time or education

Women's desire to use their skills or talent,

1. Family culture and traditions influence entrepreneurship. Women entrepreneur will remain entrepreneur if its family tradition is so or if she belongs to a pioneer entrepreneur.
2. The society the state and the area to which she belongs also influence the entrepreneurship. If she is a Marathi or Marwari belonging to their respective state, will become entrepreneurs.
3. The caste system also influences as a women who is Mahajan may start a business at an early stage as in their caste or communities it is a trend. Government aids and policies – Government can never increase entrepreneurship, it always helps an entrepreneur. A capable person only can become entrepreneur even if she gets aids or adopts policies to start a venture.
4. Government can help poor class people with reservations.

5. Capabilities to withstand the competition with males requires guts and dare to become an entrepreneur. Females require same capabilities as that of males. They get benefit of being females only when the service has to be rendered to women only like in hospitals etc. Capabilities influence the entrepreneurship but efficiency is also required as if the person has capability to become an entrepreneur but if she is not efficient to run the venture she cannot become a better entrepreneurship.

**Schemes for Female Entrepreneurs by Government of India**

There have been development of Women entrepreneurs in India from last many decades and have been playing a very important role in business or industry.. Several policies and programmes have been formulated by the Government of India to develop women entrepreneurs in India. They have been briefly described below:

1) The Seventh Five Year Plan (1985-90) provided a special chapter on Integration of Woman in Development. In this article, it had made the following suggestions for the development of a woman viz

. i) To treat women as specific target group in all development programs

ii) To properly diversify vocational training facilities for women to suit their varied needs and skills.

iii) To encourage appropriate technologies, equipment's and practice for reducing their drudgery and increase their productivity.

iv) To provide marketing assistance at the State level.

v) To increase women's participation in decision-making.

2) In 1981, the First National Conference of Women Entrepreneurs was held at New Delhi and it urged the Government to give priority to women in the allotment of lands, sheds, sanction of power, industrial licensing etc. It also recommended for simplifying loan procedures, counseling services, centralised marketing agency and special training programmes for women entrepreneurs.

3) In 1989, Second International Conference of Women Entrepreneurs organised by the National Alliance of Young Entrepreneurs (NAYE) was held in New Delhi under the aegis of the World Assembly of Small and Medium Enterprises (WASME). It adopted a declaration containing the following important features:

i) All the national governments of the countries should (a) promote involvement of women in economic and social programmes, (b) provide necessary infrastructural facilities, training and marketing facilities, (c) enact legislation to remove constraints in their way and (d) arrange for transfer of relevant technology and financial assistance.

ii) The international agencies such as UNCTAD, UNDP, ILO and the national governments should adopt appropriate measures for encouraging free flow of products manufactured by women entrepreneurs and should provide fiscal and expert assistance to the governments and other agencies engaged in the promotion of women entrepreneurship.

iii) The products manufactured by women entrepreneurs should be widely displayed in national and international trade fairs.

iv) The education ministries of the various countries and the UNESCO should provide necessary literature, books, and publications for the benefit of women entrepreneurs.

4) The 1991 Industrial Policy of the Government of India also stressed the need for conducting special entrepreneurship programmes for women. It also suggested for conducting product and process-oriented courses for women to enable them to start small scale industrial enterprises. It further adds that the objective of such courses should be to give representation to women in the field of small industry development in order to lift their status in the economic and social fields.

5) During the Eighth Five year Plan (1992-97), the following special programmes were introduced to increase employment and income generating activities for women –

i) In agriculture, during 1993, a programme for training women farmers was launched.

ii) Women Co-operatives – A programme for formation of women co-operatives was launched for helping woman engaged in agro-based industries.

iii) Khadi and Village Industries Commission (KVIC) took measures to provide more and more employment opportunities for women.

iv) Several Development Programmes were launched specially for women e.g. Prime Minister's Rozgar Yojana (MPRY), Entrepreneurial Development Programme (EDPs), Integrated Rural Development Programme (IRDP), Jawaharlal Rozgar

Yojana (JRY), Development of Women and Children in Rural Areas etc.

6) During the Ninth Five Year Plan (1997-2002), special strategy was adopted by the Central and State Governments to help the women entrepreneurs as follows –

i) Women Component Plant to provide not less than 30 percent of funds for all women related schemes.

ii) Women Development Corporation (WDCs) to provide forward and backward lingoes of credit and marketing facilities to women entrepreneurs of small and tiny sectors.

iii) Trade Related Entrepreneurship Assistance and Development (TREAD) introduced in 1998 aims at economic empowerment of women in rural, urban and semi-urban areas. It also aims at developing their entrepreneurial skills, eliminating constraints faced by them, and strengthening their trade support net-works. It operates through SIDBI.

iv) Prime Minister Rozgar Yojana (PMRY) introduced in the VIII plan, and in April, 1999 amended to modify eligibility criteria and some other parameters such as relaxing the age of women.

v) Swarna Jayanthi Gram Swarozgar Yojana (SGSY) and Swarnajayanthi Shahari Rozgar Yojana (SJSRY) provide reservation for women, encourage group activities among them and help them in several ways.

vi) Small Industries Development Bank of India (SIDBI) has sponsored several schemes with the objective of providing training and extension support services to women entrepreneurs through a comprehensive package designed according to their skills, socio-economic status and to extend liberal financial help to enable them to set industrial units in small scale sector. These schemes include

a) Women Entrepreneurial Development Programmes (WEDPs)

b) Marketing Development Fund for Women Entrepreneurs (MDFWE)

c) Mahila Udyam Nidhi (MUN)

d) Mahila Vikas Nidhi (MVN)

e) Micro Credit Scheme (MCS)

vii) Industrial Estate for Women Entrepreneurs – There has been an insistent demand for setting up industrial estates particularly for women entrepreneurs. The Andhra Pradesh State Government has supported for setting up industrial estates exclusively for women in three districts. These industrial estates are meant for

(a) setting up electronics, garments, food processing, printing, bio-technology, handmade paper, small engineering units, accessories etc.

(b) exportoriented units like mushroom processing, computer hardware and software etc, and

(c) Software Technology Park for women within the industrial estate.

7) Consortium of Women Entrepreneurs of India (CWEI) – It is a common platform to help the women entrepreneurs in finding innovate techniques of production, marketing and finance in the context of the opening up of the economy and the need for upgradation of technology. It consists of (a) NGOs, (b) Voluntary Organisations, (c) Self-help Groups, (d) Institutions and (e) Individual Enterprises from urban and rural areas.

8) Mahila Vikas Nidhi – Under this scheme, a cumulative help of Rs. 80.4 million has been sanctioned during the period of 1999-2001 to 155 NGOs/Agencies benefitting around 21,350 women entrepreneurs, for providing training and employment opportunities to women in rural areas. The training centres set up by NGOs mostly relate to activities such as sericulture, spinning, weaving, block printing, handicrafts, handloom products etc.

9) Micro Credit Scheme – This scheme of Rs. 810.50 million has been sanctioned by SIDBI i.e. Small Industries Development Bank of India to 169 MFIs benefitting over 4,42,000 poor women since the inception of this scheme.

10) Prime Minister's Rozgar Yojana – Under this scheme, Women-oriented schemes of IDBI, SFCs (State Finance Corporations, KVIC etc. have been introduced for the benefit of women entrepreneurs by granting loans.

11) Rastriya Mahila Kosh – This was set up in 1993 for providing micro credit poor women who have no access to financial institutions at reasonable or fair rates of interest.

12) Training Programmes – Various training programmes have been started by the Government of India exclusively meant for women for self-employment. The training programmes include Support for Training and Employment Programme of Women (STEP), Development of Women and

Children in Rural Areas (DWCRA) and setting up of Trainingcum-Employment-cum-Production Units (NORAD).

13) District Industries Centers (DICs) – These centres have arranged various lectures, seminars etc. in girls colleges and technical institutions.

14) University Grants Commission (UGC) – The UGC has introduced the subject of entrepreneurship as a compulsory subject in the curriculum in the colleges of all universities in India. Thus, various measures have been implemented by the Central Government and State Governments and other associations and organizations for the development of women.

**Challenges faced by women entrepreneurs in India**

**1. Economic Problem**

A female entrepreneur faces problems in arranging funds to start her business because Indian women do not have property or assets in their name. They also face problem while applying for loans due to lack of collateral.

**2. Social Problem**

It is found that when women start an entrepreneurial venture they find no support of family and friends. There is no one to guide them. They had to find their way themselves. Even family responsibilities are not shared by their family members. So it becomes very difficult for a woman to look after dual responsibilities.

**3. Lack of education**

According to UNESCO's education report, about 68% of the illiterate population of India are females. As most of the female entrepreneurs are less educated they find problems in managing the business, decision making, financial management, maintaining accounts etc. Due to this businesses run by female entrepreneurs do not make more profits and sometimes it becomes difficult to survive.

**4.Problem ofGender Biasness**

Entrepreneurship is mostly dominated by males. Presently, the scenario is changing but there is still a long way to go. According to a report, the percentage of female start-up founders in India is only 11%. India has the third largest start-up base in the entire world but the number of female entrepreneurs is less.

**5.Problem of dual responsibility**

For females family is first priority. They have an important responsibility of handling a household and taking care of their children. It requires long hours to own and run a business and thus for women work-life balance can become a problem.

**6. Problem of limited mobility**

In India females mostly depend on males to move from one place to another. They fear while travelling alone. To run a business successfully an entrepreneur has to move from one place to another frequently. The percentages of females are less who move independently without any fear from one place to another. That is why females are not becoming successful entrepreneurs.

**7. Problem of lack of Motivation**

In India the traditional and orthodox families do not support females to start any venture. If they start on their own, they lack motivation. And in the event of failures they do not get any support. Not all women are fortunate to have cooperative and understanding family members.

**Findings and observations**

The result of study done on female entrepreneurs is shown in the form of tables.

**Table 1**

1. **Types of Business chosen by female entrepreneurs**

| | | |
|---|---|---|
| 1 | Manufacturing | 24 |
| 2 | Trading | 55 |
| 3 | Agro-based Industries | 21 |
| Total | | 100 |

Data: Field survey

It is found that 55% of the female entrepreneurs were indulged in trading activities. The numbers of Female entrepreneurs were less in Agro-based industries.

**Table 2**

**2. Factors behind Setting up business by female entrepreneurs**

| | | |
|---|---|---|
| 1 | For fulfilling financial requirements of family | 30 |
| 2 | To improve the social status | 05 |
| 3 | To make use of skills | 20 |
| 4 | To utilize spare time | 10 |
| 5 | To become financially independent | 15 |
| 6 | To own a land/house | 20 |
| Total | | 100 |

Data: Field survey

Table two shows that 30% of the females are doing their own business for fulfilling requirements of family. Only 5% of the females are doing their on business for improving their social status.

**Table 3**

Social problems of Female Entrepreneurs

| | | |
|---|---|---|
| 1 | Lack of literacy | 30 |
| 2 | No family support | 24 |
| 3 | Dual responsibilities | 39 |
| 4 | Gender difference | 07 |
| Total | | 100 |

Data: Field survey

Table 3 shows that about 39% of female entrepreneurs has dual responsibility of looking after family members and looking after the business. They face problems because to manage a business requires long hours. They cannot devote long hours to business because family is their first priority and hence they could not become successful entrepreneurs. About 30% of female entrepreneurs could not grow because they lack formal and non-formal education. About 24% of the female entrepreneurs have no family support. And 7% of the female entrepreneurs were suffering from male hostility.

**Table 4**

Problems during managing the business

| | | |
|---|---|---|
| 1 | Arrangement of Resources | 40 |
| 2 | Arrangement of Capital | 30 |
| 3 | Lack of Conveyance facility | 10 |
| 4 | Collection of Payment | 20 |
| Total | | 100 |

Source: Field survey

The table shows that about 40% of female entrepreneurs' faces problem regarding arrangement of resources. About 30% of females faces financial problem.

**Suggestions for Increasing Women Entrepreneurs**

As women entrepreneurs face economic, social, cultural and technical problems they are less in India than any other developed countries. Venture means a small enterprise and it will become an enterprise which deals with comparatively large scale units and will become an entrepreneur in the end. There is a need of entrepreneurs and it can be gapped to some extent if women entrepreneurs also increase in number. Several women conferences have concluded to encourage women entrepreneurship:

1. PCPNDT Act should be implemented strictly and female fetus should not be aborted .
2. Girls should be imparted compulsory and free education and be given equal rights in nutrition, education, training and skill building activities and in employment.
3. There should be no discrimination between males and females in employment and should be paid equally for work done.
4. Women should be given right in properties and awareness programmes should be conducted regarding Right to Property Act 2005. .
5. Interest free loans should be provided to female entrepreneurs or at lower rates by banks and Private agencies after legal formalities and search for authenticity.

6. Family members instead of giving dowry at the time of marriage should provide money at the time of starting business and always encourage and assist the female entrepreneurs to grow.
7. Females should be given help with franchise and starting ventures in lines suited for female clients.
9. Government should start awareness programmes for the women entrepreneurs. Government has started many programs but they should be implemented properly..

**Suggestions to strengthen Women Entrepreneurship**

To strengthen women's entrepreneurship, all the present development programmes and policies should be planned properly and implemented effectively in order to attain self sufficiency and self-reliance. "Women constitute half of the world's population, accomplish about two thirds of its work hours receive one-tenth (1/10) of the world's income." — Union Commission on status of Women The following measures can strengthen self-employment, which will generate additional income leading to economic independence of women:

1. Training programmes should be organized for developing entrepreneurship abilities among women entrepreneurs.
2. There should representation of women experts in programmes related to development of women.
3.Formal and non-formal education regarding entrepreneurship be provided to females so that they can make effective planning at the micro level
4. Awareness programmes should be organized regarding technical and financial assistance available to women entrepreneurs.
5. A separate department should be established by the Government at the central, state and district levels to look after women's entrepreneurship and their problems.
6. Supervisory bodies should be established to monitor the implementation of constitutional provisions related to women.
8. Women entrepreneurs should be encouraged by providing various incentives and concessions and exemption in tax.
9. In order to find out new opportunities in the field of women entrepreneurship the Government should encourage research and development programmes.
10. The concept of co-operative should be developed by Government specially for the financial assistance and marketing purposes.

**Conclusion**

In order to make a developing country into a developed country women entrepreneurship is must. In India the number of female entrepreneurs is limited. Female population is 50% of the total population of the country yet economic participation of women is limited. It is because a female faces numerous challenges in the course of their entrepreneurial career. There is need of comprehensive action plan to counter these challenges. Initiative, independence, self-confidence, positive thinking are among the qualities that should be nurtured to make a positive impact on the business. Suggestions have been to increase the number of women entrepreneurs and to strengthen women entrepreneurship. Many Government schemes have been launched to motivate and support women entrepreneurship. Impact assessment of existing policies and schemes is the need of the hour.

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# A Study On Purchase Behaviour Of Rural And Urban Consumer Towards Selected Fast Moving Consumer Goods In Salem

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**DOI- 10.5281/zenodo.7523841**

**Abstract**

The Purchase Behaviour has many approaches to economic phychological,and social cultural. A consumer is subjected to many influences before the actual purchase. Aroused needs are forces which activate goal- oriented behaviour to bring want –satisfaction. Fast moving consumer goods are large household goods. The fast moving consumer goods which are packaged is stuffs. Other then grocery sold in super market and retail shop. The fast moving consumer goods sector is on fourth largest in the economical large market value for Rs.60,000 crore. This industries for earn profit and quick turnover. The fast moving consumer goods product is frequently purchase and the consumer to take all goods and services. The fast moving consumer goods are two types of market for rural and urban market. They are purchase behaviour of rural and urban consumer's selected fast moving consumer goods. This study focused about purchase behaviour of rural and urban consumers. The conclusion will be given.

## Introduction

Fast moving consumer goods are those tangible things which are described by human beings and for which they are willing to pay a price that is goods may be defined as any commodity product or services which are useful for people and have monetary value. The last five or six years is compared India's progress on the industrial market production has been very large economic growth. The rural India was notified environmental and economical changes in the common mind. Based on the India is vast country with high population and product used in the three fourth consumers to lives in rural areas. The many company have been not interested for the scientific and economical market produce in rural market. But the urban market is totally changed in rural market. The urban market was increased to all goods and services and they are increasing to purchase behavior of urban consumers.

## Characteristics of Fast Moving Consumer Goods – A Short Review

From the consumers to take easy and frequently purchase and low coat of the fast moving consumer goods marketing. For the market's level of search in the fast moving consumer goods product will get high profit margin and high stock purchase and stock turnover for the particularly increasing the distribution of network. The consumer behaviour is basically social in nature. Consumer behaviour and buying decision learn and change their attitude different types of buying methods. The consumer behaviour is very talented and their very dynamic attitude. Many persons sum total of the change in purchase for fast moving consumer goods.

## Classification of Indian Consumer for FMCG

As the Indian market is also great diversity in weather, religion, consumers, and economic status etc. According to the Indian consumer divide in to four classes for high class, average middle class, below average middle class, very poor class.

### a) High Class

The high class people are very successful top business salary of Rs: 2 lakh or more per month. In these high class people high value vehicles, house, get treatment in the best hospitals and best travel enjoyment of their family in the tour arrangement.

### b) Average Middle Class

The average middle class people according to average economic conditions and business salary of Rs:12000 and Rs:22000 per month. There is a mostly junior executive of business status. They are live in average middle class lifestyle in the society.

### c) Below Average Middle Class

Below average middle class is the part of the upper average middle class. The consumer purchase for like cooking oil, and house hold product.

### d) Very Poor Class

The very poor class people is large in size. They are consumer consumes for non-branded product. This class people for emergency time purchase for branded product.

**Need for the Study**

With the introduction of rural and urban market product use with the consumer in our day today life, it has become a need for everyone. The people use fast moving consumer goods for everyday task. It has now taken to the all market product and it consume for the consumer. These urban markets are a perfect place to purchase of goods and services as many people visit these market everyday from different types of product in the purchase motives. Another important place for rural market can be social and economical areas.

**Review of Literature**

**Ajith Medis and W.M.C. Bandara Wanninayake (2007)** has published his article is "A study of Packaging" Marketing is one of the most important factors in the face of purchasing made at the point of sale, Were it becomes an essential part of the selling process. The package standing out on the self affects the consumer's buying decision, and package design should be more favorable in the eyes of the consumers. Packaged FMCG products are moving into ever large supermarkets and hypermarkets, and there is a proliferation of products, offering consumers vast choice. The competitive context is even more intense, both in the retail store and household. With the move to self-service retail formats, packaging increases its key characteristic as the salesman on the self at the point of sales.

Franco has published his article on "Analyzed modern portfolio" Which have become a key component in the marketing mix of stimulating sales, particularly in the FMCG environment. The hypothesis of this study is that previous limitation of modern portfolio theory in marketing can be overcome through use of brackets of price promotion. This is proven through study of FMCG data and it is shown that price promotions can be optimized to improve return without increased risk.

After reviewing the existing literature it is observed that the above studies have

**Analysis And Discussion**

considered different factors a lot. However, these studies not focused upon the purchase decision behaviour of rural area.

**Objectives of the Study**

To study about purchase behaviour of rural and urban consumers.

To analysis the brand awareness of FMCG

To identify the problems and suggestion for improving the purchase behaviour of FMCG.

**Research Methodology**

**Area of the Study:**

The study on the purchase behaviour of rural and urban consumer to important of the FMCG. The study area is mainly cover from the consumers in Salem District.

**Sample Size:**

The sample size selected for data collection 100 respondent covering area in Salem District.

**Methods of Data Collection**

In this study used are collation of primary data and secondary data;

**i) Primary Data:** The primary data was collected from rural and urban consumer located in Salem Districts.

**ii) Secondary Data:** The secondary data were collected for objectives chosen. Such as library thesis and journals etc**.**

**Methods of Sample:**

Random Sampling Technique is applied for the sample size chosen for data collection is 100 respondents covering area in Salem District.

**Tools Used in Data Analysis:**

The statistical techniques like frequency table, pie chart have been used for analyzing the data, chi-square test is used for the testing the hypothesis of the study.

**Limitations**

1. The sample size is limited to 100 users the result of the study cannot be taken as universal.
2. The growing of population India is rural market is indeed a large one.
3. In urban areas the product demand limited and rural areas the product demand is highly in our vast country.
4. The study is mainly focused on Salem district only.

**Table-1**
**Demographic Frequency Table**

| Variables | Description | Frequency | Percentage |
|---|---|---|---|
| Age | 10 – 25<br>25 – 35<br>35 – 45<br>Above 45 | 10<br>59<br>12<br>19 | 10<br>59<br>12<br>19 |
| Purchase behaviour of consumers | Rural<br>Urban | 40<br>60 | 40<br>60 |
| Educational Qualification | High School<br>Under Graduates<br>Post Graduates<br>Others | 15<br>30<br>38<br>17 | 15<br>30<br>38<br>17 |
| Family Income | Rs.15.000 to Rs.20.000<br>Rs.20.000 to Rs.35.000<br>Rs.35.000 to Rs.45.000<br>Above 45.000 | 25<br>50<br>14<br>11 | 25<br>50<br>14<br>11 |
| **Total** | | **100** | **100** |

In the total of 100 respondents 50% of them are aged between 25 – 35 years. Majority 60%of th em are female. Regarding Educational Qualification 38% are Post Graduates. Finally 50% of the respondents earns between Rs.20.000 to Rs.35000.

**Comparative of Consumers Vs. FMCG**
**Null Hypothesis (Ho):** There is no significant association between Age group and FMCG

**Table – 2: Chi – Square**

| Factors | Calculated Value | Degree of Freedom | Table Value | Ho Accepted/ Rejected | Level of Significant |
|---|---|---|---|---|---|
| Purchase behaviour of consumers | 25.5 | 09 | 16.916 | Rejected | There is a Significance different. |

There is a no Significant Difference Between A Purchase Behaviour of Consumer Vs FMCG Consumer. The Calculated Value 25.5 is Greater than the Table Value 16.916 at 5% level of Significance and Degree of freedom is (n-1) (10 – 1) 09. Hence the Null Hypothesis is rejected. There is a Significant Difference between the Purchase Behaviour of Consumers Vs FMCG consumers.

**Educational Qualification Vs. FMCG**
**Null Hypothesis (Ho):** There is a no significant difference between Educational Qualification and FMCG

**Table – 3: Chi – Square**

| Factors | Calculated Value | Degree of Freedom | Table Value | Ho Accepted/ Rejected | Level of Significant |
|---|---|---|---|---|---|
| Educational Qualification Vs FMCG consumers | 6.5 | 06 | 11.070 | Rejected | There is a no Significant |

Inference: There is a no Significant Difference between Educational Qualification Vs FMCG consumers. The Calculated Value 6.5 is less than the Table Value 11.070 at 5% level of Significance and Degree of Freedom is (n – 1)(6 – 1) 05. Hence the Null Hypothesis is Rejected. There is significant

Difference between the Educational Qualification Vs FMCG.

**Findings of the Study:**

1. 59% Majority of the respondent belonged to the age group of 25 – 35 years of age which indicates that youngsters are using more FMCG rather than that of the other groups.
2. 60% Majority of the respondent were female consumers.
3. 30% Majority of the respondent were qualified are post graduates.
4. 50% Majority of the respondent earn between Rs.20.000 - Rs.35000.
5. 40% Majority of the respondent agreed to that they are aware of FMCG.

**Suggestions:**

The awareness level of increasing to the rural consumers.

Consumers should avoid purchasing the FMCG products which lead to health hazards.

Urban consumers have the responsibility to encourage only the healthy product to their society.

Be aware of duplicate and non-brand products marketed by the local manufacturers.

While purchasing Food and beverages and personal care product, consumers should give more preference to quality and brand aspects than and flavor.

**Conclusion**

It is concluded from this study that purpose behavior of rural and urban consumer FMCG sector is growing as a fast product to mass production and consumer purchse in the product. The present scenario of FMCG market is highly competitive, to face the challenges through quality innovated products with brand loyalty. The future of FMCG market is very stronger, because of various motivational and promotional tools adopted by the companies to sustain their market, Apart from that every FMCG companies meet their valuable consumers and satisfies them through products from different varieties. Finally Research and Development Department as back bone for the success of every with their suitable products.

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# To Study of Adjustment of Students in Ashram Schools and Private Schools

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**Abstract:**

The study was conducted to assess the adjustment of the students in ashram schools and Private Schools. The sample consisted of 100 students in ashram schools (50 boys & 50 Girls) and 100 students in private schools (50 boys & 50 Girls) were selected from Junnar Tehsil. The age of range of participants was between 14 to 16 years. Simple random sampling method for used for data collection. For this study adjustment inventory for school students (AISS) developed by A. K. P. Sinha & R. P. Singh (1993) was used to assess the adjustment of the selected respondent. Mean, SD, 't' value etc. statistics techniques were used for data analysis and interpreting. The findings were significant difference of overall adjustment and three areas in educational, social & emotional adjustment in ashram schools and private schools students. This means, the overall adjustment and educational, social and emotional adjustment of private schools students is higher than that of ashram schools students.

**Introduction:**

The adjustment is very simple and easy concept to understand. In school life, it is important to adapt to different types of friends, adjust to the curriculum, school, and education. If the students have good adjustment ability, they will have the ability to take initiative in any task, to have realistic objectives, to plan well, to try with restraint and to face successes and failures easily. Based on these qualities, students make good progress in school life. Paranmeswarah & Beena (2004): "Adjustment is a process which a living organism acquires in a particular way of acting or behaving or changes an existing form of behavior or action." Adjustment is a process which goes on continuously in the life of a person from birth to death. A person has to do different types of adjustment in his life. It never happens that at particular time adjustment started and at particular time adjustment finished. A person has to do different types of adjustment for lifetime.

**Ashram school:**

Many government & private schools, colleges purpose is to teach, but the purpose behind it may be different. While inquiring about the government ashram school, it seems that these ashram school have emerged for the educational advancement of various tribes, girijans, vimukta tribes, nomadic tribes and other adivasis, as it is not appropriate for some tribes to be deprived of education in the age of equal opportunity. Accommodation, meals and education of the above mentioned boys and girls are provided in these schools at the government expense. The educational, economic, social & family status of the students in ashram schools is backward. Lack of educational & other facilities, fear of students in schools, lack of attention from parents, helping the family by working at an early age are the reasons for high dropout rate among children. Due to these reasons, educational backwardness is seen in the students of ashram school. Is there an adjustment problem in these children to get that backwardness? This topic has been chosen for the purpose of getting the attention of the parents, society and teachers and for the progress of the children.

**Private School:**

Private schools students are found to be good financial, social and family status and are encouraged to study at home. There is a perception that education in private schools and teachers is to focus on how to ensure the overall development and progress of the children. Private schools are established by one or more individuals and controlled by the Board of Directors and the

Educational Officer. Starting the private school requires approval from the School committee. While giving this recognition, all the factors are taken in to consideration that the requirements of the school in the department (Area), Geographical Environment, number of students, other Government schools will not be affected. These schools receive founds from parents in the form of the donations and a few percent grant from the government.

**Rationale of study:**

Considering both the above schools, students and the environment, is really an adjustment problem for these students to get educational backwardness? This topic has been chosen for the purpose of getting the attention of the parents, society and teachers and for the progress of the children.

Objective of Study:

1) To study the adjustment of students in ashram schools and private schools.
2) To study the educational adjustment of students in ashram schools and private schools.
3) To study the social adjustment of students in ashram schools and private schools.
4) To study the emotional adjustment of students in ashram schools and private schools.

**Hypothesis:**

1) There is no significant difference in the adjustment of students in ashram schools and private schools.
2) There is no significant difference in the educational adjustment of students in ashram schools and private schools.
3) There is no significant difference in the social adjustment of students in ashram schools and private schools.
4) There is no significant difference in the educational adjustment of students in ashram schools and private schools.

**Method:**

1) Sample: In this study, researcher has select 100 students in ashram schools (50 boys & 50 Girls) and 100 students in private schools (50 boys & 50 Girls). Sample was select from Junnar Tehsil through simple random sampling method for used for data collection. The age of range of participants was between 14 to 16 years.

2) Variable: Independent Variable:- Ashram schools and private schools Students.
Dependent Variable:- Adjustment

3) Research Tools: Adjustment Inventory for School Students (AISS) - A. K. P. Sinha & R. P. Singh (1993) This test was designed for secondary school students between the ages of 14 to 18 years. This scale consists of 60 sentences, which are classified into three areas of adjustment: emotional, social, and educational. Out of these 60 statements, 20 statements are included in each field. Each statement has two options, 'Yes' & 'No'. The reliability of the test was found to be 0.93 by the test–retest method, while the validity of the test was found to be 0.51 which confirm the standardization of the scale.

4) Statistical Analysis:
In the present research Mean, SD, 't' value etc. Statistical techniques were used for the data analysis and interpretation.

**Result & Discussion:**

Table No. 1 showing the significant difference in adjustment between students in ashram schools and private schools.

| Variable | Type | Mean | SD | N | 't' | Sign. |
|---|---|---|---|---|---|---|
| Adjustment | Ashram schools students | 13.62 | 6.31 | 100 | 4.86 | 0.01 |
| | Private schools students | 9.78 | 4.64 | 100 | | |

(A high score in the adjustment test indicates unsatisfactory adjustment, while a low score indicates excellent adjustment.)

The table no. 1 it is shows that, the ashram school students mean value is 13.62 and standard deviation value is 6.31. Like the private school students mean value is 9.78 and standard deviation value is 4.64. The ashram schools students mean value is more than private school students. Obtained 't' value of the difference between the mean of these two groups was found to be 4.86. This is significant at 0.01 levels. So the null hypothesis was rejected. That is, there was a significant difference of adjustment in ashram schools and private schools students.

Table No. 2 showing the significant difference in educational adjustment between students in ashram schools and private schools.

| Variable | Type | Mean | SD | N | ‘t’ | Sign. |
|---|---|---|---|---|---|---|
| Educational Adjustment | Ashram schools students | 3.72 | 2.48 | 100 | 3.52 | 0.01 |
| | Private schools students | 2.52 | 2.32 | 100 | | |

(A high score in the adjustment test indicates unsatisfactory adjustment, while a low score indicates excellent adjustment.)

The table no. 2 it is shows that, the ashram schools students mean value is 3.72 and standard deviation value is 2.48. Like the private schools students mean value is 2.52 and standard deviation value is 2.32. The ashram schools students mean value is more than private schools students. Obtained ‘t’ value of the difference between the mean of these two groups was found to be 3.52. This is significant at 0.01 levels. So the null hypothesis was rejected. That is, there was a significant difference of educational adjustment in ashram schools and private schools students.

Table No. 3 showing the significant difference in social adjustment between students in ashram schools and private schools.

| Variable | Type | Mean | SD | N | ‘t’ | Sign. |
|---|---|---|---|---|---|---|
| Social Adjustment | Ashram schools students | 6.70 | 2.86 | 100 | 8.18 | 0.01 |
| | Private schools students | 4.90 | 2.00 | 100 | | |

(A high score in the adjustment test indicates unsatisfactory adjustment, while a low score indicates excellent adjustment.)

The table no. 3 it is shows that, the ashram schools students mean value is 6.70 and standard deviation value is 2.86. Like the private schools students mean value is 4.90 and standard deviation value is 2.00. The ashram schools students mean value is more than private schools students. Obtained ‘t’ value of the difference between the mean of these two groups was found to be 8.18. This is significant at 0.01 levels. So the null hypothesis was rejected. That is, there was a significant difference of social adjustment in ashram schools and private schools students.

Table No. 4 showing the significant difference in emotional adjustment between students in ashram schools and private schools.

| Variable | Type | Mean | SD | N | ‘t’ | Sign. |
|---|---|---|---|---|---|---|
| Emotional Adjustment | Ashram schools students | 3.38 | 2.52 | 100 | 3.75 | 0.01 |
| | Private schools students | 2.18 | 2.03 | 100 | | |

(A high score in the adjustment test indicates unsatisfactory adjustment, while a low score indicates excellent adjustment.)

The table no. 4 it is shows that, the ashram schools students mean value is 3.38 and standard deviation value is 2.18. Like the private schools students mean value is 2.52 and standard deviation value is 2.03. The ashram schools students mean value is more than private schools students. Obtained ‘t’ value of the difference between the mean of these two groups was found to be 3.75. This is significant at 0.01 levels. So the null hypothesis was rejected. That is, there was a significant difference of emotional adjustment in ashram schools and private schools students.

**Conclusion:**

There is significant difference of overall adjustment and three areas in educational, social & emotional adjustment in ashram schools and private schools students. This means, the overall adjustment and educational, social and emotional adjustment of private schools students is higher than that of ashram schools students.

**Suggestions:**

1) A large number of samples can be taken in future research.
2) The study area for further research will come from a wide area.
3) Various techniques should be used to analyze the scores.

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'Journal of Research & Development'
A Multidisciplinary International Level Referred and Peer Reviewed Journal,
Impact Factor-7.265, ISSN: 2230-9578, December 2022, Volume-14 Issue-22

# A Study on Problems and Prospects of Part Time Job with Special Reference to College Students in Nagercoil

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**DOI- 10.5281/zenodo.7523851**

**Abstract:**
Being a student at university isn't cheap, but being an international student has even more costs involved. Add to this the increasing cost of living around the world, and finding part time work while studying at university may feel like your only option. You may need to work to cover daily expenses, pay tuition fees, other academic fees, or just to have some extra spending money.

## Introduction

Taking up a part-time job while studying will provide many more benefits to students along with money. The part-time job will help them get familiar with the workplace responsibilities prior to the start of their professional career. This will also develop time-management skills. Students who are pursuing their studies can take up many part-time jobs at home after coming from college. We have prepared a comprehensive list of best part-time jobs for college students.

## Benefits Of Part Time Job

Better job, but you can also use it to set up your own freelance business and clientele. Working in a part-time job as a student can be quite daunting. You've to think about how it is going to affect your grades and whether the income gained from the part-time job is worth it or not. You must be thinking - are there any real benefits of working in a part-time job as a student. This leads to many students turning down part-time jobs because they are too scared to fail.

As a student, you are young, inexperienced, and trying to excel in a lot of things. One day you are trying to focus on your studies, and on other days, you are trying to be a "real adult" who is living on his/her own for the first time. It can be difficult to manage it all and put yourself in another role - that of an employee.

Yes, you heard us right there are benefits of working in a part time job as a student. When you are in college, a job can look like an enemy, slowing down your progress and wasting your precious time. But the truth is, working while studying is not as scary as it may seem! In fact, there can be real. Working as a student allows you to take on new challenges and responsibilities. This can Reinforce your belief in yourself to grow into an independent adult quantities. That will serve you will throughout your career. You will be expected to show up on time, dress professionally, care about your performance and take initiative when there are problems.

Job experience is crucial for any college graduate. Having previous work experience on your resume can set you apart from other applicants for a full-time job after graduation. Even if it's for a few hours per week at the campus bookstore or library, having a part-time job will give prospective employers something else to look at besides the GPA on your resume.

When done right, working while studying can make you a ninja time manager. It puts responsibilities in perspective, improves work ethic, and teaches you how to get more done in less time. You learn the importance of time blocking, scheduling, and knowing when to stop procrastinating. It makes you better than most of your college peers who don't know when to stop the fun.

Finding friends outside of class can be a great learning experience. Especially, if they share similar interests as you. Working with others has the added benefit of allowing you to meet new people and letting you get away from routine student life once in a while.

## Prospects Of Part Time To College Students

A job prospect refers to a person's potential ability to apply for a get a particular job. It can also refer to the probability of future success in a position or career. Job prospects are directly related to the career outlook of the position. Jobs with higher career outlooks are often easier to get than those with lower career outlooks. Additionally, a person's level of education and experience can impact job prospects, as those with more education and experience often have more job prospects than those with less education and experience.

Your degree will have provided you with a whole host of subject-specific and transferrable skills. Despite this it's imperative that you convey how you've gained the core attributes that you think would make you a worthwhile addition to the organization.

Here are some of the most common key skills that graduate employers expect you to demonstrate. It's vital that you understand these skills, and how you can show that you've developed them, in order to write a successful job application

**Objectives**

To identify the working condition of the sample respondents.

To examine the income pattern of the sample respondents.

To analyze the problems faced by the of the sample respondents.

**Collection Of Data**

Both primary and secondary data are used for the present research study. The primary data was collected through an interview schedule. A structural interview schedule was administered among the women consumer. The secondary data was collected from magazines, books, articles, journals and websites.

**Sample Size**

In Nagercoil town there are one lakhs seventy-five thousand women consumer, out of which thousand women consumers are doing part-time job. The researcher has been selected 50 samples for the present project study. Simple random sampling method was used for the present study.

**Data Analysis**

**1.1 Monthly Income**

Income is an important determining factor of the family. Income is considered as one of the indicators of economic status and the standard of living of the sample respondents. The monthly income of the sample respondents is given in table 1.1

**Table 1.1**
**Monthly Income of the Sample Respondents**

| Monthly income | Number of respondents | Percentage |
|---|---|---|
| Below 1000 | 8 | 16 |
| 1000 – 3000 | 19 | 38 |
| 3000-6000 | 16 | 32 |
| 6000 Above | 7 | 14 |
| **Total** | **50** | **100** |

**Source : Primary data**

Table1.1 shows that 38 percentage of the sample respondents have the Income ranging between Rs. 1000 to Rs.3000 and 14 percentage of the sample respondents have as monthly income of Rs.6000 Above

**1.2 Type Of Work**

Part time job is mostly related tailoring, tuition, Account keeping and sales. Following table 1.2 shows the type part time part time work of the sample respondents.

**Table 1.2**
**Type of work of the sample respondents**

| Type of work | Number of respondents | Percentage |
|---|---|---|
| Sales | 22 | 44 |
| Tailoring | 4 | 8 |
| Accountant | 17 | 34 |
| Tuition | 7 | 14 |
| **Total** | **50** | **100** |

**Source: Primary data**

Table 1.2 shows that 44 percentage of the sample respondents work as sales girl and 8 percentage of the sample respondents tailoring . It clearly shows that the most of the sample respondents sales.

**1.3 Working Days In A Week**

A part time position offers flexibility for those who want or need to work but who can't work full time.

**Table 1.3**
**Working days in a week of the sample respondents**

| Working days | Number of respondents | Percentage |
|---|---|---|
| Below 3 | 7 | 14 |
| 3-4 | 10 | 20 |
| 4-6 | 14 | 28 |
| 6-7 | 19 | 38 |
| **TOTAL** | **50** | **100** |

**Source : Primary data**

Table 1.3 shows that 38 percentage of the sample respondents 6-7 days and 14 percentage of the sample respondents below3 . It clearly shows that the most of the sample respondents 6-7.

**1.4 TYPE OF HEALTH PROBLEMS**

Part- time working students are prone to various health problems. Depending on the work we do, health problem will occur

**TABLE 1.4**
**Type of health problem of the family respondents**

| Type of health problem | Number of respondents | Percentage |
|---|---|---|
| Headache | 2 | 10 |
| Tension | 6 | 30 |
| Depression | 4 | 20 |
| Body pain | 8 | 40 |
| **Total** | 20 | 100 |

**Source : Primary data**

Table 1.4 shows 40 percentage of the sample respondents have body pain and 10 percentage of the sample respondents have depression and head ache So, it clearly shows that most of the sample respondents have body pain.

**1.5 Reason For Work**

A part time job can provide you with the cash flow you need to enjoy the college lifestyle. A part- time job can provide you with some extra income so that you don't have to worry about being broke all the time.

**TABLE 1.5**
**Reason for work of the family respondents**

| Reason for work | Number of respondents | Percentage |
|---|---|---|
| Improve self | 13 | 26 |
| Repay a loan | 7 | 14 |
| Earn own money | 14 | 28 |
| Gain a experience | 6 | 12 |
| Interested | 10 | 20 |
| **Total** | **50** | **100** |

**Source : Primary data**

Table 1.5 shows most of the 28 percent respondent can earn own money and 12 percent of the respondent can gain experience, so most of the respondent is earn own money.

**Findindings**

Thirty six percentage of the sample respondents have income ranging between 1000-3000.

Forty four percentage of the sample respondents work as sales girls.

Thirty eight percentages of the sample respondents working days 6-8 days.

Fourty percentage of the sample respondents health problem is body pain.

Twenty eight percentage of the sample respondents can earn own money.

**Suggestions**

The part time work done by the students should be conductive to life.

It would be good if government scholarship available for part time working students.

Students should be responsible at work and study.

College should also provide some assistance to students who work while studying.

Part- time working students should create their own identity.

**Conclusion**

One of the best part of working full time while studying part-time is the scope to engage in conversation with college, the space to test once thinking and adopt it. Another huge benefits of doing studies on the side is being able to see firsthand the links between theory and practice, learning new ways of viewing every day routines and commonplace assumptions, and understanding more deeply a little corner of the world.

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'Journal of Research & Development'
A Multidisciplinary International Level Referred and Peer Reviewed Journal,
Impact Factor-7.265, ISSN: 2230-9578, December 2022, Volume-14 Issue-22

# A Study On The Preference And Satisfaction Of The Rural People Towards E-Commerce In Melagaram, Tenkasi District.

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**Abstract:**
The main aim of the study is to find about the satisfaction of rural people in Melagaram with pre-purchase decision, purchase decision and post purchase decision towards e-commerce and know the preference of rural people to buy products on e-commerce. The population of the study constitutes all the customers of e-commerce in rural areas of Melagaram in Tenkasi district. The sample size is fixed as 120. Convenient sampling method is used for selecting customers of E-commerce. Both primary and secondary data are collected. Primary data are collected from E-commerce customers in the rural areas of Melagaram in Tenkasi district and secondary data are collected from books, journals and internet. Structured questionnaire is used to collect primary data. It is concluded that the rural people are satisfied with E-commerce. Convenience is an important factor that drives the rural people towards E-commerce and rural people are using E-commerce to purchase different types of products. The result of the study reveals that most of the customers prefer to buy goods online based on user reviews, easy EMI options, availability of sufficient information about the product, facility for returning the product and facility for order-tracking details.

**Key Words:** Satisfaction, Pre-purchase decision, Purchase decision and Post purchase decision.

## Introduction:

E-commerce is very newer and popular means of doing business. E-commerce is a boom in the modern business. It simply means the activity of buying and selling of products on online services or over the internet. E-commerce is a paradigm shift influencing both the sellers and the customers. E-commerce is witnessing a tremendous growth around the globe. The popularity of e-commerce, e-payment, e-servicing, etc. has been increased hugely by the internet and smart phones diffusion. There are a large number of e-commerce websites such as Amazon, Myntra and Flipkart which offers a vast variety of products to the customers.

## Significance Of The Study:

As the e-commerce and its auxiliary activities are a newer phenomenon and ever growing one, only few studies have been done in this milieu, especially in the rural context. Hence there is a wide scope for the studies on the customer's perception and attitude towards the virtual shopping and e-services. There is an increasing trend in the popularity and exertion among virtual community to exploit the resources through internet. In the earlier stage of e-commerce pursuit, the services and facilities were confined only to the urban people as they were affordable to own a smart phone and better connectivity. But now, it has widened to semi urban areas as well as rural areas.

## Objectives Of The Study:

1) To study about the satisfaction of rural people in Melagaram with pre-purchase decision, purchase decision and post purchase decision towards E-commerce.
2) To know the preference of rural people in Melagaram to buy products on e-commerce.

## Methodology:

The population of the study constitutes all the customers of E-commerce in rural areas of Melagaram in Tenkasi district. The sample size is fixed as 120. Convenient sampling method is used for selecting customers of e-commerce. Both primary and secondary data are collected. Primary data are collected from e-commerce costumers in the rural areas of Melagaram in Tenkasi district and secondary data are collected from books, journals and internet. Structured questionnaire is used to collect primary data.

**Analysis And Interpretation:**

**Table 1**
**Ranking of Preference to buy products on internet**

| Sl. No | Products | Average | Rank |
|---|---|---|---|
| 1. | Books | 60.76 | I |
| 2. | Airlines reservation/Railway ticket booking | 49.83 | VI |
| 3. | Electronic goods | 58.70 | II |
| 4. | Share trading | 47.44 | VII |
| 5. | Online magazines & Journals | 46.01 | IX |
| 6. | Apparels | 51.72 | III |
| 7. | Gifts, Greetings, Flowers | 50.40 | V |
| 8. | Banking | 51.67 | IV |
| 9. | Music | 44.25 | X |
| 10. | Others | 47.37 | VIII |

Source: Primary data

It is seen from the result obtained through Garret Ranking for the preference to buy products on internet. Books rank first with a mean score of (60.76), electronic goods rank second with a mean score of (58.70), apparels rank third with a mean score of (51.72), banking ranks fourth with a mean score of (51.67), gifts, greetings, flowers rank fifth with a mean score of (50.40), airlines reservation/railway ticket booking ranks sixth with a mean score of (49.83), share trading ranks seventh with a mean score of (47.44) and music ranks last rank with a mean score of (44.25). **Association between demographic profile of rural people and satisfaction with pre-purchase decision towards e-commerce**

In order to find out the association between the demographic profile of rural people and satisfaction with pre-purchase decision towards E-commerce, 'ANOVA' test is used. The following hypothesis is framed. **The null hypothesis ($H_0$)- "There is no significant association between Satisfaction with Pre-Purchase Decision towards e-commerce and demographic profile of rural people in Tenkasi District".** The result of 't' test for association between satisfaction with pre-purchase decision towards e-commerce and demographic profile of rural people is presented in Table 2.

**Table 2**
**Association between Demographic Profile of Rural people and Satisfaction with Pre-Purchase Decision towards E-commerce**

| Satisfaction with Pre-Purchase Decision towards E-commerce | Demographic Profile of Rural people [F Statistics] | | | | | | |
|---|---|---|---|---|---|---|---|
| | Age | Gender | Marital Stat | Number of | Qualificatio | Occupation | Household |
| Convenience | 1.416 | 4.127* | 6.480* | 2.690* | 8.106* | 7.885* | 6.247* |
| Price of the product | 3.378* | 5.141* | 6.099* | 7.556* | 8.270* | 8.495* | 5.518* |
| Quality of the product | 6.405* | 8.658* | 7.603* | 0.923 | 6.819* | 8.642* | 1.968 |
| Variety | 2.196 | 9.006* | 5.145* | 9.977* | 4.796* | 8.929* | 5.242* |
| User friendly websites | 7.914* | 8.903* | 8.907* | 8.855* | 9.666* | 5.442* | 3.674* |
| Attractive discounts | 7.088* | 1.221 | 7.777* | 6.625* | 5.292* | 9.865* | 7.998* |
| User rating and testimonials | 7.874* | 9.011* | 2.227 | 7.401* | 8.150* | 3.243* | 1.332 |
| Availability of the required product | 9.206* | 1.451 | 1.225 | 2.866* | 5.843* | 5.795* | 4.992* |

Source: Computed Data

It is understood from table 2 that there is a significant relationship between demographic profile variables of rural people namely gender, marital status, number of members in the family, qualification, occupation and household monthly income and satisfaction with the pre-purchase decision towards e-commerce in terms of convenience, price of the product, quality of the product, variety, user friendly websites, attractive discounts, user rating and testimonials and availability of the required product. **Association between demographic profile of rural people and satisfaction with Purchase decision towards e-commerce.** In order to find out the association between the demographic profile of rural people and satisfaction with purchase decision towards e-commerce, 'ANOVA' test is used. The following hypothesis is framed. **The null hypothesis ($H_0$)- "There is no significant association between Satisfaction with Purchase Decision towards E-commerce and demographic profile of rural people in Melagaram, Tenkasi District".** The result of 't' test for association between satisfaction with purchase decision towards e-commerce and demographic profile of rural people is presented in Table 3

**Table 3**
**Association between Demographic Profile of Rural people and Satisfaction with Purchase Decision towards E-commerce**

| Satisfaction with Purchase Decision towards e-commerce | Demographic Profile of Rural people [F Statistics] | | | | | | |
|---|---|---|---|---|---|---|---|
| | Age | Gen der | Mari tal Stat | Num ber of | Qual ifica tion | Occ upat ion | Hou seho ld M |
| Delivery period | 9.720* | 6.340* | 5.547* | 7.421* | 5.482* | 5.951* | 7.559* |
| Security of payment | 4.852* | 0.796 | 4.413* | 6.809* | 5.212* | 2.751* | 7.348* |
| Privacy of personal information | 5.013* | 6.292* | 5.848* | 5.380* | 5.030* | 3.305* | 7.390* |
| Home delivery charges | 4.355* | 7.162* | 5.795* | 1.269 | 6.051* | 6.514* | 3.093* |

Source: Computed Data

It is understood from table 3 that there is a significant relationship between demographic profile variables of rural people namely age, gender, marital status, number of members in the family, qualification, occupation and household monthly income and satisfaction with purchase decision towards e-commerce in terms of delivery period, security of the payment, privacy of personal information and home delivery charges. **Association between Demographic profile of rural people and satisfaction with post-purchase decision towards E-commerce** In order to find out the association between the demographic profile of rural people and satisfaction with post purchase decision towards E-commerce, 'ANOVA' test is used. The following hypothesis is framed. **The null hypothesis ($H_0$)- "There is no significant association between Satisfaction with Post Purchase Decision towards e-commerce and demographic profile of rural people in Melagaram, Tenkasi District".** The result of 't' test for association between satisfaction with post purchase decision towards online purchase and demographic profile of rural people is presented in Table 4.

**Table 4**
**Association between Demographic Profile of Rural people and Satisfaction with Post Purchase Decision towards E-commerce**

| Satisfaction with Post Purchase Decision towards e-commerce | Demographic Profile of Rural people [F Statistics] | | | | | | |
|---|---|---|---|---|---|---|---|
| | Age | Gen der | Mari tal Stat us | Num ber of | Qual ifica tion | Occ upat ion | Hou seho ld Mon |
| Satisfaction of the quality of the product | 7.702* | 7.646* | 6.978* | 6.500* | 8.198* | 4.182* | 6.377* |
| Assurance of after sales services | 3.572* | 1.924 | 1.206 | 9.998* | 4.356* | 6.452* | 10.352* |
| Safe delivery of the product | 4.389* | 2.015* | 6.530* | 10.416* | 9.489* | 1.258 | 7.441* |
| Easy to return products | 6.280* | 0.224 | 6.528* | 7.754* | 8.816* | 8.130* | 7.050* |

Source: Computed Data

It is understood from table 4 that there is a significant relationship between demographic profile variables of rural people namely age, gender, marital status, number of members in the family, qualification, occupation and household monthly income and satisfaction with post purchase decision towards e-commerce in terms of satisfaction of the quality of the product, assurance of after sales service, safe delivery of the product and easy to return products.

**Group of rural people and Level of satisfaction on purchase decision on E-commerce**

Male and female have different level of satisfaction on purchase decision on E-commerce namely satisfaction with the pre-purchase decision on E-commerce, satisfaction with the purchase decision on E-commerce, satisfaction with the post-purchase decisions on E-commerce and overall satisfaction towards purchase decision on E-commerce. While male rural people have satisfaction towards different dimensions of purchase decision on E-commerce at a high level and female rural people have satisfaction towards different dimensions of purchase decision on E-commerce at a lower level. Hence an attempt has been made to find out whether there is a significant difference among male and female rural people with reference to the level of satisfaction on purchase decision on E-commerce. The following hypotheses were framed for finding out the significant difference among male and female rural people with respect to the level of satisfaction on purchase decision on E-commerce. **Null Hypothesis ($H_0$): There** is no significant difference among gender group of rural people with respect to the level of satisfaction on purchase decision on E-commerce. The following table shows the result of the 't' test for significant difference among the gender group of rural people with respect to the level of satisfaction on purchase decision on E-commerce.

**Table 5**

**ANOVA for Significant difference among Gender Group of rural people with respect to the level of satisfaction on purchase decision on E-commerce**

| Level of satisfaction on purchase decisions on E-commerce | Gender Group | | t Value | p Value |
|---|---|---|---|---|
| | Male | Female | | |
| Satisfaction with pre-purchase decisions on E-commerce | 48.21 (2.76) | 48.61 (3.42) | 1.772 | 0.077 |
| Satisfaction with purchase decisions on E-commerce | 19.32 (2.49) | 19.98 (1.90) | 3.951 | 0.000 |
| Satisfaction with the post-purchase decisions on E-commerce | 18.99 (2.06) | 19.44 (2.20) | 2.973 | 0.003 |
| Overall satisfaction of purchase decisions on E-commerce | 127.37 (6.48) | 129.07 (6.57) | 3.522 | 0.000 |

**Source: Computed Data**

Note: 1. The value within bracket refers to SD

Since the 'p' value is less than 0.05, the null hypothesis is rejected and the alternative hypothesis is accepted at 5% level of significance with regard to level of satisfaction on purchase decisions on E-commerce namely satisfaction with on purchase decisions, satisfaction with post-purchase decisions and overall satisfaction towards E-commerce. Hence there is a significant difference among the gender group of rural people with regard to level of satisfaction on purchase decisions on E-commerce namely satisfaction with on purchase decisions, satisfaction with the post-purchase decisions and overall satisfaction towards E-commerce. Based on

Duncan Multiple Range Test (DMRT) the female rural people significantly differ with the male rural people on satisfaction with on purchase decision, satisfaction with post-purchase decisions and overall satisfaction towards E-commerce. Since the 'p' value is greater than 0.05, the null hypothesis is accepted and the alternative hypothesis is rejected at 5% level of significance with regard to level of satisfaction on purchase decision one-commerce namely satisfaction with the pre-purchase decision on E-commerce. Hence there is no significant difference among the gender group with respect to level of satisfaction on purchase decisions on E-commerce namely satisfaction with the pre-purchase decisions on e-commerce. It is concluded that no significant difference among gender group of rural people with respect to level of satisfaction on purchase decisions on E-commerce namely satisfaction with the pre-purchase decisions on E-commerce.

**Suggestions:**

Most of the rural people agree that provision of combo offers by the sellers induce them to prefer e-shopping. Thus, it is suggested that to attract more rural people online traders may give combo offers frequently, which helps traders not only to attract new consumer but also retain the existing ones, and consumer are happy to buy more goods at a low price.

Rural people should be educated on e-commerce procedures with proper steps to be following while involved in e-commerce.

**Conclusion:**

It is concluded that the rural people in Melagaram are satisfied with E-commerce. Convenience is an important factor that drives the rural people towards E-commerce and rural people are using E-commerce to purchase different types of products. The result of the study reveals that most of the customers prefer to buy goods online based on user reviews, easy EMI options, availability of sufficient information about the product, facility for returning the product and facility for order-tracking details. Hence, E-retailers have to constantly ascertain their customers' expectations, initiate necessary steps at the earliest to contain problems faced by them, offer full-fledged services like the sale of quality goods at a cheap price, replacement of damaged goods and expeditious delivery. Such services will offer easy customer satisfaction, help sellers retain the existing customers and attract new ones.

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# Wealth Management Transformation in the Era of Digitalisation-Trends, Opportunities and Challenges in India

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**DOI- 10.5281/zenodo.7523863**

**Abstract**

Wealth management is a holistic service that focuses on helping mid- to high-net-worth clients grow their wealth, manage their liability exposure and devise strategies to pass their wealth on to their designated heirs. It offers services like investment management and advice, comprehensive financial planning, tax planning and accounting services, estate planning, philanthropic planning, legal services & retirement planning. In the digital age, where incoming information is plentiful, and instantly available across a range of channels, it is imperative that both firms and their advisors adopt a proactive approach to client engagement and demonstrate that they are able to add real value to the investment equation. This research paper is based on the secondary data sourced from journals, magazines, articles and published reports regarding changes in wealth management due to digitalisation. The objective of the study is to find the opportunities and challenges faced by financial services firms in wealth management in India due to digital transformation. The study observed that Fintech firms are bringing new capabilities and approaches, and non-traditional tech competitors have established a higher bar for client expectations. This changing landscape, calls for wealth management firms to deliver more personalized and high-touch client experiences through digital engagement. Firms need to empower their advisors and clients with data, technology, and expertise that will boost advisor productivity, improve decision-making, deepen client engagement and optimize business performance. The three most significant challenges wealth management firms are facing i.e. commoditisation, fee compression and competition. These trends are forcing financial services firms to re-evaluate their digital offerings.

**Keywords:** Wealth Management, Digital Transformation, Financial Services Firm.

## Introduction:

Wealth management (WM) or wealth management advisory (WMA) provides services to a wide array of clients ranging from affluent to high-net-worth (HNW) and ultra-high-net-worth (UHNW) individuals and families. It is a discipline which incorporates structuring and planning wealth to assist in growing, preserving, and protecting wealth, whilst passing it onto the family in a tax-efficient manner and in accordance with their wishes. Wealth management brings together tax planning, wealth protection, estate planning, succession planning, and family governance[1].

Wealth management is a holistic service that focuses on helping mid- to high-net-worth clients grow their wealth, manage their liability exposure and devise strategies to pass their wealth on to their designated heirs. Wealth management services take a comprehensive approach to the financial situation of higher-net-worth clients, versus working with an advisor focused solely on financial planning or investment management. Some typical services offered by wealth management firms include[2]:

Investment management and advice
Comprehensive financial planning
Tax planning and accounting services
Estate planning
Philanthropic planning
Legal services
Retirement planning

Above all, wealth management offers best investment and advisory services under one roof to help you implement the most effective and tax-efficient financial plan at every stage of your life. The main advantage of wealth management is that it brings together many aspects of financial planning and money management in one comprehensive service centred on your unique needs and aspirations[3].

The pace of digital transformation continues to accelerate. Driven by both structural trends and lockdowns, investors and advisors now expect seamless Omni channel digital experiences. In the digital age, where incoming information is plentiful and instantly available across a range of channels, it is imperative that both firms and their advisors adopt a proactive approach to client engagement and demonstrate that they are able to add real value to the investment equation. And one way they are able to achieve these goals is by using digital wealth tools. Wealth management firms are entering a new phase of digital transformation. Fintech firms are bringing new capabilities and approaches, and non-traditional tech competitors have established a higher bar for client expectations. This changing landscape, calls for wealth management firms to deliver more personalized and high-touch client experiences through digital engagement. Firms need to empower their advisors and clients with data, technology, and expertise that will boost advisor productivity, improve decision-making, deepen client engagement and optimize business performance. These trends are forcing financial services firms to re-evaluate their digital offerings[4].

**Review of literature:**

**Margiono, A. (2021)[5],** This paper aims to identify the paths of digital transformation followed by companies facing disruption and offer recommendations for executives for choosing the appropriate path. This is a conceptual study. This paper identifies two paths of digital transformation. The offensive path is aggressive and involves the rapid acquisition of digital resources through portfolio investment and merger and acquisition tactics. The defensive path is relatively slow and relies on the organic growth of the digital capabilities of the incumbent companies over time. This paper identifies a number of potential factors affecting the choice of the transformation path taken by companies. Further studies can be conducted to investigate these contingent factors. This study describes the strategic paths available in a digital transformation and identifies the conditions that might justify a particular approach. This paper identifies two types of paths that are generally followed by companies aiming digital transformation – offensive and defensive.

**Plamen Dzhaparov (2022)[6],** The COVID-19 pandemic raises a number of questions for the Private Banking and Wealth Management Industry (PWM). The need for social distancing has created an entirely new situation facing this industry business model, traditionally based on continuous personal interaction between financial advisors and wealthy customers. Thus, private banks are facing the difficult task of raising digitalization to the top of their agenda as a matter of urgency. However, investing in digital tools and applications is only one side of the coin. Traditional institutions in the PWM sector have to deal with a number of other problems like "the skepticism of some clients, low satisfaction of others, difficulties with advisors, cyber threats, etc.

**Raffaele Trequattrini & Alessandra Lardo (2022)[7],** This study aims to investigate the impact of digital technologies for intangible assets management. The authors analyse how technological innovations and regulations of intellectual property affect business models of companies or intellectual property rights (IPR) intensive industries to determine the impact of digital transformation on intangible assets management, highlighting emerging issues and future effects of the digital technology revolution. The authors use a case study method to answer our research questions. The authors use Soundreef Spa as our case study, a collecting company that develops technology for monitoring, collecting and maximising the earnings of songwriters and music publishers. The authors also elaborate and adopt the framework of the enhanced intellectual capital as the theoretical lens for presenting and analysing our case study, determining how the digital transformation caused business model innovation and more transparent and timely performance measurement in copyright-based companies. The analysis of Soundreef Spa's business model allows us to demonstrate how using new technologies drives the performance measurement of copyright holders and improve the collecting societies' performance, introducing a new key performance indicator.

This turning point is made possible by digital transformation and regulatory change. In the study, the authors demonstrate that digital transformation is able to enhance the intellectual capital of IPR-intensive companies introducing new ways to manage intangible assets and to measure performance.

**Research Methodology:** This research paper is based on the secondary data sourced from journals, magazines, articles and published reports of different agencies. Different aspects of use of clean and affordable energy for Sustainable development are studied in the light of reports by different agencies.

**Objectives of the Study:**

1. To study the changing concept of Wealth management.
2. To analyse the performance, status and challenges faced by fintech firms in India regarding wealth management.

**Present Scenario in India:**

The 21st century in India saw a spell of entrepreneurial ventures that has created an ever-growing High Net worth Individuals or HNWI's. India currently has the fourth-highest number of HNWIs in the Asia-Pacific region after Japan, China and Australia. The HNWI segment is the fastest growing segments leading to the growth of the wealth management industry, which could possibly be the most sought after career choice. The wealth management industry in India is growing rapidly mainly because of two reasons - the changing regulatory environment and increasing competition. Due to the growth rate, many big names have set up their wealth management division in India in the last few years. The existing business houses are also diversifying their services and venturing into wealth management. This trend is only going to spurt with India touted to become the third largest global economy by 2030.There are majorly three types of service providers for wealth management currently- Banks, Brokerage firms and Boutique advisory firms. Banks have larger investment distribution model which means they concentrate on a larger investment portfolio. They cater to mid-level segment clients as well as the HNWI's. Brokerage firms focus on investing the customer's money majorly in shares and IPO, which are equity market products. Boutique advisory firms provide customized financial solutions to the clients who are majorly the ultra-HNWI and HNWI[8].

**Latest trends and Challenges & Future Prospects[9]:**

The new generation of Millennial and Gen Z investors are digital-first and always connected. They want to be able to engage with financial advisors in real time across channels - be it video chat or text messages. They also expect 24/7 access to portfolio data and investment opportunities.

The future of wealth management will be hybrid i.e. a blend of physical and digital: Human connections and personal relationships have been the bedrock of the wealth management industry – and will continue to be so. Customers still want to be met with empathy, transparency, and warmth. But they're also looking for faster, more convenient, and seamless experiences. Digital solutions like robo-advisors and self-service investment portals will be key enablers.

Millennials are increasingly turning to non-traditional investment opportunities like passive investing, unlisted companies, private equity investing, antiques and collectibles, and most recently, non-fungible tokens (NFTs) and carbon credits. ESG investments are also on the rise. In the past few years, India has launched nine ESG-focused funds.

Regulators like the Securities and Exchange Board (SEBI) of India are paying closer attention to advisory firms' fee models, data security and privacy practices, AI/ML adoption, crypto-assets, and ESG (environmental, social, and governance) funds. Taxes are also expected to rise - a major concern for investors.

5. 'Financialisation of savings' is picking up speed: Historically, 95% of India's household wealth was stored in physical assets such as real estate and gold. But now, investors are moving away from physical savings to financial savings. They're more aware that an over-concentration of wealth in non-

financial assets can yield negative returns in the face of rising inflation.

Financial planning is becoming more holistic: The new generation of investors is combining financial goals with ethical and life goals. They're looking for more holistic investment options that include retirement planning, impact investing, estate planning, and social welfare.

Hyper-personalisation is the need of the hour: No longer does a one-size-fits-all approach work with investors. They expect curated, contextual and bespoke offerings that are closely aligned with their needs. Whether its investment products, marketing emails, or call centre service, every customer touch point needs to be personalised to gain customer loyalty and trust.

**Challenges:**

**Clients are changing:** Wealth Managers face a challenge on two fronts. Firstly, retaining assets across generations, and secondly, upgrading propositions for digitally savvy investors with different service expectations

**Advice and discretionary margins are pressured:** Comfort in self-servicing, desire for new products (typically requiring less advice or discretion) and more retail friendly vehicles, is on the rise. The market for full discretion or advice appears at risk

**Regulation creating opportunities and threats:** Access to client financial data can make the advice process more efficient and reduce barriers to entry; in parallel, firms are under pressure to reduce fees and increase transparency

**Competition is intensifying:** The number of traditional firms working on new propositions is growing and "Digital Wealth Managers" (e.g. Scalable, Nutmeg) are reaching some scale[10].

In addition to it, other significant challenges wealth management firms are facing i.e. commoditisation, fee compression and competition.

**Opportunities:**

Although digital is seen as a key priority for the vast majority of Wealth Managers, there are many internal factors such as legacy technology, an inconsistent digital strategy and resistance to change that is holding back transformational change. Initially, wealth management services were provided by

Chartered Accountants who also served as investment advisors for families and individuals. Since then, India, as a developing young economy, has seen an increase in the number of affluent people

looking for investment opportunities as per capita income has risen. This, in turn, resulted in a technologically-driven evolution of wealth management in India. Today, the affluent middle class is rapidly expanding. With nearly 80% of households predicted to be middle-income by 2030, the country's high net worth individual (HNI) population is expected to increase by 75% to 6.11 Lakhs in 2025. Ultra-high net worth individuals (UHNIs) are expected to increase by 63% during the same period. This burgeoning increase in disposable income indicates the wealth management sector's potential for growth. To meet the increased demand for investment advice, technology has become an essential component of the industry. Investment advice tailored to the needs of individual clients is no longer just an analogue process where dedicated wealth managers manually map portfolios of individuals and give personalised advice[11].

**Suggestions:**

For winning the loyalty of this cohort requires re-imagining traditional investment ecosystems as those which are more tailored to their needs. Advisors should also embrace digital tools and process automation to be more productive and respond faster to customer needs. Fintech firms should be proactively prepared with a strong compliance program and system of controls.

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# Postcolonial Vision in V.S Naipaul's Half a Life and Magic Seeds

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**DOI-10.5281/zenodo.7523869**

**Abstract**

V.S. Naipaul is a pivotal figure in contemporary postcolonial literature. As a man shaped and defined by two cultures, East and West, he expresses in his works the psychology of people living in the third world and the obstacles he encountered as a rootless person in his search for a cultural and spiritual home. Naipaul's stories are, in fact, the histories of former imperialist colonies prior to their withdrawal. He wrote about the sentiment of a person who is not in his native land but in a colony, but whose sadness emanates from his heart and induces a melancholic state of mind. This paper aims to bring out the postcolonial vision of Naipaul in Half a Life and Magic Seeds. The theme of placelessness, unbelongingness and identity crisis is presented powerfully in these works.

**Key words**: post-colonial, third world, identity crisis, unbelongingness.

## Introduction

V.S. Naipaul is one of the greatest writers of our generation, having published more best-sellers than many of his contemporaries. Though he is primarily a Caribbean writer of Indian descent, he has carved out a place for himself in English-language world literature. In 1971, he was awarded the Booker Prize, and in 2001, he was awarded the Nobel Prize in Literature. He was born in the year 1932. The works of V.S. Naipaul were released at regular intervals from 1957 to 2004, comprising approximately thirty volumes and numerous reprints. Naipaul is well-known on the international scene, having amassed an impressive collection of books and awards to his credit. All of his artwork is influenced by themes such as alienation, displacement, rootlessness, mockery, and self-deception. Fictional works such as novels, short stories, and essays constitute the vast majority of Naipaul's writings.

V.S. Naipaul established himself as a major figure in the history of postcolonial Indian Diasporic literature. He is the unifying figure in the history of English literature. Naipaul is a meticulous artist who understands the value of the past in the artistic enterprise. His sole focus is on the various facets of identity. He initially constructs the web of identity through a variety of characters in a variety of situations and time periods, including colonial and post-colonial periods. His depictions of Indians are indispensable. He is considered a forerunner of Indian identity. He, successfully, combines myth and reality, multiculturalism, Hinduism, modernism, and traditionalism. As a novelist of the colonial experience, he situates his works in colonial and post-colonial societies, vividly capturing the complexities inherent in such societies.

## Postcolonial Methodology

V. S. Naipaul is a postcolonial writer. Why he should be considered as a post-colonial writer some definitions of postcolonial criticism are given to prove. John McLeod, in *Beginning Post -Colonialism,* states that postcolonial criticism involves one or more of such activities as:

[…] Reading texts produced by writers from countries with a history of colonialism.[…] reading texts produced by those that have migrated from countries with a history of colonialism, or those descended from migrant families, which deal in the main with diaspora experience and its many consequences.(McLeod)

This definition shows that Naipaul is covered by the range of postcolonial literary analysis. Similarly, Robert Young in *Post-Colonialism*: A *Historical Introduction* points out that:

Postcolonial theory has always been concerned with the positive and negative consequences of peoples and cultures colliding, whether through colonial domination and the transmutation of indigenous cultures or through the hybridization of domestic metropolitan cultures as a result of immigration. (Young)

The positive and negative effects of the mixing of peoples and cultures as a result of colonial domination is an obvious theme that can be found in all his works. As a keen observer of civilizations, cultures, and histories across the world, Naipaul has gradually occupied a coveted place along with some of the most celebrated modern writers like Neil Bissondath, Bharati Mukherjee, Samuel Selvon, Seepersad Naipaul, etc. in exploring and interrogating the colonial and post-colonial issues and realities that have shaped the contemporary societies and their politics. No doubt, he has perceived every facet of man's relationship with power, authority, and oppression. His absorption of the experience of rootlessness, the alienating effects of the colonial past on the prevalent postcolonial people has taken him to Africa, South America, and India.

**Postcolonial Vision In Half A Life And Magic Seeds**

V.S. Naipaul has written about the impact of postcolonialism and orientalist thought on people living in third-world countries, among other things, Willie Chandran, the protagonist of *Half a Life* (2001), is confronted with the implications of migration in a postcolonial setting. The author claims that being Portuguese in Africa, a Caribbean man in London, an Indian woman married to a German man, a Brahmin married to a "backward" - all of these confusing conditions result in "half a life".

Throughout his books, colonists arrive and conquer, empires rise and fall, and new cultures emerge, yet sadness pervades colonial and postcolonial life, accompanied by illusory hopes of assimilation, which are never realized. He has written candidly about his own life experiences, which has earned him acclaim. Rob Nixon writes:

Naipaul's familial and personal displacements figure so boldly in both his work and its critical reception that he has come to be celebrated as the ultimate literary partied, the most comprehensively uprooted of twentieth-century writers, and the most devoid of national affiliations. (Nixon)

He uses his displacements and the weight of unresolved differences as a framework for his works, which in some ways helps to explain his writings. Naipaul feels remote and estranged from everyone and everything he encounters. He has made derogatory remarks about Trinidad and Tobago, India, the United States, Pakistan, and Argentina, among other places, says Nanda Kishore Mishra in his article "*Trajectory of Displacement: Expatriate Sensibility of Naipaul"*. When he returns to India after his tour, he discovers that his dreams have been completely dashed, and his hatred for India becomes apparent.

In Naipaul's *Half a Life*, the main character, Willie Somerset Chandran, is an Indian by birth, having been raised by a Brahmin father and a Dalit mother. Willie Chandran has emerged as a voice for the innumerable migrants who are sacrificing their lives daily in the Syrian refugee crisis. Despite the fact that Willie and his father's unrelenting yearning for modernity ultimately led to Willie's journey, they have left behind a legacy of exile and unease as a foreigner. The colonial people's futile attempts to fit themselves into their surroundings are demonstrated by the borrowed part of Willie's name "Somerset". It is the story of Willie's search for his identification and his relocation in *Half a Life*. This novel, like many of Naipaul's other writings, incorporates elements that are based on his own life. Seeking to carve himself a distinct identity and a place in the world that he can call his own, Willie is attempting to develop a sense of belonging. He has earned the title of an exiled Indian as a result of his uprooting and displacement.

The novel *Half a Life* is divided into three major parts. The first chapter is titled A Visit from Somerset, and it is set in the county of Somerset. In this chapter, Maugham describes Willie's boyhood and early youth through the eyes of Willie's father, who serves as the chapter's narrator as well as the protagonist. A scholarship enables Willie's father, a product of Naipaul's half-made society, to direct the course of his son's life. Willie is sent to London to pursue higher study with the assistance of a scholarship. The title of the second chapter refers to Willie's experiences at London College and in Notting Hill, which is described in the third-person narrative style. It is significant because it marks the beginning of the first chapter of Willie's life, which begins with the start of this chapter. The third chapter, A Second Translation, is titled as such because it deals with Willie's second and final translation in his life. This chapter tells the story of Willie's trip through Africa and to an undiscovered island. During his journey to Africa, Willie comes face to face with the true emptiness of his existence. William is approximately forty-one years old when thenovel Half a Life concludes. Towards the end of the work, the narrative shifts from third-person to the first-person narrative, which is a significant change. *Half a Life's* sequel *Magic Seeds* (2004), follows up where *Half a Life* leaves off in Berlin, where the first half of the film ends. The story had begun in Berlin a long time ago. "We're on a different planet".

In *Magic Seeds*, Willie's five months in Berlin, seven to eight years in India, and his life in London are combined to form a narrative that proclaims the entire concept of Willie's life "... in a setting he had perhaps not yet learned to recognize, he was like a man who had been ripped from within himself. A new persona had been created for him" (3). This novel comes to a close when Willie is fifty-two years old, thanks to the use of third-person narrative to bring the story to a close. For his part, Naipaul is a great believer in the concept of creating one's own identity rather than being given one. The name of a person has a significant role in constructing his or her identity. Willie Somerset Chandran's middle name is WillieSomerset Chandran. As Homi Bhaba's idea of "mimicry" (90), Somerset alludes to colonial people's attempts to replicate colonizers, such as Indians imitating the behavior of Britishers, as an example of colonial people. "In mimicry, the representation of identity and meaning is rearticulated along the axis of metonymy", writes Homi K. Bhaba in his book *The Location of Culture*. "In mimicry, the representation of identity and meaning is rearticulated along the axis of metonymy". The process of re-articulation of identity representation is nothingmore than a copying of the ideology that is now in place. The ability to mimic the other object while also emulating the dominant ideology can be achieved, but thisis generally at the expense of one's individuality. What happens as a result of slavishly replicating Western concepts is exactly what we are seeing right now. Consequently, this naming technique results in a chain of misnaming events to follow. One of the themes explored in this work is the detrimental consequences of colonialism, particularly on the psyche of indigenous peoples. People who wereformerly oppressed are now forced to live half-lives in a postcolonial world where they are no longer considered equal. "Willie is the most eloquent illustration of this half-heartedness of existence" (268). Almost all of Naipaul's characters are on a quest to discover the meaning and purpose of their lives. According to Ashwini Kumar Vishnu's critique of *Half a Life*:

A Reading in Sense, Sensibility, and Sensuality, Percy Cato, Marcus, Graca, Ana, Sarojini, Jacinto, Ricardo, Carla, Noronhas, Correias, Aivaro, and the rest of the characters are all yearning for the completion of their lives. Percy Cato, Marcus, Graca "When it comes to their quest for fulfilment and self-realization, they find themselves clinging to unforeseen circumstances. They have no choice but to thrive in what so ever circumstances they find themselves in. (Kumar)

The characters in *Half A Life* have no choice but to cling to the false promise of assimilation in the end, and this is true for every character in *Half A Life*. And the lives of the people of the Orient are determined by their desire for identity as well as by inequality. They are always seeking to fit themselves into western cultural frameworks and ideologies. Neither do they remain orientated nor do they become occident during this phase, though. In both cases, human effort is at the heart of the matter; they are partly affirmation and partly identification with the other. In postcolonial discourses, the question of where culture is located is raised. In every place in the globe, some climbers are "forgetting about who they are", and, on the other hand, there are climbers who "remember where they came from" (Fanon). Willie is unable to find solace anywhere, even in his home state of Michigan. Afterward, his attempts to mix in with other cultures proved to be fruitless. Seraph's borrowed girlfriends are Serafina, June, and Gracie, the wife of the new boss. However, their relationships are short-lived, as is his. His associations with Graca add more complications to his life. Ana is the one who finds out about it. It contributes to the whole set of his homelessness. While going through this process, he loses all sense of who he is, according to Fanon. Willie makes his declaration:

The moment Ana walked through the door of the hospital, I mustered the courage to tell her I wanted to divorce her. When she returned later, I informed her that I was forty-one years old. I'm fed up with being a part of your universe. Willie, you were the one who desired it. You enquired, and we responded. I'll have to think about it. (Naipaul *Half a Life*)

Despite the fact that Willie contacts Ana about the divorce, Ana recognizes that she won't be able to make a decision immediately. But one thing is certain: neither of them is satisfied with the other's performance. Everybody, including Willie, Percy Cato, Ana, Willie's father, and mother and Graca, as well as Willie's father and mother, is living a half-life. It is even those who appear to be living their own lives, such as Ana, who acknowledge that "it wasn't my life either". With the concept of the Postcolonial Migrant Thinker, Willie comes across as someone who embodies a universal state of hybridity. Think about Homi K. Bhaba's point of view on the migrant experience in the postcolonial world in this context. It is the evaluation of colonial identity that is founded on the repetition of discriminatory identity effects that is known as hybridity. In it, it is demonstrated how all institutions of bias and dominance must be deformed and dismantled. Displacing someone is evidence of discrimination in and of itself. Willie's uprooting and replication of English culture are very similar to his displacement and mimicry of English culture in the novel(Bhabha). It's no coincidence that the title of the novel Half an Existence perfectly captures the essence of someone's life as they migrate from one location to another in search of a unique identity and a sense of purpose. However, as a result of his alienation, he becomes baffled. The tragedy of Willie's life brings him closer to the meaning of life, just as Shakespeare's tragic drama brings him closer to the meaning of life. Willie's complaint about life's transience and harshness is comparable to Macbeth's complaint about life, except that Willie is not living his own life but is borrowing someone else's, and both are complaining about life. Additionally, Ana bears some similarities to Willie's look. She, too, lives a half-life or aspires to borrow a life when she is in Willie's company, never really experiencing either. Ana, a mixed-caste person, and Graca are all characters who have numerous lives or are caught between two identities, including Willie's father, mother, and later Willie in India, London, and Africa, as well as Willie himself. Itis supported by the half-lives of all of the story's protagonists that the title of the work is given its meaning. The time comes for Willie to leave Ana and Africa. Ashe explains to Ana, he has spent all of his mature years attempting to gain control of a life he could call his own, despite the fact that the life that was entrusted to him had become unimaginably unbelievable. Willie's life is divided into two halves: the half-completed journey of his life, and the half-fulfilled goals of his life, such as his desire to be a writer, which is also half-fulfilled. Willie's half-life comes to an end almost in the middle of the book, in the middle of his life at the age of forty-one, almost in the middle of the book (Colon). Consequently, the novel's title becomes wonderfully resonant when it comes to presenting lives caught between dualism and emptiness.

*Half a Life* and *Magic Seeds* are replete with literary allusions and allusions to Naipaul's own writings. The issues are identity crisis, belongingness and placelessness, and these characteristics are prevalent in the two novels *Half a Life* and *Magic Seeds*. The theme of placelessness, unbelongingness, and identity crisis is presented powerfully. These are the two primary characteristics that aid the author in developing his stories. Both novels are also conscious of a strong desire for independence and an identity crisis. His novels convey a sense of biography as his transitions from Trinidad to the cosmopolitan and multi-cultural culture of England. He is adamant that colonizers create colonial culture societies, and that those societies' knowledge and culture come from the outside.

**Conclusion**

Naipaul's view and people’s reaction are summed up in his novels *Half a Life* and *Magic Seeds*. These two novels demonstrate how people's search for a home and a sense of belonging is hindered by two factors: first, the reality of homelessness, and second, the socio-cultural complexity unique to each location. To put it another way, the reality of homelessness makes the yearning for a place to call home elusive. As a result, Willie, as a person with a hybrid identity, must pick between India (where he has familial ties), Africa (where his wife lives), and England as his habitat (rather than his home) (where he studies and pursue a career). Living in a multi-cultural materialist England might not be perfect for Willie, but it would be preferable to living under unstable, fragmented, and corrupt social structures. When asked what he liked about English society before the publication of the two novels, Naipaul said, "I think it's that people have worked out a nice method –perhaps the best way –of men getting along with men. I believe there is a tremendous sense of human need and right here".

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# Unity and Diversity in Indian society

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**DOI- 10.5281/zenodo.7523877**

**Abstract:** India is a plural society. It is rightly characterized by its unity and diversity. we will illustrate the forms of diversity in Indian society. For detailed treatment we will focus on the four forms of diversity, race, language, religion and caste., we will bring out the bonds of unity in India. These are geopolitical, the culture of pilgrimage, tradition of accommodation, and tradition of interdependence. A grand synthesis of cultures, religions and languages of the people belonging to different castes and communities has upheld its unity and cohesiveness. Inspite of several foreign invasions, Mughal rule and the British rule, national unity and integrity have been maintained. India fought against the British Rule as one unified entity. Foreign invasions, immigration from other parts of the world, and the existence of diverse languages, cultures and religions have made India's culture tolerant, on the one hand, and a unique continuing and living culture, with its specificity and historicity, on the other. Hinduism, Jainism, Buddhism, Islam, Sikhism and Christianity are the major religions. There is diversity not only in regard to racial compositions, religious and linguistic distinction but also in patterns of living, life styles, land tenure systems, occupational pursuits, inheritance and succession law, and practices and rites related to birth, marriage death etc. Post-Independent India is a nation united against several odds and obstaclesThe Five Year Plans and several other developmental schemes are geared to the upliftment of the poor and weaker sections of society.

Unity means integration. It is a social psychological condition. It stands for the bonds, which hold the members of a society together. Unity in diversity essentially means "unity without uniformity" and "diversity without fragmentation". It is based on the notion that diversity enriches human interaction. When we say that India is a nation of great cultural diversity, we mean that there are many different types of social groups and communities living here. These are communities defined by cultural markers such as language, religion, sect, race or caste.

## Objectives

They follow different religions of their choice because India is a secular country.

Being related to different cultures, languages and religions, people here respect each other and live with a feeling of love and brotherhood.

India, 5000 years old civilization is a land of diversities, be it religion, caste, race, culture or language, there are many variations in the country.

There are about 29 states and each state has its own culture, tradition and language.

Every year more than 30 grand festivals of various communities are celebrated in the country.

Despite such a difference, the people of India demonstrate a genuine sense of unity among themselves which reflects the concept of unity in diversity.

Unity in India's diversity culture is considered unique in the world which surprises the global community.

This is due to the age-old tradition of India which has taught people the importance of morality, values, respect and tolerance.

Although people belonging to diverse cultures and communities, they share the bond of humanity, love, respect and are bound by the same strand of nationalism.

People in all parts of this country join with the faith of brotherhood.

Unity in diversity is a great feature of our nation because people of different religions have been in a bond of humanity for many years.

describe the forms and bases of diversity in India

examine the bonds and mechanisms of unity in India

provide an explanation to our option for a composite culture model rather than a uniformity model of unity.

## Concepts Of Unity And Diversity

Meaning of Diversity Ordinarily diversity means differences. For our purposes, however, it means something more than mere differences. It means collective differences, that is, differences which mark off one group of people from another. These differences may be of any sort: biological, religious, linguistic etc. On the basis of biological differences, for example, we have racial diversity. On the basis of religious differences, similarly, we have religious diversity. The point to note is that diversity refers to collective differences. The term diversity is opposite of uniformity. Uniformity means similarity of some sort that characterizes a people. 'Uni' refers to one; 'form' refers to the common ways. So when there is something common to all the people, we say they show uniformity. When students of a school, members of the police or the army wear the same type of dress, we say they are in 'uniform'. Like diversity, thus, uniformity is also a collective concept. When a group of people share a similar characteristic, be it language or religion or anything else, it shows uniformity in that respect. But when we have groups of people hailing from different races, religions and cultures, they represent diversity.

**Factors influences to unity in diversity**

The sources of diversity in India may be traced through a variety of ways, the most obvious being the ethnic origins, religious, castes, tribes, languages, social customs, cultural and subcultural beliefs, political philosophies and ideologies, geographical variations etc.

Racial Diversity: Dr.B.S.Guha: The classifications, has presented his own list of races that are believed to have composed the Indian population. 1. The Negrito: The presence of a Negrito substratum in Indian population is a controversial issue among the anthropologists 2. The Proto-Australoid or the Pre-Dravidian: Indian tribal population by and large is dominated by this racial element. 3. The Mongoloid: This race came into India from North-Western China via Tibet. People having this racial ancestry are mainly found in North-Eastern India. This race is found to consist two fundamental types namely (a) The Palaeo-Mongoloid: there are two sub-types of the palaeo mongoloid branch of mongoloid race : one is the long headed type and the other is the broadheaded type. (b) The Tibeto-Mongoloid: The people of Sikkim and Bhutan are said to the Tibeto Mongoloid branch of mongoloid race. 4. The Mediterranian: This race is one of the dominant races in India. This race is divided into Three types. They are: (a) The Palaeo Mediterranian: This racial type is represented by the Tamil and Telugu Brahmins of the South. 7 (b) The Mediterranian: people of this racial type are believed to be the builders of the Indus Valley Civilization. (c) Oriental: This race groups are very much similar to the Mediterranian racial type. 5. Western Brachycephals: This race entered India from the West. The Alpinoid, the Dinaric and the Armenoid are three main types of this race (a) Alpinoid: the people of Saurashtra, Gujarat and also Bengal are said to have this strain in their blood. (b) Dinaric: This strain is claimed to be found among the peoples of Odisha, Bengal and Coorg. (c) Armenoid: the Parsees of Bombay are believed to be the true representatives of this racial type. 6. Nordic race: people belonging to this race came to India from the North and spread all over Northern India.

2: Religious diversity: India is a land of multiple religions. Apart from the tribal societies, many of whom still live in the pre-religious state of animism and magic, the Indian population consists of the Hindus (82.41%), Muslims (11.6%), Christians (2.32%), Sikhs (1.99%), Buddhists (0.77%) and Jains (0.41%). The Hindus themselves are divided into several sects such as Vaishnavas, Shaivates, Shaktas, Smartas etc. Similarly, the Muslims are divided into sects such as Shias, Sunnis, Ahmadiyas etc. Linguistic diversity: Languages spoken in India belong to several language families, the m

3. Linguistic Diversity: India is called a 'veritable tower of Babel' and according to A. R. Desai, "India presents a spectacle of Museum of tongues." The 1971 census reports the presence of 1652 languages in India. Most of the languages are spoken in the North India. This multiplicity of languages creates new social cleavages in the already divided population of India by caste and creed and renders the task of inter-communication in the country difficult, if not impossible. 10 Indian languages can, however, be grouped into four different speech families such as:(1) the Indo-Aryan, (2) the Dravidian, (3) the Austric and (4) the Sino-Tibetan. Hindi, Urdhu, Punjabi, Assamese, Bengali, Odia, Gujarathi, Marathi and Kashmiri belong to the Indo-Aryan speech family. The Dravidian linguistic group includes four southern languages namely, Tamil, Telugu, Kannada and Malayalam. The tribes of central India speak Austric languages and the tribes of the North Eastern India speak the Sino-Tibetan languages Though the Constitution of India has recognized 22 major languages, as many as 1652 languages spoken in our country.

Broadly these languages belong to three families of languages such as Indo-Aryan, Dravidian and European. Hindi, Bengali, Marathi, Gujurati, Odia, Punjabi, Bihari, Rajasthani, Assamese, Sanskrit, Sindhi and Kashmiri are included in the Indo-Aryan family. The Dravidian language includes Tamil, Telugu, Malayalam and Kannada. English, Portuguese and French are included in the European language family. Portuguese and French are mostly spoken by people in Goa and Pondicherry respectively. Hindi has been accepted as the official language in India

**Various Factors leadings to Unity in India**

Geographical unity: India, though very large in size, possesses geographical unity with natural boundaries. It is surrounded on one side by the great Himalayas and on the other sides by the high seas. These natural boundaries give the land geographical unity. The term 'Bharat Varsha' i.e, India has always referred to this vast expanse of, the land expanding from the Himalayas in the North to the Cape Comorin in the south and from the Brahmaputra in the East to the Indus in the West. Religious thinkers, political philosophers, poets, statesmen and kings have always conceived Bharat Varsha in this sense. Even today, Mother India means this vast expanse of land.

India may not be a mixed by itself but from times ancient India has been considered as-one country. The only name Bharatvarsha has granted to this country emphasis this unity.

The rivers of India are also responsible for giving a sense of unity to the country. Some of the rivers are of divine origin and are considered sacred by all Indians. For example, Ganga is worshipped in all the tour guides. Pilgrims from all over the country continue to visit the shrines standing on their banks. Other rivers, such as the Yamuna and Saraswati rivers, are also considered sacred by the people throughout the country. In short, we can say that despite the geographical diversity the country has enjoyed a common sense of unity.

Linguistic unity: Although India maintains a variety of language, According to Dr Ray Chaudhri, "Prakrit was the one only language enough to bring the information of a royal minister to the bars of his enduring subject during this huge kingdom." After Prakrit, Sanskrit became the common language
of the masses. Another local language which subsequently realised influence began out of Sanskrit. Some of the leading Indian languages which owe their rise to Sanskrit include Hindi, Gujarati, Telugu and Tamil. Sanskrit followed as the lingua franca throughout ancient times.

Throughout the Medieval times also though the Sanskrit language was not spread royal support by the Muslim rulers, the rulers in the South continued to favour it and it continued to increase. With the coming of the British, English shifted lingua franca. After independence, this role has been carried over by Hindi. The text of the various languages used in India also maintains a certain amount of regularity. Almost all the texts are based on the Brahmin script. The literature originated in different Indian languages also maintains a component of unity.

Fairs and festivals: They also act as integrating factors as people from all parts of the country celebrate them as per their own local customs. Eg. Diwali is celebrated throughout by Hindus in the country; similarly Id and Christmas are celebrated by Muslims and Christians, respectively. Celebration of inter-religious festivals is also seen in India.

**Religious and social Unity**

In the religious sphere and in spite of diversity, the type of unity has grown among the various religious denominations in that country.People in all four corners of the globe followed these principles. People also worship the same Hindu deities throughout the land, although they are assigned different names in different names in different regions. The Hindu religious activities of Ramayana and Mahabharata were also popular throughout the country and the Indians in the north and south, as well as in the east and west, placed great importance on these activities.

Hindu festivals like Holi, Diwali are also celebrated in all religions of the country. People of all faiths are involved in this celebration. We, therefore, find that despite the diversity of religions there is a great diversity of cultures that is largely influenced by the diversity of religions.

**Political unity**

In the political arenaIn ancient times, Chandra Gupta Maurya, Ashoka and

Samundra Gupta brought out all the Indian Empires. During ancient times, Ala-ud-Din-Khilji and Aurangzeb made efforts and succeeded in establishing their rule throughout the country. These Muslim rulers were provided with a common system of governance, common laws and customs, common gatherings etc, and thus introduced a form of political unity throughout the country. We therefore find that although there are different religions, cultures, languages, geographical diversity, etc. India had enjoyed some kind of unity.

**Conclusion**

Unity in diversity instructs us that although we are from diverse caste, creed or race, these variations cannot keep us apart and we are eternally united for the improvement of our nation. This is the most uncommon event which is exposed in our country. It not only performs the nation united and strengthened but it also holds us alive in the old eras, the belief of co-existence with love, peace, and respect. The distinction in culture, traditions, festivals, music and dance makes the country energetic and makes an unbelievable country in the world.

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'Journal of Research & Development'
A Multidisciplinary International Level Referred and Peer Reviewed Journal,
Impact Factor-7.265, ISSN: 2230-9578, December 2022, Volume-14 Issue-22

# A Review of Recent Trends in Production and Operation Management

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**DOI- 10.5281/zenodo.7523887**

**Abstract:** This paper discusses in the area of recent trends in production management by focusing on the importance and role of green manufacturing, CADM, Employee involvement, and Supply chain management. The analysis is done on how all these trends play an important role in making processes more efficient, reducing operation costs, increasing production rate, product quality, cost-cutting, and making the process faster by maximum usage of man, material, and machine. This development has led to an increase in the wages of workers, creating global marketing increased product design, quality of product, and opportunities for introducing new inventions in product design and customization. The last one is the introduction of green production.

**Introduction :**

Production/operations management is the process, which combines and transforms various resources used in the production/operations subsystem of the organization into value-added products and services in a controlled manner as per the policies of the organization. Therefore, it is that part of an organization, which is concerned with the transformation of a range of inputs into the required (products and services) having the requisite quality level. The set of interrelated management activities, which are involved in manufacturing certain products, is called production management. If the same concept is extended to services management, then the corresponding set of management activities is called operations management.

**Definition :**

Production management becomes the acceptable term from the 1930s to the 1950s. As F.W. Taylor's works become more widely known, managers developed techniques that focussed on economic efficiency in manufacturing. Workers were studied in great detail to eliminate wasteful efforts and achieve greater efficiency. At the same time, psychologists, socialists, and other social scientists began to study people and human behavior in the working environment. In addition, economists, mathematicians, and computer socialists contributed newer, more sophisticated analytical approaches. With the 1970s emerges two distinct changes in our views. The most obvious of these, reflected in the new name operations management was a shift in the service and manufacturing sectors of the economy. As the service sector became more prominent, the change from 'production' to 'operations' emphasized the broadening of our field to service organizations. The second, more suitable change was the beginning of an emphasis on synthesis, rather than just analysis, in management practices.

**Objectives of Production and Operation Management :**

The objective of production management is 'to produce goods services of right quality and quantity at the right time and right manufacturing cost'.

1. **Right Quality**

The quality of the product is established based on the customer's needs. The right quality is not necessarily the best quality. It is determined by the cost of the product and the technical characteristics as suited to the specific requirements.

2. **Right Quantity**

The manufacturing organization should produce the products in the right number. If they are produced in excess of demand the capital will block up in the form of inventory and if the quantity is produced in short of demand, lead to a shortage of products.

3. **Right Time**

Timeliness of delivery is one of the important parameters to judge the effectiveness of the production department. So, the production department has to make the optimal utilization of input resources to achieve its objective.

4. **Right Manufacturing Cost**

Manufacturing costs are established before the product is actually manufactured. Hence, all attempts should be made to produce the products at pre-established cost, so as to reduce the variation between actual and the standard (pre-established) cost.

**Scope Of Production And Operations Management:**

Production and operations management is concerned with the conversion of inputs into outputs, using physical resources, so as to provide the desired utilities to the customer while meeting the other organizational objectives of effectiveness, efficiency, and adaptability. It distinguishes itself from other functions such as personnel, marketing, finance, etc., by its primary concern for 'conversion by using physical resources.' Following are the activities that are listed under production and operations management functions:

1. Location of facilities
2. Plant layouts and material handling
3. Product design
4. Process design
5. Production and planning control
6. Quality control
7. Materials management
8. Maintenance management.

**Recent Trends in production and operation management:**

**Total Quality Management (TQM)-**

Total quality management is the ongoing process of detecting and reducing or eliminating manufacturing errors, streamlining supply chain management, improving the customer experience, and ensuring that employees are properly trained. Total quality management seeks to hold all parties involved in the manufacturing process responsible for the overall quality of the final product or service.

**Cycle Time Reduction-**

Cycle time is reduced by decreasing time spent on non-value-added activities and simplifying and streamlining the process, lowering the cost of operations.

Benefits of reducing cycle time include faster time-to-market and, if other cost factors are kept in check, the possibility of higher profitability. Reduced cycle time also allows a company to be more competitive with other businesses that offer similar products to the same customer base.

**Employee engagement-**

Is a vital notion in the endeavor to comprehend and explain the nature of an organization's connection with its employees, both qualitatively and quantitatively. The direct participation of employees in assisting an organization in fulfilling its mission and meeting its objectives by applying their own ideas, knowledge, and efforts to problem-solving and decision-making.

Recent tendencies have been to delegate decision-making and problem-solving responsibilities to lower levels of the organization. Employee involvement and empowerment are terms used to describe this. Quality circles, for example, and the usage of work teams or quality improvement teams.

**Just In Time –**

JIT inventory is a management strategy that directly aligns raw-material orders from suppliers with production schedules. Companies use this inventory strategy to increase efficiency and reduce waste by receiving goods only as needed for the manufacturing process, which lowers inventory costs. This method necessitates that producers accurately forecast demand. Kanban is a scheduling system that is frequently used in conjunction with JIT to avoid work-in-process overcapacity.

**Computer-Aided Manufacturing-**

The use of software and computer-controlled machinery to automate a manufacturing process is known as computer-aided manufacturing (CAM)… By generating toolpaths, the software tells a machine how to make a product. Machinery capable of converting raw materials into finished goods.

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'Journal of Research & Development'
A Multidisciplinary International Level Referred and Peer Reviewed Journal,
Impact Factor-7.265, ISSN: 2230-9578, December 2022, Volume-14 Issue-22

# Casteism In Christinianity of Paul Chirakkarode's Pulayathara

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**DOI- 10.5281/zenodo.7523897**

**Abstract**

The novel *Pulayathara* is dalit literary works in Malayalam literature written by Paul chirakkarodede in 2019. It is translated by Catherine Thankamma. Since 1990 there are a number of dalit literary works emerged in regional languages throughout india. The meaning of the word Dalit is broken or unprivileged. Dalit literary works frame out their culture, tradition, language and caste domination. Research works in dalit literature in the name of castebring out depression and suppression of dalit people. The birth place of caste is in Hindu Religion since ancient time. The religion 'Hindu' stands for unequal among human. There arefour caste hierarchies in Hindu Religion. And also untouchable, domination, and unrespectableis from Hindu religion. Dalit stands out from four caste hierarchy. So they are being called untouchable. After independence Mahatma Gandhi names 'Harijan' (God's Children) to untouchable. But the common term 'Dalit' for untouchable is everywhere in literary works and research area. In Dravidian political emerging movement Adidravitar. And now the term Dalithas been removed and named Scheduled caste by General government. The names foruntouchable have been changed but in real life they do not have peaceful life. They have beenfighting and agitating for their rights, respect and be away from domination having been happened by caste against them. So they are ready to be on other track. When Britishers colonize India dalit have associated with them. Britishers have respected them. So dalit decideto convert religion from Hindu to Christianity. The caste by which dalits' are not being treated respectfully and equally in Hindu religion is also happening in Christianity. Thus this paper deals with casteism in Christianity in the novel *Pulayathara*.
**Key notes**: Dalit, Unprivileged, Hierarchy, Dravidian, Untouchable, Adidravitar

**Aim of the study**

To bring out the caste discrimination which happened in Christianity in paul chirakkarode's *Pulayathara.*

**Inroduction**

Literary works about dalit are rare in the past. Writers who belong to upper caste have written of dalit from their own perspective. They do not experience the life of dalit and their culture. Upper-caste writers will not expose deeply dalit's pain and caste discrimination in literature. Raj Gowthaman says that Im makkaḷai paṟṟiya tamiḻ eḻuttu ilakkiyam tōṉṟiya kālam toṭṭē uyarcātiyiṉar paṭaitta ilakkiyaṅkaḷ yāvum paḻittup pēci vantuḷḷaṉa. Puṟanāṉūṟu im'maikaḷai iḻi piṟappāḷarkaḷ, kāviyaṅkaḷ ivarkaḷai poy, kaḷavu, pulāl, ākiyavaṟṟuṭaṉ campantap paṭuttip pēciṉa. Tēvāram pāṭiya appar ivarkaḷaiyum toḻu nōyarkaḷaiyum orē varicaiyil niṟuttiṉār (Talittiya vimarcaṉak kaṭṭuraikaḷ _11)

In Indian literature new seed have emerged throughout india In 1990. That seed has been called Dalit Literature in which humanism, equality, rights are mainly focused as well. Dalit literary works that have been written by dalit writers stand for their culture, tradition, and language. Many dalit novels have been written by dalit writers at present.

In dalit novels the contradiction between upper-caste and dalit will be happening in Hindu religion. Hindu stands for inequity. Untouchable and domination are birth place of Hindu. Hindu society excludes dalith. Raj Gowthaman gouts Ayothidasar's words in his tamil book that Cātippiriviṉaikkum, pārppaṉariṉ intu matattukkum uḷḷa campantam paṟṟiya avaratu purital, "intu matattukku cātip piriviṉaikaḷ ātāram: Cātippiriviṉai kaḷukku intumatam-ātāram" (II_181) eṉṟu eḻutiṉār" (Talittiya vimarcaṉak kaṭṭuraikaḷ 170). Dr. Ambedkar says 'Hindu society as such does not exist. It is only a collection of caste'. (In Annihilation of Caste (the annotated critical edition-242) .So people who belong to any caste are called Hindus. Problems among hindus are stable. In Hindu society dalit have been dominated, lost their rights and have been treated inhuman. Dalit expect to make happy life.

In colonial period upper caste Hindus have been in touch with britishers. Many upper- caste people have followed Christianity. In the introduction of the novel *Pulayathara* translator, Cathirine thankamma, pointed out ' Many of the Syrian traders were members of the Eastern Church. Some of them may have married local women and settled down in Kerala.Their descendants came to be called Syrian Christian.' (Pulayathara.Page-viii). There is a book

in tamil makātmā jōtirāv pulē in which Dananjay Keer notes that "Pampāyiliruntu kiṟistava paḷḷi āciriyarkaḷiṉ tākkattāl pāpā patmaṉji kiṟistava matattai taḻuviṉār"(makātmā jōtirāv pulē -93) He continues to list out whoever converted to Christianity. The conversion was also from upper-caste with the impact of Christianity "Makārājā tuḷip ciṅ kiṟistavattukku matam māṟiyatai paṟṟi intiya muḻukkavum kiṟistavarkaḷ urattu pēciṉārkaḷ. Mutalmutalil kiṟistavattai taḻuviya intiya iḷavaracaṉ ivarai.Aitarāpāt mākāṇattiliruntu tēcastā pārppaṉarāṉa ivar kiṟistava matattai taḻuviṉār"(makātmā jōtirāv pulē_94)To stay away from caste dalit decide to convert their religion. Raj Gowthaman says that **"**Maṉitarkaḷiṭaiyē pētam pārāṭṭāmal camattuvattai pōtitta kiṟistava matattukkum anta aḷavu talittukaḷ māṟiṉārkaḷ. (Talittiya vimarcaṉak kaṭṭuraikaḷ _172) During the colonial time dalit people have worked in the house of britishers. As being labours of britishers dalit have got education. Britishers do not follow untouchable over dalit. Britishers have treated them respectfully. So dalit joined to Christianity. Novels are very few about casteism even in Christianity. These are like Bama's *Karukku* Mark Stephan's *Mariyal* , Paul Chirakkarode's *Pulayathar*.

Paul chirakkarode is a dalit writer in Malayalam. He is an educator and human rights activist. He has written the novel *Pulayathara* which, is the title of the novel, holds two meaning. pulaya means pulayan (polen'e and pelen'e is regional in Malayalam ). It is a caste name. In those days everyone was having the caste name after the name. Periyar strongly opposed and protested against this habit in tamil nadu. So Tamil Nadu is not in culture of adding caste after the name. Having caste after name is still in kerala and all over india. Tharacan variously mean platform, floor and home. In this novel parayan (r) is another untouchable caste name.

The main theme of the novel is to have a home. Living in own house is highly difficult to untouchable in the Indian caste society. Dalit should work in landlord's house but do not earn anything for their life. In the beginning of the novel dalit live in the cow shelter into which human will not live. Only cow can be in the cow shelter. So dalit people are not even considered as human by upper caste.

**Casteism in Christianity**

The novel opens in the month of Makaram. People will start to work in paddy fields. Thevan pulayan is a farm worker in Narayana Nair's fields. Narayana Nailr is landlord which means 'thampuran' in Malayalam. It is ironical that thampuran refers to both god and landlord. As thevan pulayan plans to build the house narayana nair asks him that " I will give you bambooand palm leaves. In return I'll take twenty measures of paddy at the time of harvest. Remember that. Are you willing." (*Pulayathara*- page-5) Theven pulayan is not wealthy man to build own house. So he needs his thampura's help. Taking twenty measures of paddy is unfair to thevan pulayan. He and his son kandankoran decide to leave that place. But they do not know where to build the house.

Thevan pulayan and his son are arrived at pallithara pathros's house in Hilltop Land. Pallithara Pathros is a distant relative of thevan's. pallithara pathros lives in Mission land that belongs to Hilltop Church. As pallithara pathros was in hindu religion he got second marriage. So that he became an outcast. While being away from community he joined holy church with his new wife called maria. So he was called new Christian .dalit, converted to Christian, have been called new christian in Kerala. Before joining holy church their name was Kiliyan, Kunjazhaki. These were all Hindu name. dalit , before joining to chistianity were in hindu religion. But as the view of Iyothee Thass dalits were following Buddham and Samanam in ancient time.

At the end of every month there will be the meeting in Hilltop Church along with the priest. At the end of the meeting they will have prayer. The priest's first choice to conduct theprayer is pallithara pathros. "with this desire I mind the priest asked, shall we send for preacher pathros?" (page-38) on hearing this order from the priest Custodian Thomas, main character inthis novel, belongs to upper- caste, is trembled. He does not like that a dalit who stands on thestage and pray for upper caste should not become a preacher. The same issue is also in hindu religion that no non-brahmin should be preacher of Hindu temple. With all efforts of custodian Thomas pathros was dropped as preacher. Stephen belongs to upper caste and has been invited for pray at the end of the meeting.

Custodian Thomas blames about communism. "satan, the roaring lion. do you know who that is, preacher? Who? Communism. It is about communism that the lord speaks in the Bile"(page-46-47). He is against dalit and communism. A Large numbers of dalit people become communist in kochumolumbram where dalit people are in crowd. Custodian Thomas does not like dalit so that he names communism as satan. In the book Marx and Ambedkar Continuing the Dialogue the authors give main point that dalit and communist shout work together in the political field. The reason is that the ideology of Marx and Ambedkar talks about freedom and equality.

Caste discrimination inside the church is about the sitting. Benches are available in the church only for upper caste. The author Paul Chirakkarode mentions two way of culture in praying god inside the church. Sitting on the benches is only for upper caste whereas dalit people will sit on the floor. "at the time of celebrating Christ's last supper, they would get up from these benches and kneel before the maduvaha. Once they received the holy eucharist, they would return to sit down again and relax". (page-55) in hindu religion dalit are not allowed to enter into the temple. The same is followed by upper caste in Christianity. To sit on the floor before upper caste inside the church dalit people feel as respectable. The only thing is that dalitpeople are allowed into the church to sit on the floor, not to sit on the benches. Raj Gowthaman says that "1753 Ām āṇṭiliruntē intukkaḷiṭam iruppataip pōla cāti vēṟupāṭu kiṟistava tēvālayattil iruntu pārampariya urimaiyai eṭuttuc soṉṉārkaḷ" (talittiya vimarcaṉak kaṭṭuraikaḷ _190)

Hilltop land is Church missionary's property. Both dalit and upper caste have been residing there so far. If third man stays in the house of relatives who have built home in hilltop land, he/she must be converted to Christianity. Thevan Pulayan and his son kandankoran stay in Pathros's house. It is come to know to custodian, who orders to pathros "you have grown that much, have you, pelen'e! roared Thomas. I will put an end to your audacity. you will not allow me to deal with you kindly! You cannot live on mission land and have a Hindu in your home. isn't that what I said in plain language".(*Pulayathara* -page-77) custodian is not a Priestof the church. He has no rights to threaten pathros. Allowing any relatives to stay at home is the wishes of pathros. If it is not fair culture of Hilltop land Priest must warn pathros for his mistakes. But custodian thinks him as a ruler of dalit.

Paul Chirakkarode clearly pointed out the character of upper caste men against dalit. Once again custodian was so angry of pathros's works. "pathros took a bundle of paddy sheaves and placed it in his puttil............coustodian Thomas saw it at once he....angrily moved to pathros's side and said , what is that, pathros pelen'e?" (page-92). Dalit can work in their fields but they should not take anything from the land. Before taking anything dalit should ask in humble voice. Though Custodian Thomas is not in charge of the paddy field he controls pulayans. It is absolutely caste mind set. Paul Chirakkarode merely expresses what happen in real life.

"The upper –caste members of the church had still not acknowledged the new Christians as equals." (page -100). To find equality is highly difficult in Hindu religion. The same is also in Christianity. Christians in India and Tamil Nadu are called Natar Christian, Utayar Christians, Vanniyar Christians, Dalit Christians, Nair Christians, Pulayan and Parayar Christians. The high caste Hindus will not even touch the hands of dalit. The upper caste Christian will not accept new Christians (pulayans and parayars) as brothers. Once Hindus joined Christianity they should not hold caste name. But Ayothithasar says in tamil "Kiṟistavattil cātikku iṭamē illāta pōtu kiṟistava ceṭṭi kiṟistava nāṭār eṉṟellām kiṟistavareppaṭi taṅkaḷai aḻaikkalāmā"(mārks_ampētkār toṭarum uraiyāṭal _195). It is the question of Ayothithasar

In order to marry anna kidathi kandankoran joined to Christianity. His name was also changed as Thoma. He married anna kidathi and tried to apply for home in Hilltop land. As he applied for home he was humiliated by upper-caste men in front of everyone.

poocha kristyani! Thoma was stuned. He had every right to be shocked, didn't he? So what if pulayan receives the Christian faith, if the holy of holiesbaptism water falls on his forehead, if a cross is drawn on his forehead, if he gets a new name? all that does not change his pula, his untouchable status. (*Pulayathara* -page-115)

if a dalit who follows Christian faith he is being remained as untouchable. In Indian society a dalit may not get equal status. This is what paul chirakkarode brings out caste discrimination which happened in Christianity.

At the end of the novel paulos and outha pulayan try to conduct a meeting to explain brutality of caste even in Christianity. Custodian Thomas and other upper-caste men take hard efforts to stop the meeting. In spite of their goodness the meeting was successfully conducted. Paulos addresses to his people "we should. Now our people should make our own separate congregation. That achan (priest) can be the bishop."( page-172) finally dalit people decide tohave their own priest and church. It is also in Hindu religion that only Brahmin will be the priest (Archagar). Later in Christianity the thing has been changed that all Christian from anycaste become as priest.

The Syrian Christian starts to dilute the situation. So they blow the words of desire "would there be lords and slaves in the heavenly kingdom too? Would God Jehovah allow the lordly Christians and the slave Christians to sit together in that heaven? Thoma thought: Lies. all this is a big lie…it was all lies." (page 173). So New Christians are not ready to hear their words. They form a committee in which there will be the chief guest, the speaker, and a few others.

In Indian society People follow caste system. It is a constitutional right that a man can change his religion but not caste, which is by birth. Dalit have been facing more problems inthe name of the caste. Dalit have misfortunes in Hindu religion. They are not considered as touchable human. So the conversion is only solution to them. It is the impact of Dr.Ambethkar who converted from Hindu to Buddhism with few words " we shall repair our mistakes now. Ihad the misfortune of being born with stigma of an untouchable. However, it is not my fault; but I will not die a Hindu, for this is my power." (In Annihilation of Caste (the annotated critical edition-52)

**Conclusion**

Though Christianity is not holding caste system people who are converted to Christianity will follow casteism. It is the fact that religion will follow caste hierarchy, domination, discrimination and also untouchable. It may be any religion in India. If dalit follow any religion there will be the domination against them. Paul chirakkarode exploited in what way the caste happened in the Indian society and after the conversion dalit people are also mistreated and dominated by upper caste in Christianity.

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# Indo-Usa: Natural Partners- Quadrilateral Dialogue

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**DOI-10.5281/zenodo.7523903**

***Abstract:*** Defence has emerged as a major pillar of our relationship. America has designated India as a "Major Defence partner" in that it promised to facilitate defence trade and technology-sharing with India to a level at par with that of the United States' closest allies and partners. The wide-reaching changes in the world order coupled with geo-political shifts in the world with diffusion of the US dominance, rise of China and its intimidating stance in the Indo-Pacific region and beyond has prompted the United States to seek India on its side. The present study has been carried out to study the different aspects of Quadrilateral partnership between India and USA. For this purpose the researcher has used both primary and secondary data. a self structured questionnaire has been applied for data collection from a sample of 150 people identified by random sampling method. For secondary sources the researcher has followed different types of books journals and internet sources. Simple percentage system has been used for data analysis and graphical presentation has also been used for data analysis.

**Keywords:** Defence, Technology, Partnership, Indo-Pacific Region, India, United States.

**Introduction:**

U.S.-India ties are a "natural partnership of shared endeavors" India's Prime Minister Atal Behari Vajpayee said in his speech to the U.S Congress in year 2000.1 Same sentiments were expressed by President Obama in his address to the Indian parliament during his visit of India in 2015 "India and the US could have a defining partnership, "The world will be better if we stand together. I believe America can be India's best partner".2 On this, PM Modi in his address to the US congress in 2016 said that, "India and the U.S. have overcome the hesitations of history" and called for the "stronger economic and defense ties between the two countries.

The "updated Quad" is a new attempt to promote a "rules-based order in the Indo-Pacific" and is the 2017 update to the informal quadrilateral security conversation that was initially created by the US, Japan, India, and Australia in 2007. 1 The Quad's resuscitation, however, creates more gaps than it does openings. These don't only focus on the goals and aspirations of its members. They also talk about what the term "Indo-Pacific" means as a region, why it requires more institutional backing, and if the Quad 2.0 is the right organisation. This article begins with outlining the Quad before moving on to talk about the partners' unique interests. The main potential areas for cooperation and potential obstacles are then outlined. It concludes by assessing the Quad's chances. Although there is the possibility for future low-key cooperation, the policy brief argues that there is a significant risk that increased geopolitical competition would waste these opportunities. The vagueness of the phrase "Indo-Pacific" and the absence of Indonesia ultimately restrict the Quad's ability to support an Indo-Pacific order.

The quadrilateral security dialogue, or "Quad," was resurrected in 2017 to create a "rules-based order in the Indo-Pacific." The US, Japan, India, and Australia are all members of the Quad, which was first created as a way to respond to the 2004 tsunami that struck the Indian Ocean. However, it quickly fell apart in 2008 as a consequence of escalating strategic competition across Asia. Despite the four countries' sometimes divergent views on the regional strategic developments, the Quad's revival suggests a better convergence of interests this time. The Quad, however, still has serious viability problems. First of all, it's doubtful that the four main nations will be able to utilise opportunities for cooperation without allowing the alliance to be once again swamped by greater geopolitical competition. Second, given that Indonesia has been revived to support this "Indo-Pacific" order, the Quad is constrained by the vagueness of the Indo-Pacific concept and its absence.

**Background of the Study:** The tsunami that hit the Indian Ocean in December 2004 led to the formation of the first quadrilateral collaboration. In order to help in the coordination of relief efforts, the US, Japan, Australia, and India formed the "Tsunami Core Group" as one of its responses. This organisation was never designed to continue since its main purpose was to deal with the immediate problems caused by the tsunami and its aftermath. 2 But the quadrilateral concept quickly changed into something else. 3 Japan was eager to form partnerships based on shared principles in order to construct a "arc of freedom and prosperity" around the area. 4 In order to consider additional possibilities for future participation, the four countries met at the Association of Southeast Asian Nations (ASEAN) Regional Forum conference in the Philippines in August 2007. Later that year, they took part in significant naval drills with Singapore, which drew condemnation from China. These early attempts at collaboration, meanwhile, merely widened the gaps on the Quad's main goal. By 2008, Australia withdrew from talks "of that sort" after raising objections to the Quad and its potential effects on Sino-Australian ties. India was concerned about how the Quad may affect its own foreign policy. 7 Later, the Quad lacked some of its lustre and was mostly abandoned by national diplomacy. But the Quad was still there; it was just taking a vacation. 2017 saw a rise in interest in the subject. 8 As a result, the four nations picked up their conversation again and convened in the Philippines once again, this time in connection with the East Asia Summit. Later, they made a commitment to strive toward "deepening relationship based in shared values and principles and continuous discussions."

**Research Question:** The researcher has formulated the following research question for the study-

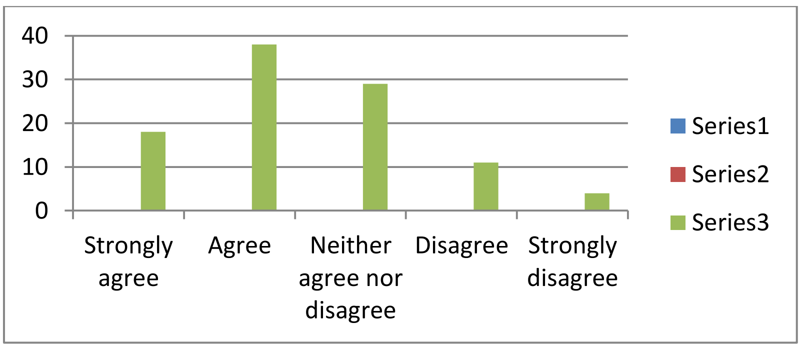
1. Will the Quad contribute to the Indo-Pacific region's stability and peace?
2. How crucial is the Quad for the Indo-Pacific region's security and prosperity?
3. How do you believe the Quad would change the security landscape in your nation?
4. What are the Quad's prospects?

**Methodology:** Considering the research questions the researcher has followed the survey type research. For the current study a self structured questionnaire has been applied for data collection from a sample of 150 people identified by random sampling method. Simple percentage system has been used for data analysis and graphical presentation has also been used for the current study. It also uses the secondary sources of information. For secondary sources the researcher has followed different types of books journals and internet sources.

**Data Analysis**

**The Quad will contribute to stability and peace of the Indo-Pacific region**

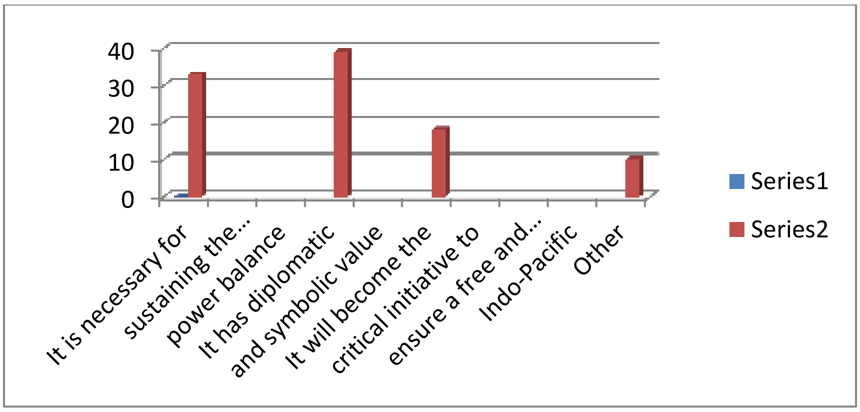
| Item | Options | Response(%) |
|---|---|---|
| The Indo-Pacific area will become more stable and peaceful thanks to the Quad. | Strongly agree | 18% |
| | Agree | 38% |
| | Neither agree nor disagree | 29% |
| | Disagree | 11% |
| | Strongly disagree | 4% |



It is evident from the above table and figure that 18% people respond strongly agree to the view The Indo-Pacific area will benefit from the Quad's stability and peace, according to 29% of respondents. 4% strongly disagree, leaving 11% in disagreement.

**How important is the Quad for security and prosperity of the Indo-Pacific region?**

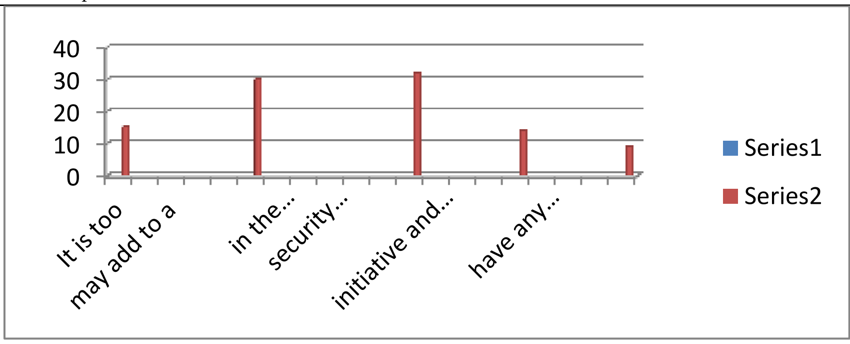
| Item | Opinions | Response |
|---|---|---|
| How crucial is the Quad for the Indo-Pacific region's security and prosperity? | | |
| | It is necessary for sustaining the regional power balance | 33% |
| | It has diplomatic and symbolic value | 39% |
| | It will become the critical initiative to ensure a free and open Indo pacific | 18% |
| | Other | 10% |




The above table shows that in response to the question “How important is the Quad for security and prosperity of the Indo-Pacific region?” 33% responds that ‘It will become the crucial effort to secure a free and open Indo-Pacific, say 18% of respondents, while 39% say it has diplomatic and symbolic importance. It is vital for maintaining the regional power balance.

**How do you think the Quad could affect your country’s security environment?**

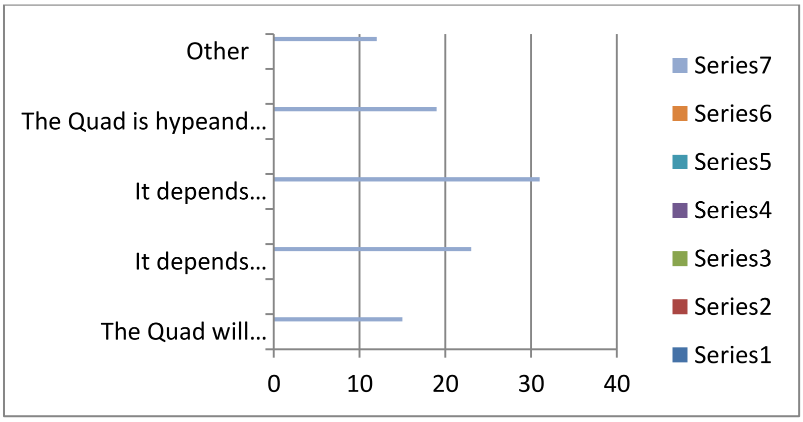
| Item | Options | Response |
|---|---|---|
| How do you think the Quad could affect your country’s security environment | It is too debatable and may contribute to a regional arms race. | 15% |
| | Although it may increase regional tension, it won't significantly improve my country's security condition. | 30% |
| | It is a positive move, and it will make our nation safer. | 32% |
| | It won't even make a difference. | 14% |
| | Other | 9% |




It is evident from the above table that regarding the question "How do you think the Quad could affect your country's security environment?" 15% people respond that It is too contentious and might contribute to a regional arms race, according to 30% of respondents, who also claim that it won't improve my country's security condition; Our nation will be safer, according to 32% of respondents, while 9% of individuals express alternative opinions.

**What are the Quad's prospects?**

| Item | Options | Response |
|---|---|---|
| What are the chances for the Quad? | The Quad will become more and more important. | 15% |
| | Depending on how active or pushy China | 23% |
| | will be in the maritime sphere Depending on how aggressive/assertive | 31% |
| | China will generally be The Quad is a scam that will vanish (again) | 19% |
| | Other | 12% |




The above table clearly depicts that in response to the question "What are the Quad's prospects?" 15 % respond is 'The Quad will grow increasingly more significant'. Whereas 31% are of the opinion that 'It depends how assertive/aggressive China will be in general'. 19% people agree that the Quad will disappear again and 12% people are of another opinion.

**Findings:** The present study has found out the following-

The Quad for security and prosperity of the Indo-Pacific region has diplomatic and symbolic value.

The Quad has multi dimensional prospects

The Quad will become more and more important.

It will increase regional tension but won't significantly improve my country's security condition.

It is a positive move, and it will make our nation safer.

**Conclusion:** The categorization of the Quad as antagonistic against China may be accepted by the region, or at least understood. A lot of individuals think that the Quad or some similar arrangement is necessary because of China's perceived assertiveness. However, those who are uneasy and worried about the potential worsening of hostility are adamant that it won't immediately harm their country. Consequently, the criticism of the Quad cannot serve as the basis for the argument against it. The real question is whether the Quad members' inaction and lack of leadership will cause it to "slip" once more. The main issue is a lack of understanding. Respondents cited the Quad's lack of clarity as its primary problem, not just as an explanation for their mixed feelings toward it. If the Quad actors (both members and supporters) fail to adequately address these concerns, they run the risk of leaving a void that might be filled with widely disseminated misconceptions.

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# Qualitative and quantitative study of protozoans in Bennetura reservoir from Omerga Taluka M.S. India

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**DOI- 10.5281/zenodo.7523909**

**Abstract**

The present 'study of qualitative and quantitative of protozoans in Bennetura reservoir from omerga taluka m.s. India' The work carried out during a year June 2021 to May 2022. Location of Bennetura 76°-27"-40"Longitude and 17°-47"-40"Latitudes. It's manmade earthen reservoir having maximum height 13.38 meter, catchment area is 79.58sq.kms and capacity of live storage 11.47 mm3, full tank level water 10.30m..Its nine villages in command and reservoir is constructed year of completion in 1984. The Bennetura reservoir distance from omerga to dam is about 18 km. The water is used for irrigation, agricultural, sugar factories, domestic activity, drinking and fishery purpose. The study of qualitative and quantitative protozoans is very important because this may be help to analysis the environmental degradation. The analysis revealed that there were seven genera belong to zooplankton group protozoans. The zooplankton group protozoans population in reservoir ranged between 12 to 23 nos./lit. It's maximum protozoans in month of summer season 23nos./lit.in month of may and minimum population in month of monsoon season 12nos./lit.in month of August in Bennetura reservoir from omerga taluka.

**Keywords :** Quality of water, protozoans, Bennetura reservoir

## Introduction

Water is the greatest gift of nature without which the survival of animals and plants is impossible. We use water in our daily love more frequently. The planet earth is the only planet with the presence of liquid water and it is covered with almost 71./. of water and most of the earth's water is in oceans which covers almost 97%of the earth's water which is salt water and the rest of the water.. 3% is fresh water which is present in other forms like glaciers, polar ice caps, rivers, lakes, streams, reservoir etc. In which the water bodies are extensively used by people for several purpose. All the activities have been resulted in altering the physico-chemical nature and quality of water in the reservoir which ultimately affects the diversity and density of biomass in the water bodies. The bio indication of water quality is an emerging and important aspect of environmental assessment. Zooplanktons play a crucial role not only converting plant food to animal food but also themselves as sources of food for higher organisms especially in the freshwater ecosystem. The availability and adaptation depends on the surrounding environmental factors. The freshwater communities l .e. zooplankton macrophytes and macro Invertebrates are sensitive to environment factors.Zoplankton is considered as one of the most important linkage in Aquatic food chain and play a major role in energy transfers. Affect their total aquatic bio data. Zooplankton increases the biological productivity of the water bodies. A number of like Ghosh (1919)Govind (1963), Diwan(1989), S.L.Bhalkare& G.T.Rathod (2010). Zooplankton diversity and their Ecology greatly contribute to as understanding of the basic mayor and general economy of aquatic habitats (Sigh& Mahajan 1987). Protozoans the part of zooplankton is an informal term for a group of single celled eukaryotes either free living or parasitic that feed on organic matter such as other microorganism or organic tissue & debris. Protozoan represents a large number of species and has been used as indicator of water quality. This study investigated the qualitative and quantitative group of protozoans in Bennetura reservoir from omerga taluka.

## Material and method

The study of qualitative and quantitative group of protozoans in Bennetura reservoir from omerga taluka m.s. India during a year June 2021 to May 2022.. The protozoans sampling collected using zooplankton net made of bolting nylon cloth. The sample were fixed 4% formaldehyde solution and preserved for preliminary identification of zooplankton, standard monographs and compound binocular microscope used. Edmondson (1959), Sonali (1980), Barish (1992), APHA(1975), Kodarkar (1998), Dhonpathi (2000) and has further been confirmed with the kind help from experts at. Zoologist.

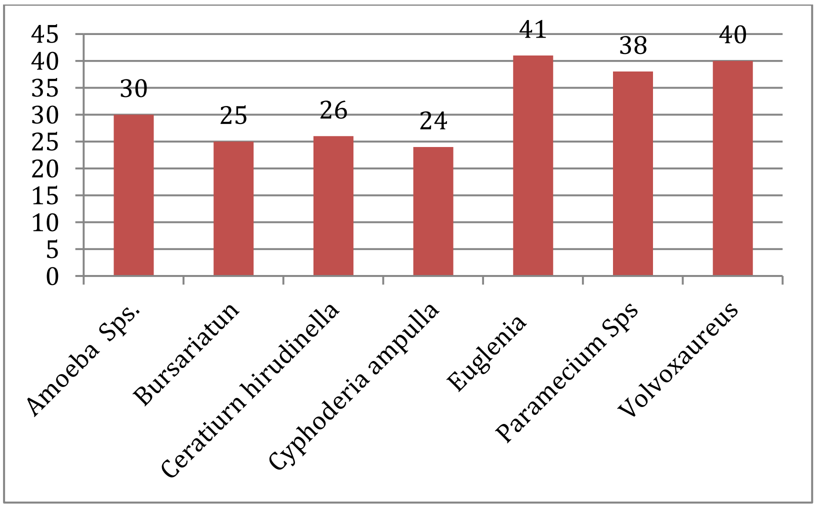
## Result and Discussions

The study of qualitative and quantitative analysis of protozoans in Bennetura reservoir from omerga taluka m.s. India revealed that there were seven genera belong to zooplankton(Protozoans) table no.1The zooplankton population of protozoans in reservoir shown ranged between 12 to 23 nos./lit. in 12 months.

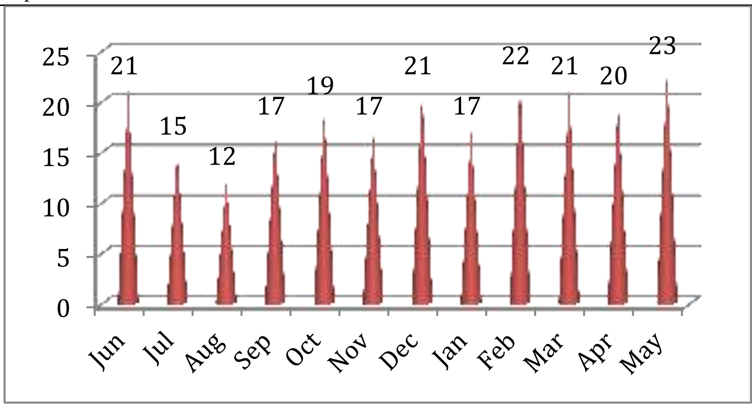
**Table no. 1** The Qualitative and Quantitative Genera of Protozoans Monthly density (nos./Lit.)June 2021 to May 2022

| Group | S . | Genera | Jun | Jul | Au | Sep | Oct | Nov | Dec | Jan | eb | Mar | Apr | May | Total s./lit.12Mon |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Protozoans** | 1 | Amoeba Sps. | 03 | 02 | 01 | 02 | 04 | 03 | 02 | 02 | 03 | 02 | 03 | 03 | 30 |
| | 2 | Bursariatun catella | 01 | 01 | 02 | 02 | 01 | 02 | 03 | 04 | 02 | 03 | 02 | 03 | 25 |
| | 3 | Ceratiurn hirudinella | 02 | 01 | 01 | 03 | 02 | 03 | 02 | 02 | 03 | 03 | 02 | 02 | 26 |
| | 4 | yphoderia npulla | 03 | 02 | 02 | 02 | 02 | 01 | 02 | 01 | 02 | 02 | 02 | 03 | 24 |
| | 5 | Euglenia Sps. | 04 | 03 | 02 | 03 | 04 | 03 | 04 | 03 | 04 | 04 | 03 | 04 | 41 |
| | 6 | Parameciu m Sps. | 04 | 03 | 02 | 03 | 02 | 03 | 04 | 02 | 04 | 03 | 04 | 04 | 38 |
| | 7 | Volvoxaureus | 04 | 03 | 02 | 02 | 04 | 02 | 04 | 03 | 04 | 04 | 04 | 04 | 40 |
| **Season** | | | **Monsoon eason** | | | | **Winter Season** | | | | **Summer Season** | | | | |
| **Total nos./Lit. verage** | | | **21** | | **1** | **17** | **19** | **1** | | **17** | **22** | **2** | | **23** | |

The maximum population density of protozoans was observed in months of feb to may 2022 of summer season 20 to23 nos./lit. The higher productivity of protozoans in summer is due to turbid water. The minimum population density of protozoans was observed in months of June to September 2021 of monsoon season 12 to21nos./lit.. The June to September 2021 rain fall may be due to dilution effect in Bennetura reservoir.




Graph 1. The Qualitative and Quantitative Genera of Protozoans Average density (nos./Lit.)June 2021 to May 2022




Graph 2. The Qualitative and Quantitative Genera of Protozoans Monthly density (nos./Lit.)June 2021 to May 2022

The present result shows that number/lit. Protozoan's population in June 21 to May 22 comprise total seven genera belonging to Euglena sps. 41 nos./12lit. in twelve months species dominant over any other genera than Volvaxaureus 40 no's /12lit. in twelve months, Paramecium spa. 38 no's /12 lit.in twelve months, Amoeba spa. 30 nos./12 lit. in twelve months, Ceratiumhiradinella spa. 26 nos./12 lit. in twelve months, Bursariatruncatella 25 nos./12lit.in twelve months ,and Cyphoderia ampulla is 24nos./12lit.in twelve months observed. For most of the time is

**Plates: Protozoans**


throughout at a year population of protozoans was maximum in summer season while minimum in the months of monsoon season. The high population of protozoans was observed in Bennetura reservoir. The occurrence of certain member than were tolerant to organic pollution in Bennetura reservoir indicate the polluted nature of water bodies in Bennetura manmade reservoir from Omerga Taluka.

Acknowledgement
Authors are thankful to Principal Dr Umakant Chanshetti Jawahar Arts Science and Commerce College Anadur Tq Tuljapur Dist Osmanabad for providing necessary library and laboratory facilities.

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'Journal of Research & Development'
A Multidisciplinary International Level Referred and Peer Reviewed Journal,
Impact Factor-7.265, ISSN: 2230-9578, December 2022, Volume-14 Issue-22

# Right to Internet: A Fundamental Right?

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**DOI-10.5281/zenodo.7523913**

**Abstract:**
The 'Internet' has been in existence since the 1960s, its current use throughout the world across different age groups and incorporation into virtually every aspect of modern human life, has been unprecedented. According to the International Telecommunication Union, the total number of Internet users worldwide is now over 2 billion. Active users of Face-book, an online social networking platform, grew from 150 million to 600 million between 2009 and 2011. It is believed that the Internet is one of the most powerful instruments of the 21st century for increasing transparency in the conduct of the powerful, access to information, and for facilitating active citizen participation in building democratic societies. Indeed, the recent wave of demonstrations in countries across the world has shown the key role that the Internet can play in mobilizing the population to call for justice, equality, accountability and better respect for human rights. As such, facilitating access to the Internet for all individuals, with as little restriction to online content as possible, should be a priority for all States. The influence and effects of 'Internet' on society, system and human communities through-out the world is accepted by all the ruling governments even by the international authorities regulating the rights and duties of human being and of the state. Hence it should be adopted, regulated and effectively monitored by various machineries of countries vide domestic laws of the nation. Our Constitution 1950, cyber security laws and Information Technology Act, 2000 and Indian Judiciary do ensure, protects and regulate the right to internet in India.

**Introduction:**
The 'Internet' has been in existence since the 1960s, its current use throughout the world across different age groups and incorporation into virtually every aspect of modern human life, has been unprecedented. According to the International Telecommunication Union, the total number of Internet users worldwide is now over 2 billion. Active users of Face-book, an online social networking platform, grew from 150 million to 600 million between 2009 and 2011. It is believed that the Internet is one of the most powerful instruments of the 21st century for increasing transparency in the conduct of the powerful, access to information, and for facilitating active citizen participation in building democratic societies. Indeed, the recent wave of demonstrations in countries across the world has shown the key role that the Internet can play in mobilizing the population to call for justice, equality, accountability and better respect for human rights. As such, facilitating access to the Internet for all individuals, with as little restriction to online content as possible, should be a priority for all States[1].

In this background, we can say that the access to the Internet has two dimensions i.e.

1. Access to online content, without any restrictions except in a few limited cases permitted under International Human Rights Laws and Security Laws.
2. The availability of the necessary infrastructure and information communication technologies, such as cables, modems, computers and software, to access the Internet in the first place.

**Rationale of the study:**
The internet provides us with facts and data, as well as information and knowledge that contribute for the overall personal, social, and economic development in almost all the countries. But, the effective regulation of actions, functioning and restrictions in respect of various aspects of internet is the need of today. Hence, basic information and details about various aspects of 'internet' as right needs to be spread out.

**Objective of the study:**

1. To understand the role of internet in present scenario.
2. To find out the status of 'internet' under concerned statutes.

**Hypothesis**:

1. The 'internet' is not a matter of 'right'.
2. 'Internet' is only a mode of communication which is not adopted by many people.

**Methodology:**
Doctrinal research methodology is used. It is supported by secondary sources of

information, like articles, judgments, reports, commentaries, textbooks, etc.

**The 10 Internet Rights & Principles**[2]:

'The Internet' offers unparalleled opportunities for the realisation of Human Rights. Internet plays an increasingly important role in our everyday lives. It is therefore essential that all actions, both public and private, respect and protect Human Rights also on the Internet. Steps must also be taken to ensure that the Internet operates and evolves in ways that fulfil human rights to the greatest extent possible. In this context to ensure a rights-based internet environment, the 10 Rights and Principles are required such as -

1. ***Universality and Equality***: All humans are born free and equal in dignity and rights, which must be respected, protected and fulfilled in the online environment.
2. ***Rights and Social Justice***: The Internet is a space for the promotion, protection and fulfilment of Human Rights and the advancement of social justice. Everyone has the duty to respect the Human Rights of all others in the online environment.
3. ***Accessibility***: Everyone has an equal right to access and use a secure and open Internet.
4. ***Expression and Association***: Everyone has the right to seek, receive, and impart information freely on the Internet without censorship or other interference except legally imposed reasonable restraints to maintain a proper balance of rights and duties. Everyone also has the right to associate freely through and on the Internet, for social, political, cultural or other purposes.
5. ***Privacy and Data Protection***: Everyone has the right to privacy online. This includes freedom from surveillance, the right to use encryption and the right to online secrecy. Everyone also has the right to data protection, including control over personal data collection, retention, processing, disposal and disclosure.
6. ***Life, Liberty and Security***: The rights to life, liberty, and security must be respected, protected and fulfilled online. These rights must not be infringed upon, or used to infringe other rights, in the online environment.
7. ***Diversity***: Cultural and linguistic diversity on the Internet must be promoted and technical and policy innovation should be encouraged to facilitate plurality of expression.
8. ***Network equality***: Everyone shall have universal and open access to the Internet's content, free from discriminatory prioritisation, filtering or traffic control on commercial, political or other grounds.
9. ***Standards and Regulation***: The Internet's architecture, communication systems, and document and data formats shall be based on open standards that ensure complete interoperability, inclusion and equal opportunity for all.
10. ***Governance***: Human rights and social justice must form the legal and normative foundations upon which the Internet operates and is governed. This shall happen in a transparent and multilateral manner, based on principles of openness, inclusive participation and accountability.

**Constitutional protections to Right to Internet:**

Constitution of India is a living document. Because it recognises and adopts various new rights expected by the society at large and which are required to protect other settled and recognised rights of individuals as well as of social rights. Recognition to right to internet is also such kind of right that is adopted by constitution vide judicial interpretation.

1. **'Right to Internet' protected under Article 19 of Constitution of India**[3]**:**

Law and technology rarely mix like oil and water. There is a consistent criticism that the development of technology is not met by equivalent movement in the law. In this context, we need to note that the law should absorb the technological development and accordingly mould its rules so as to cater to the needs of society. Non recognition of technology within the sphere of law would be a huge harm to the system of the nation. Morning to night we are encapsulated within the cyberspace and our most basic activities are enabled by the use of internet, hence the importance of internet cannot be underestimated. The development of the jurisprudence in protecting the medium for expression is expanding time to time. In this context following points are notable -

i. The Apex Court had declared that the freedom of print medium is covered under the freedom of speech and expression[4].

ii. It was held that the right of citizens to exhibit films on Doordarshan, subject to the terms and conditions to be imposed by the Doordarshan, is a part of the fundamental right of freedom of expression guaranteed under Article 19(1)(a), which can be curtailed only under circumstances set out under Article 19(2)[5].

***iii.*** The Apex Court expanded the protection to the use of airwaves in the case of Secretary, Ministry of Information & Broadcasting, Government of India. It has recognized free speech as a fundamental right, and as technology has evolved, has also recognized the freedom of speech and expression over different media of expression. Expression through the internet has gained contemporary relevance and is one of the major means of information transmission. ***Therefore, the freedom of speech and expression through the medium of internet is an integral part of Article 19(1)(a) and accordingly, any restriction on the same must be in accordance with Article 19(2) of the Constitution.***

***iv.*** The internet is also a very important tool for trade and commerce. The globalization of the Indian economy and the rapid advances in information and technology have opened up vast business avenues and transformed India as a global IT hub. There is no doubt that there are certain trades which are completely dependent on the internet. Such a right of trade through internet also fosters consumerism and availability of choice. ***Therefore, the freedom of trade and commerce through the medium of the internet is also constitutionally protected under Article 19(1)(g) and it is subject to the restrictions provided under Article 19(6)[6].***

***2.*** **Internet as a part of right to education as well as right to privacy under Article 21:**

***i.*** The Apex Court has held that[7] in the light of Article 51(c) and 253 of the Constitution of India and the role of judiciary envisaged in the Beijing Statement, the International Conventions and norms are to be read into the fundamental rights guaranteed in the Constitution of India in the absence of enacted domestic law occupying the fields when there is no inconsistency between them. Going by the aforesaid dictum laid down in the said judgment, ***the right to have access to Internet becomes the part of right to education as well as right to privacy under Article 21 of the Constitution of India.***

ii. In one more case it was held that women are having equal constitutional status and identity, while considering the case relating to pre-natal determination of gender, in order to assert that there cannot be any discrimination based on gender, the counter affidavit shows that restrictions are imposed in men's hostel also though the duration is different. However in paragraph 21 of that judgment, in which the interim order passed on 13.4.2017 was incorporated, the Apex Court made it clear that the freedom of expression included the right to be informed and right to know and feeling of protection of expansive connectivity. In that case, ***the Apex Court took note of the instances on account of inappropriate exposure to the Internet and held that the respondents therein have a role to control it so as to see that there is no violation of the provisions contained in section 22 of Pre-Conception and Pre-Natal Diagnostic Techniques (Prohibition of Sex Selection) Act, 1994, relating to determination of gende***r[8]. In this way the right to have access to Internet becomes the part of right to education as well as right to privacy under Article 21 of the Constitution of India.

**Restrictions on Right to Internet:**

This right is protected under Article 19[9] and Article 21[10] of the Constitution of India. Hence -

1. Restriction on the same must be in accordance with Article 19(2)[11] of the Constitution.
2. Subject to the restrictions provided under Article 19(6)[12].
3. The procedural mechanism contemplated for restrictions on the Internet, is twofold i.e. first is contractual, relating to the contract signed between Internet Service Providers and the Government, and the second is statutory, under the Information Technology Act, 2000, the Criminal Procedure Code, 1973 and the Telegraph Act.

4. Prior to 2017, any measure restricting the internet generally or even shutting down the internet was passed under Section 144, Cr.P.C., a general provision granting wide powers to the Magistrates specified therein to pass orders in cases of apprehended danger. The High Court of Gujarat, vide order dated 15.09.2015, upheld the restriction imposed by the Magistrate under Section 144, Cr.P.C[13]. However, the position has changed since 2017. Suspension Rules under Section 7 of the Telegraph Act. With the promulgation of the Suspension Rules, the States are using the aforesaid Rules to restrict telecom services including access to the internet.

**International Aspect**:

1. A Resolution 23/2 adopted by the Human Rights Council in the 23rd session of United Nation's General Assembly held on 24th June, 2013 on the role of freedom of opinion and expression in women's empowerment, in the light of the Convention on the elimination of all forms of communication against women and all previous resolutions of the commission on human rights and on the right to freedom of opinion and expression, including council resolution 20/8 of 5 July, 2012 on the promotion of protection and enjoyment of human rights on the Internet. The resolution also mandates for the signatory to facilitate equal participation in, access to and use of information and Communications technology, such as the Internet, applying a gender perspective and to encourage international cooperation aimed at development of media and information and communication facilities in all countries.
2. A Resolution has also been adopted by The United Nations General Assembly on 14 July, 2014 for the promotion, protection and enjoyment of human life on the Internet. It says that noting that the exercise human rights in particular the right to freedom of expression on the Internet is an issue of increasing interest and importance as the rapid pace of technological development enables individuals all over the world to use new information and communication technologies noting also the importance of building confidence and trust in the Internet, not least with regard to freedom of expression, privacy and other human rights so that the potential of the Internet as interalia an enabler for development and innovation can be realised.

**Common restraints of content on the internet:**

- Arbitrary blocking or filtering of content.
- Criminalization of legitimate expression.
- Imposition of intermediary liability.
- Disconnecting users from Internet access, including on the basis of violations of intellectual property rights law.
- Cyber-attacks.
- Inadequate protection of the right to privacy and data protection.

**Various aspects of rights to be ensured via internet:**

1. Right to access to the internet: This right includes basic rights such as -
   - Quality of service.
   - Freedom of choice of system and software use.
   - Ensuring digital inclusion.
   - Net neutrality and net equality.
2. Right to non-discrimination in internet access, use & governance, it implies -
   - Equality of access.
   - Marginalized groups equality.
   - Gender equality.
3. Right to liberty & security on the internet i.e.
   - Protection against all forms of crime.
   - Security of the Internet.
4. Right to development through the internet via -
   - Poverty reduction and human development.
   - Environmental sustainability.
5. Freedom of expression & information on the internet i.e.
   - Freedom of online protest.
   - Freedom from censorship.
   - Right to information.
   - Freedom of the media.
   - Freedom from hate speech.
6. Freedom of religion & belief on the internet.
7. Freedom of online assembly & association on the Internet.
8. Right to privacy on the internet: This right needs to be ensured and enforced by -
   - National legislation on privacy.
   - Privacy policies and settings.
   - Standards of confidentiality and integrity of IT-systems.

- Protection of the virtual personality.
- Right to anonymity and to use encryption.
- Freedom from surveillance.
- Freedom from defamation.

9. Right to digital data protection including crucial aspects like -

- Protection of personal data.
- Obligations of data collectors.
- Minimum standards on use of personal data.
- Monitoring by independent data protection authorities.

Right to culture & access to knowledge on the internet implying rights of following nature -

- Right to participate in the cultural life of the community.
- Diversity of languages and cultures.
- Right to use one's own language.
- Freedom from restrictions of access to knowledge by licensing and copyright.
- Knowledge commons and the public domain.
- Free/open source software and open standards.

10. Rights of children & the internet should also be considered and recognised. It must comprise -

- Right to benefit from the Internet.
- Freedom from exploitation and child abuse imagery.
- Right to have views heard.
- Best interests of the child.

11. Right to work and the internet i.e.

- Respect for workers' rights.
- Internet at the workplace.
- Work on and through the Internet.

12. Right to online participation in public affairs by ensuring right to equal access to electronic services and right to participate in electronic government.
13. Rights to consumer protection on the internet.
14. Rights to health and social services on the internet.

**Suggestions:**

1. The statutory provisions dealing with the rights and duties about the individuals, dealers or other organisations should be spread out amongst the common people.
2. The effective implementation of the existing laws dealing with the internet aspects should be ensured by the concerned machineries.
3. Every individuals using the internet for any purpose either as a mode of entertainment or platform of online trade and commerce should not misuse the same, should be used with good intention without bad motive and by following the given rules and regulations.
4. The internet service providers should follow the rules and regulations as given under the concerned laws and policies.

**Conclusion:**

The influence and effects of 'Internet' on society, system and human communities through-out the world is accepted by all the ruling governments even by the international authorities regulating the rights and duties of human being and of the state. Hence it should be adopted, regulated and effectively monitored by various machineries of countries vide domestic laws of the nation. Our Constitution 1950, cyber security laws and Information Technology Act, 2000 and Indian Judiciary do ensure, protect and regulate the right to internet in India.

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4. Indian Express v. Union of India, (1985) 1 SCC 641
5. Odyssey Communications Pvt. Ltd. v. Lokvidayan Sanghatana, (1988) 3 SCC 410
6. Anuradha Bhasin vs Union Of India on 10 January, 2020
7. Vishaka & Ors. v. State of Rajasthan & Ors. [AIR 1997 SC 3011 : (1997) 6 SCC 241]
8. Sabu Mathew George vs Union of India and others: (2018) 3 SCC 229
9. Protection of certain rights regarding freedom (a) to freedom of speech and expression; (b) to assemble peaceably and without arms; (c) to form

associations or unions [or co-operative societies]; (d) to move freely throughout the territory of India; (e) to reside and settle in any part of the territory of India; (g) to practise any profession, or to carry on any occupation, trade or business.

10. Protection of life and personal liberty.— No person shall be deprived of his life or personal liberty except according to procedure established by law.
11. The State may enact any law to imposes reasonable restrictions on the exercise of the right in the interests of [the sovereignty and integrity of India,] the security of the State, friendly relations with foreign States, public order, decency or morality, or in relation to contempt of court, defamation or incitement to an offence.
12. State can enact any law relating to (i) the professional or technical qualifications necessary for practising any profession or carrying on any occupation, trade or business, or (ii) the carrying on by the State, or by a corporation owned or controlled by the State, of any trade, business, industry or service, whether to the exclusion, complete or partial, of citizens or otherwise].
13. Gaurav Sureshbhai Vyas v. State of Gujarat, in Writ Petition (PIL) No. 191 of 2015

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2. Internet Rights & Principles Coalition: © August 2014 – 4th Edition Internet Rights and Principles Dynamic Coalition UN Internet Governance Forum. This work is licensed under a Creative Commons Attribution-Non Commercial-Share Alike 3.0 Unported License: Compiled and edited by Marianne Franklin, with Robert Bodle and Dixie Hawtin Design by Zeena Feldman
3. http://indiankanoon.org/doc/82461587/

'Journal of Research & Development'
A Multidisciplinary International Level Referred and Peer Reviewed Journal,
Impact Factor-7.265, ISSN: 2230-9578, December 2022, Volume-14 Issue-22

# Distribution of SC Population in Solapur District: A Geographical Analysis

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**DOI- 10.5281/zenodo.7546500**

***Abstract:-***
*The present paper has been attempted to study, 'Distribution of SC Population in Solapur District: A Geographical Analysis'. Population distribution refers to the way in which the members of a population or of a specified subgroup of a population are dispersed physically in a specific area. There are three types of population distribution which are a uniform, random, or clumped pattern. Uniform means that the population is evenly spaced, random indicates random spacing, and clumped means that the population is distributed in clusters. Population distribution is a measure of how spread out a population is in any given area. The simplest way to measure population distribution is to calculate the percentage of a population over a specific geographic area.*

*Population distribution on a global scale is highly uneven. The main factors determining population distribution are climate, landforms, topography, soil, energy and mineral resources, accessibility like distance from sea coast, natural harbours, navigable rivers or canals, cultural factors, political boundaries, controls on migration and trade, government policies, types of economic activities, technology including type of farming and transportation facilities, social organization. demographic factors like changes in natural increase and migration are also effects on population distribution.*

*The adverse physical conditions and lack of sufficient opportunities for means of livelihood have been mainly responsible for discouraging inhabitation in certain areas. Climatic conditions are perhaps the most important of all the geographic influences on population distribution. Apart from physical factors several social, demographic, economic, political and historical factors affect population distribution.*

*The Scheduled Castes (SCs) and Scheduled Tribes (STs) are officially designated groups of people and among the most disadvantaged socio-economic groups in India. The terms are recognized in the Constitution of India and the groups are designated in one or other of the categories. For much of the period of British rule in the Indian subcontinent, they were known as the Depressed Classes.*

*The present paper mainly focused on the distribution of SC population in Solapur district. In the Solapur district SC population was 238837 (12.84%) in the year 1961, while in the year 2011, the SC population was 649745 (15.05%). In the tehsil wise study the highest SC population in percentage was seen in the Malshiras tehsil, while lowest SC population seen in South Solapur tehsil.*

**Keywords:** SC Population (Scheduled Castes Population).

## 1. Introduction:

It is observed that the SC population distributed in Solapur district is uneven. Population distribution is a measure of how spread out a population is in any given area. Population distribution denotes the spatial pattern due to dispersal of population, formation of agglomeration, linear spread etc. Population density is the ratio of people to physical space. It shows the relationship between a population and the size of the area in which it lives. The simplest way to measure population distribution is to calculate the percentage of a population over a specific geographic area.

The concepts of population distribution and density are so closely related to each other that it would be appropriate to discuss them together though the two concepts are different. Population distribution is based on location while density is a ratio. Population distribution denotes the spatial pattern due to dispersal of population, formation of agglomeration, linear spread etc. Population density is the ratio of people to physical space. It shows the relationship between a population and the size of the area in which it lives.

The main factors determining population distribution are climate, landforms, topography, soil, energy and mineral resources, accessibility like distance from sea coast, natural harbours, navigable rivers or canals, cultural factors, political boundaries, controls on migration and trade, government policies etc.

Since the independence of India, the Scheduled Castes and Scheduled Tribes were given Reservation status, guaranteeing political representation, preference in promotion, quota in universities, free and stipend education, scholarships, banking services, various government schemes and the constitution lays down the general principles of positive discrimination for SCs and STs.

In the Solapur district SC population was not evenly distributed. The highest SC population was seen in the Malshiras tehsil, while lowest SC population seen in South Solapur tehsil.


Fig. No. 1

## 2. Study Area:-

Solapur district is one of the important districts in Maharashtra. It lies entirely in the Bhima-Sina-Man basins. The district of Solapur is located between $17^0$ 10' North and $18^0$ 32' North latitudes and $74^0$ 42' East and $76^0$ 15' East longitudes. The East-West length of the district is about 200 kilometer and North-South width is about 150 kilometer. The total geographical area of the Solapur district is about 14895 square kilometer and population is 43,17,756 according to 2011 census. In term of area, Karmala is the largest tehsil and the lowest is North Solapur tehsil in the Solapur district. Solapur district plays significant role in the fields of agriculture, economics, industrial and social fields. (Fig. No.1)

## 3. Objective:-

The important objective of the present research paper is as follows

To study the distribution of SC Population in Solapur District

## 4. Database and Methodology:-

The present paper depends on the secondary data. It has been collected through District Census Handbook, Social Economic Review and other materials used. The study has been concentrated in the spatial distribution of SC population in Solapur district. Some other sources of information are used for the present research, like unpublished material.

The collected information from the different sources is processed and percentage calculated. Final results are presented in the form of tables with help of these tables different diagrams, graphs are made and analyzed.

## 5. Growth of SC Population in Solapur District:-

**Table No.1**

**Growth of SC Population in Solapur District**

| Sr. No. | Year | Total Population | SC Population | % of SC Population |
|---|---|---|---|---|
| 1. | 1961 | 1860102 | 238837 | 12.84 |
| 2. | 1971 | 2254369 | 320300 | 14.21 |
| 3. | 1981 | 2588139 | 370468 | 14.31 |
| 4. | 1991 | 3231057 | 497913 | 15.41 |
| 5. | 2001 | 3849543 | 578123 | 15.02 |
| 6. | 2011 | 4317756 | 649745 | 15.05 |

**Source: Socio-Economic Abstract of Solapur District, 2013**

Population growth refers to the change in the number of inhabitants of a territory over a specific period of time. Population growth is expressed either in terms of percentage or absolute numbers. It can be positive as well as negative.

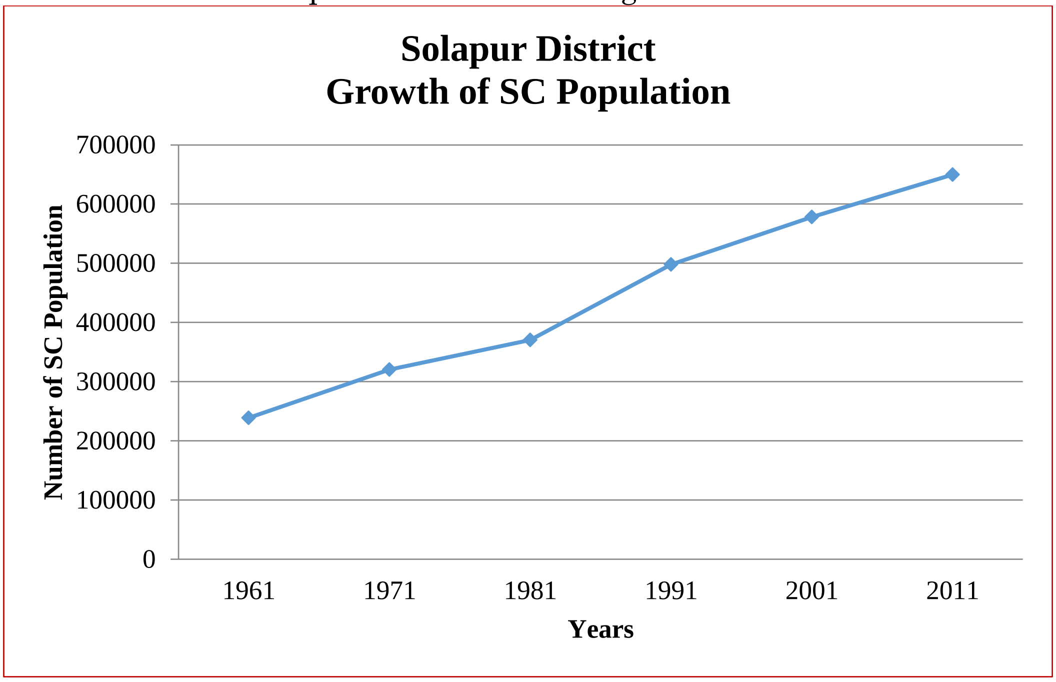


**Fig. No. 2**

In the year 1961, the total population of Solapur district was 1860102, while the SC population was 238837 (12.84%). The next decade, 1971 the SC population was 320300(14.21%). In the year 2011, the total population of Solapur district was 4317756, while the SC population in same year 649745 (15.05%). It has been conclude that the total population as well as SC population in Solapur district in study period increased. Because of various positive initiative by government like health facility the population has been increased.

## 6. Distribution of SC Population in Solapur District:-

The way in which people are spread across the earth surface is known as the pattern of population distribution. Population distribution is a measure of how spread out a population is in any given area. The simplest way to measure population distribution is to calculate the percentage of a population over a specific geographic area.

**Table No. 2**
**Distribution of SC Population in Solapur District, 2011**

| Sr. No | Name of Tehsil | Total Population | SC Population | % Of SC Population |
|---|---|---|---|---|
| 1. | Karmala | 254489 | 35217 | 13.84 |
| 2. | Madha | 324027 | 46778 | 14.44 |
| 3. | Barshi | 342711 | 50621 | 13.58 |
| 4. | North Solapur | 1057352 | 155201 | 14.68 |
| 5. | Mohol | 276920 | 42446 | 15.33 |
| 6. | Pandharpur | 442368 | 68184 | 15.41 |
| 7. | Malshiras | 485645 | 88581 | 18.24 |
| 8. | Sangola | 322845 | 47322 | 14.66 |
| 9. | Mangalwedha | 205932 | 31384 | 15.24 |
| 10. | South Solapur | 260897 | 35151 | 13.47 |
| 11. | Akkalkot | 314570 | 48860 | 15.53 |
| | **District Total** | **4317756** | **649745** | **15.05** |

**Source: Socio-Economic Abstract of Solapur District, 2013**

It has been observed that the uneven distribution of SC population in the study region. The table no. 2 shows the proportion of SC population is 15.05 per cent Solapur district, but their distribution varies from tahsil to tahsil. The high proportion of SC population to the total population is recorded in Malshiras due to the diversified tahsil in the study region. The moderate proportion of SC population to the total population is registered in Mohol, Pandharpur, Mangalwedha and Akkalkot tahsils. While, the low proportion of SC population to total population has been seen in Karmala, Madha, Barshi, North Solapur, Sangola and South Solapur tahsils. It has been seen that various physical as well as socio-economic factors are responsible for the distribution of SC population in the study region.

**Conclusion:-**

Population growth has been refers to the change in the number of inhabitants of a territory over a specific period of time. Population growth is expressed either in terms of percentage or absolute numbers. It can be positive as well as negative.

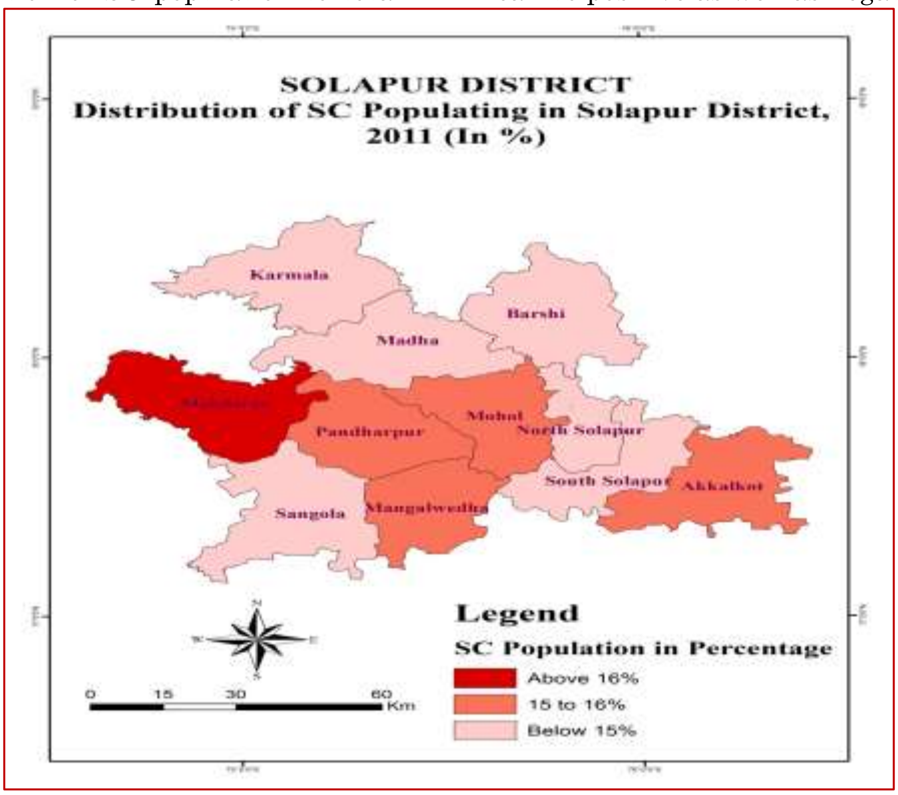


**Fig. No. 3**

In the year 2011, the total population of Solapur district was 4317756, while the SC population in same year 649745 (15.05%). It has been conclude that the total population as well as SC population in Solapur district in study period increased. Because of various positive initiative by government like health facility the population has been increased.

Population distribution is a measure of how spread out a population in any given area. The simplest way to measure population distribution is to calculate the percentage of a population over a specific geographic area.The regional disparity was observed in distribution of SC population in the Solapur district. In the Solapur district, the highest SC population was seen in the Malshiras tehsil that is 88581, while the lowest SC population seen in the Mangalvedha tehsil that is 31384. But in percentage the lowest SC population seen the South Solapur tehsil. It has been seen that various physical as well as socio-economic factors are responsible for the distribution of SC population in the study region.

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# Consumer's Perception Towards Organic Food Products – A Systematic Review Of Literature

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**DOI-10.5281/zenodo.7523927**

**Abstract:**
Organic marketing, as a whole, is a marketing system. In the current context, the organic food market in India is extremely challenging. Recently, it has been observed that Indian consumers are becoming increasingly interested in healthy and high-quality food with high nutritional value, environmental concerns, and food safety. A person who has a favorable attitude toward an organic food product is more likely to purchase it, making consumer attitudes research critical for marketers. Consumers' food consumption habits are changing around the world, and they now prefer food that is free of synthetic chemicals, fertilizers, and pesticides, i.e., they prefer organic food that is not only healthy but also environmentally friendly. Organic products are less popular among consumers due to farmers' lower productivity of organic produce, which results in high market prices for organic food. There is a need to raise public awareness about the benefits of organic food products and promote their use, while the primary need is to encourage farmers to choose organic farming. A study of consumer perceptions of organic food could help the emerging organic food industry in India and around the world. The review of related literature in the area of organic food market and consumer perception studied yielded numerous insights for the study. It has also guided the design of the current study. A number of researchers have identified the global and Indian demand for organic food products. In addition, various factors influencing consumer perception of organic food products have been identified. Some studies have also been conducted to determine consumer preferences, knowledge, and satisfaction with organic food products. After reviewing several studies and identifying the gap, the investigator felt compelled to conduct the current investigation.

**Keywords**: Organic food products, organic food market, Consumer perception, consumer attitude, nutritional value, organic farming

**Introduction:**

The global organic food market has expanded significantly in recent years, and over the past ten years, it has attracted a lot of media attention. Sales of organic goods are rising by more than $5 billion annually, indicating that demand for them is still high globally (Willer and Yussefi Menzler, 2002). The organic food market in India has expanded at a rate of 20–22% annually over the past few years. The nation has the capacity to overtake other nations as the top producer of organic food. In India, there are currently over 15,000 certified organic farms, and this number is rising quickly. In addition, many small farmers cultivate organic food using organic methods (Menon, 2009). Consumer demand will have a significant impact on the future of organic agriculture. Since market dynamics are constantly changing, it is crucial to understand holistic and green marketing from the perspective of the consumer. Understanding consumers' long-term attitudes toward organically produced foods and how consumption can be encouraged is crucial from a marketing perspective. Product development and marketing tactics are influenced by consumer attitudes, responses, and beliefs. Depending on where you are in the world, this might be different. As a result, it is crucial to comprehend consumer attitudes toward organically grown products in India as well as the driving forces behind their behavior. Organic farming is a method of farming that has been used by farmers since antiquity and is devoid of artificial fertilizers, pesticides, growth promoters, and additives to livestock feed. The FAO/WHO Codex Alimentarius Commission (2007) defined organic agriculture as an integrated production management system that fosters and enhances the health of the agro-ecosystem, including biodiversity, biological cycles, and soil biological activity. It places a focus on using natural inputs (like minerals and products derived from plants) and avoiding synthetic pesticides and fertilizers. In contrast to conventional farming methods, organic agriculture adheres to the principle of sustainability by using natural inputs, environmentally friendly practices like crop rotation, mulching, and intercropping, as well as enhancements to soil fertility and structure. Nowadays, almost every nation on earth engages in organic farming, which is growing in popularity. The United States Department of Agriculture (USDA) claims that both at the national and international levels, the rapidly evolving trend away from chemical-based agriculture toward organic and environmentally friendly farming systems is of great concern. According to the most recent survey, India has 6,50,000 organic producers and 5.2 million hectares of organic land. India has the highest proportion of organic producers worldwide. Food that has been grown using an organic farming method without the use of pesticides or synthetic fertilizers is known as organic food. Demand for organic food is rising as a result of consumers' increased awareness of health risks, which is promoting this shift toward organic production. Consumption of organic food products is rising overall among consumers. There is no universal definition of "organic," as different nations have different requirements for products to be certified as such. According to research, consumers understand what "organic" means in general (e.g., Bourn and Prescott, 2002; FAO, 1999; Klosky and Tourte, 1998; Goldman and Hylton, 1972). According to Indian consumers, organic produce or products are those that are produced and processed using environmentally friendly methods, non-chemically treated, fresh or minimally processed, free of pesticides, without genetically modified organisms, and have organic certificates. As more people desire to eat organic food and have a favorable opinion of organic food products, the market for organic products is growing. Positive attitudes and motivating factors toward organic food products will play a significant role in determining the future of organic agriculture. A number of studies have been carried out to look into the problem in the context of overall consumer behavior and attitudes toward organic food (Gracia and de Magistris, 2007; Grankvist and Biel, 2001; Zanoli and Nasppetti, 2002; Chen, 2007; Harper and Makatouni, 2002; Padel and Foster, 2005). Researchers Chen (2007), Gracia and de Magistris (2007), Grankvist and Biel (2001), and Gracia and de Magistris (2007) found that Indians have a favorable view of organic food products (1991) This is supported by Pirjo Honkanen, Bas Verplanken, and Svein Ottar Olsen (2006) as well as Victoria Kulikovski and Manjola Agolli (2010) who found that favorable attitudes toward the purchase of organic food will be generated.

**Research Design**

The demand for organic food products is rising quickly, but there has always been global concern about how people perceive buying and consuming organic products. To understand and meet the demand for organic food products, producers (farmers) and retailers (business owners) must have a thorough understanding of consumer perceptions and attitudes toward buying those products. Numerous studies on organic products have been conducted over the past few years; however, the main objective of the current study is to provide a thorough overview of consumer perceptions of organic food products.

**Major objectives of the present study:**

Based on the literature review, the specific objectives of the present study are as follows:

1. To provide updated and efficient review of organic market and organic food (World and Indian scenario)
2. To study various research aspect widespread in the ground of consumer perceptions of organic food products through academic research papers.

**Data source and methodology:**

Information was gathered from various research articles published in referred journals as well as in electronic databases related to the organic market in the global and Indian contexts in order to review the extensive literature. The perceptions of consumers toward organic food products were later the subject of a thorough review of the literature. The journals offer the excellent work of numerous scholars from around the world, which ultimately aids in conducting their work in an ideal manner. Additionally, an effort was made to track down references cited in a number of reports and published articles about organic food products. The majority of the information was gathered from both primary and secondary sources.

**Findings from the literature**

**Overview of Organic Market and Organic Food (World and Indian Scenario)**

Organic food sales have been growing annually on a global scale; in 2010, they grew by 23%. The organic food market was valued at 59.1 billion US dollars. The largest amount of land was purchased for organic apple production in 2001 in the United States (17272 acres). Of all the countries in Europe, Italy, Germany, France, Switzerland, and Austria produce the most organic fruits (Yadav et al, 2010). The market for organic products is expanding quickly, according to the National Program on Organic Production 2012 report, reaching 47% in the EU, 28% in the USA, and 28% in Canada. Singapore and Italy's markets are also growing at a healthy rate. Although a sizeable portion of this demand is met by domestic producers in these countries, there is still a sizable demand for many other commodities in addition to sizable quantities of the ones that are already in supply. This supply-demand imbalance will present opportunities for developing countries like India to look into. In both Europe and the US, products made from organic food are frequently used. Asia, which is not far behind, has India as a major player. Organic food is not a novel concept for Indian farmers. There is not much domestic consumption going on, despite the fact that India is one of the top 10 countries in the world for the number of farmers who practice organic farming (Balaji and Injodey, 2017). There has been a noticeable rise in the demand for and consumption of organic food in both developed and developing countries. This is true because consumers are becoming more and more concerned about their health. The perception and understanding of organic food production in Malaysia is based primarily on the avoidance of synthetic pesticides and fertilizers, despite organic food accounting for a relatively small portion of the food market, organic food has seen rapid growth, which has attracted the attention of consumers, businesses, as well as researchers. The organic food industry in Malaysia is facing a number of challenges. Although demand for organic food is rising in Malaysia, there is not enough local production of organic goods to meet this demand (Somasundram et al., 2014). The organic food industry in India is only now beginning to grow. Due to rising disposable income and increased health awareness, there is a greater domestic demand for organic food. Selling organic goods offers a significant premium to wealthy, health-conscious domestic consumers as well as export markets (Manaloor et al., 2016). The organic food industry has experienced unexpected growth in recent years. The amount of certified organic agricultural land worldwide, at 43.16 million hectares, is still only about 1%. When 11 million hectares of organic farming were recorded in 1999, this is almost four times that amount of land (Lernoud and Willer 2016). Even though consumption in developed countries is rising, the domestic demand in developing nations continues to be a problem for the organic food industry. Many things, it has been suggested, may have prevented the domestic growth of organic foods in developing countries. High cost, accessibility, brand trust, awareness of organic foods, etc. were a few of them (Sangkumchaliang and Huang 2012).

**Consumer Attitude and Perceptions towards Organic Food Products**

The way that consumers eat is rapidly changing in the modern world. The organic niche market is about to explode. Since a few years ago, there has been an increase in the production of organic products, which has had a significant impact on the economy. Because organic food is healthier and less likely to contain chemicals than conventional food, many people have begun to favor it over conventional food. This type of shopping behavior is crucial in determining consumer attitudes and perceptions toward buying organic food. Additionally, a thorough review of earlier studies has allowed for the identification of the problems, issues, and key causes.

Gender, age, income, education level, and whether or not there are children in the home all play a major role in how people approach buying organic food (Magnusson et al., 2001; Wier et al., 2003) The main factors driving consumer preference for organic food were identified by Hughner et al. in 2007. Concerns about nutrition and health, superior taste, environmental protection, food safety, distrust of conventional foods, concern for animal welfare, support for the local economy, freshness, curiosity, or because they are deemed trendy are the main drivers. People eat this kind of food for a variety of reasons, but most of them are connected to animal welfare and environmental friendliness, according to Chiciudean et al. (2012). Results show that age and gender are important influencing factors for consumers. The taste and quality of organic food are primarily praised. Price and the fashionable aspect of being "organic" have an impact on women as well. People of different ages exhibit significant differences when it comes to promotions, personal recommendations, and advertising. Adults are influenced by promotions, whereas children are more influenced by advertising than any other age group. Shafie and Rennie (2012) studied consumer perceptions of organic food and discovered that sensory factors like nutritive value, taste, freshness, and appearance, as well as concerns about food safety, human health, and the environment, have an impact on consumer preferences for organic food. Organic food consumption continues to be stifled by premium prices. Understanding the factors that are driving people to consume more organic food, such as motivation, is essential to realizing how the market for organic food can grow. The perceptions of consumers regarding the consumption of organic food are influenced by five variables: food safety, cost, environmental friendliness, nutrition, and sensory qualities. As a result of environmental and health concerns, food consumption patterns are constantly changing. According to Mukul et al. in 2013, the demand for food grown organically is growing everywhere in the world. Six important factors were found by Mehra and Ratna (2014) to have an impact on people's attitudes toward organic food. They included attitudes toward eating organic food, health awareness, product information, product value, accessibility, and trust. The study's findings indicated that women and younger consumers had a favorable attitude toward organic food and thought eating it was a healthier option. When choosing nutrient-dense foods, they were eager to compare labels and obtain product information. Women thought eating organic food was a healthier choice. In 2014, Sharma and Bali came to the conclusion that consumers are well aware of the benefits of organic food for their health and that these products are safe for them to purchase because they don't contain any chemicals. Urban consumers are more knowledgeable about organic food options. The consumer thinks that eating organic food contributes to maintaining an active lifestyle and lowering stress levels. This study also discovered that respondents are willing to pay even higher prices when it comes to health benefits. According to Sivathanu, a different researcher, consumers prefer to purchase organic food items because they believe these items to be safe, wholesome, and environmentally friendly. Labels, health concerns, environmental concerns, brand advertising, brand safety, accessibility, affordability, freshness, and store location were identified by Pandurangarao et al. (2017) as the top ten factors influencing consumers to purchase organic food. Out of these, the most important determining factors are safety, the environment, and health.

**Research in Organic Food an Overview:**

Organic food sales have been growing annually on a global scale; in 2010, they grew by 23%. The organic food market was valued at 59.1 billion US dollars. The largest amount of land was purchased for organic apple production in 2001 in the United States (17272 acres). Of all the countries in Europe, Italy, Germany, France, Switzerland, and Austria produce the most organic fruits (Yadav et al, 2010). The market for organic products is expanding quickly, according to the National Program on Organic Production 2012 report, reaching 47% in the EU, 28% in the USA, and 28% in Canada. Singapore and Italy's markets are also growing at a healthy rate. Although a sizeable portion of this demand is met by domestic producers in these countries, there is still a sizable demand for many other commodities in addition to sizable quantities of the ones that are already in supply. This supply-demand imbalance will present opportunities for developing countries like India to look into. In both Europe and the US, products made from organic food are frequently used. Asia, which is not far behind, has India as a major player. Organic food is not a novel concept for Indian farmers. There is not much domestic consumption going on, despite the fact that India is one of the top 10 countries in the world for the number of farmers who practice organic farming (Balaji and Injodey, 2017). There has been a noticeable rise in the demand for and consumption of organic food in both developed and developing countries. This is true because consumers are becoming more and more concerned about their health. The perception and understanding of organic food production in Malaysia is based primarily on the avoidance of synthetic pesticides and fertilizers, despite organic food accounting for a relatively small portion of the food market, organic food has seen rapid growth, which has attracted the attention of consumers, businesses, as well as researchers. The organic food industry in Malaysia is facing a number of challenges. Although demand for organic food is rising in Malaysia, there is not enough local production of organic goods to meet this demand (Somasundram et al., 2014). The organic food industry in India is only now beginning to grow. Due to rising disposable income and increased health awareness, there is a greater domestic demand for organic food. Selling organic goods offers a significant premium to wealthy, health-conscious domestic consumers as well as export markets (Manaloor et al., 2016). The organic food industry has experienced unexpected growth in recent years. The amount of certified organic agricultural land worldwide, at 43.16 million hectares, is still only about 1%. When 11 million hectares of organic farming were recorded in 1999, this is almost four times that amount of land (Lernoud and Willer 2016). Even though consumption in developed countries is rising, the domestic demand in developing nations continues to be a problem for the organic food industry. Many things, it has been suggested, may have prevented the domestic growth of organic foods in developing countries. High cost, accessibility, brand trust, awareness of organic foods, etc. were a few of them (Sangkumchaliang and Huang 2012). Accordingly, our objectives in this study have been to:

Determine the interrelationships between the chosen motivation and attitude constructs separately and the influences of demographics and time on the constructs

Study the influence of these constructs on behavioral related characteristics like regular and occasional purchase of organic food categories

## Conclusion and further recommendations

This study sought to understand how Indian consumers felt about eating organic food. Understanding consumer behavior and decision-making towards organically grown products, it was discovered that consumer attitudes and preferences toward buying organic products were primarily influenced by concerns about their health, safety, taste, and environment. The availability of the market can affect consumers' preferences and decisions for buying organic food products, according to the study review. The demand for food grown organically will therefore increase in the future, indicating that it is imperative for producers, traders, consumers, and the government to concentrate on this niche market. Compared to non-innovators, those who value health, nutrition, taste, and the need to care for the sick place a higher value on these factors. Between frequent and infrequent buyers, as well as between innovators and non-innovators, the importance attached to the conviction about the utility of organic food, reputation, and certification is roughly at the same level, indicating that these requirements are more universal in nature. A statistically significant and favorable correlation exists between the number of categories purchased by both frequent and infrequent customers and health motivation. Number of categories bought occasionally is also correlated with conviction about utility attitude, whereas number of categories bought regularly is also correlated with motivations of nutrition, taste, and the need to care for sick people. For both types of buyers, health and nutrition are the main driving forces. Regular buyers place more importance on taste motivation, while occasional buyers place more emphasis on curiosity.

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'Journal of Research & Development'
A Multidisciplinary International Level Referred and Peer Reviewed Journal,
Impact Factor-7.265, ISSN: 2230-9578, December 2022, Volume-14 Issue-22

# An Analytical Study on Entrepreneurial Activity as a Tool for Socio- Economic Development of Tribal Women in Kollimalai Hills, Namakkal District in TamilNadu

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**DOI-10.5281/zenodo.7523933**

**Introduction**

Entrepreneurship plays an important role in the economic development of a country by taking important inputs from financial, physical, social and infrastructural facilities for progress. Entrepreneurial activity is also important for the development of the tribals who are considered the backward section of the Indian society. Entrepreneurship plays pivotal role in accelerating the economy, generating employment, eradication of poverty and exploitation of natural resources for the economic development of the country. After the emergence of Liberalisation, Privatisation and Globalisation (LPG) concept the government has shifted its role from job provider to a facilitator of job creator. With this more and more younger people get attracted to undertake entrepreneurial activities for self employment and employment to others also. Entrepreneurial qualities and skills are essential for industrial development as well as eradication of poverty by means of creating self employment and employment to others. The Central and the State governments are trying their best for promotion of entrepreneurship among the economically backward castes, particularly in scheduled tribes through policy measures and institutional network. Keeping in view the need and importance of the entrepreneurship development among underprivileged communities, The tribal situation in the country presents a varied picture. Some areas have high Tribal concentration while in other areas tribal's have a small portion of the total population. There are some tribal groups, which are still at the food gathering stage, some others practice shifting cultivation, yet other may be pursuing primitive forms of agriculture. Scheduled Tribes (STs) are official designations given to various groups of historically disadvantaged people in India.. In modern literature, the Scheduled Tribes is used as an official term for Adivasis. The Scheduled Tribes comprise about 8.6 percent of India's population according to the 2011 census. The Constitution (Scheduled Tribes) Order, 1950 lists 744 tribes across 22 states in its First Schedule. Since independence, the Scheduled Tribes were given Reservation Status, guaranteeing political representation. The Constitution lays down the general principles of affirmative action for STs. The Constitution of India provides for a comprehensive framework for the socio-economic development of Scheduled Tribes and for preventing their exploitation by other groups of society. A detailed and comprehensive review of the tribal problem was taken on the eve of the Fifth Five Year Plan and the Tribal sub-Plan strategy took note of the fact that an integrated approach to the tribal problems was necessary in terms of their geographic and demographic concentration.

- **Origin Of The Research Problem**

Even though several studies has been conducted with regard to Socio Economic Development in several District, The most of the studies has been in Western perspective, only limited study has been conducted in Indian Context. Therefore the Researcher intend to fill the gap by Socio-economic upliftment of tribal families through the Employment Opportunity and Encouraging Entrepreneurship among the Scheduled Tribe Community kollimalai hills in TamilNadu State

- **Interdisciplinary relevance**

The study will enable the researcher to understand and identify various antecedents of The Constitution of India provides for a comprehensive framework for the socio-economic development of Scheduled Tribes and for preventing their exploitation by other groups of society. This study will helpful in Framing and implementing new Policy for Employment opportunity and Encouraging Entrepreneurship Among the Tribal People in selected district.

- **Review of Research and Development in the Subject:**

**Review Of Literature:**

**National Status:**

**Shah( 2018**) the author concludes that the intersections of cooperation described above have an important general feature. The process of enabling sustainable livelihoods through various interventions is always accompanied by the production of new knowledge while preserving indigenous knowledge. In the last 12 years of activity, the artisans of Tripura not only distributed new technological artifacts, but also those valuable Also accumulated knowledge, scattered across communities, which gave birth to new tribal entrepreneurs.

**Singh (2014**) the writer states that SMEs play an important role as one of the growth engines of the Indian economy. In fact, they are playing an important role in the socio-economic development of the country, with SMEs prevailing market conditions to facilitate further achievement and streamline objectives related to large scale employment generation, low investment etc, Will need to align its offerings.

**Pravesh (2016)** in this article the writer states that tribal entrepreneurs are facing many challenges for survival or survival in the competitions market. They do not have the infrastructure facilities to liquefy their business idea or expand the existing enterprise. They are facing financial challenges to start or disseminate their production process. Tribal entrepreneurs have traditional skills and expertise that must be updated with new innovative techniques of production. A networking and exchange system should be promoted by the government or tribal entrepreneurs to exchange their services and consultations between them. Both the central and state governments will be more interested in the promotion and development of tribal entrepreneurship. A separate tribal chamber of commerce should be established by the government or tribal entrepreneurs in the country.

**International Status**

**Tambunan (2019**) the authors point out that in the end, the findings of this study are important for policy makers, not only in Indonesia but also for other developing countries for two main reasons. First, with their vast numbers, MSMEs are indeed very important not only as a source of employment, but, possibly, as an engine of growth for the economy. Second, MSE is a good start for the development of women entrepreneurs. This means that these enterprises have an important role in promoting women empowerment in developing countries, which is one of the important goals of the Sustainable Development Goals (SDGs) these days.

Behera (2018) the auteur states that MSMEs are an integral part of the Indian economy. Major sources of finance used by MSMEs, and we find that most MSMEs use their own capital. MSMEs have faced a situation due to excessive competition from large industries due to withdrawal of subsidies, lack of infrastructure, anti-dumping policy, challenges on product standardization, total quality management etc. by promoting the protection of MSMEs

**Kachhal (2017**) the book contains several articles about micro, small and medium enterprises that play an important role in the economy of every country. They help to generate employment in an unskilled, semi-skilled and efficient style, at a lower capital cost as these units are basically labor intensive. They also sustain rural economies as many of these products are developed indigenously in rural areas. Products are generally so unique that they offer great potential for export and thus generate revenue in international currency. Due to low production costs and cottage industries like the work environment, they can also hold themselves up during economic instability. The MSME sector has considerable potential and potential to propel the Indian economy. With little support from the government and financial institutions, these units are on course to become pillars of development.

**Shivakami (2019**) this article has been concluded on the basis of the study and recommends the findings that MSMEs require female entrepreneurs in the areas to increase their market share by focusing on internal marketing competencies for their sustainability Make internal marketing the main factor. Become a member of the marketing avenue and marketing platform created by M / o MSMEs for networking. Create and form an association of MSMEs by government bodies in the form of networking, referral groups to achieve large scale benefits and improve their industrial relations. Successful women entrepreneurs are encouraged to become mentors and role models because such relationships have a tremendous impact on other women's business successes.

**Significance of the study**

Tribals have less or no connectivity to the technologies and progress. Their survival was in the forests cutting trees, eating fruits and vegetables. Few were able to come out from the forests for education and exposure to the modern world. Mostly aer suffering due to poverty and cannot provide education generations after generations. They have seen the lowest progress and neglected parts in India. But, after severe hits of pandemic there is a change. The initiative for progressing as "Atmanirbhar Bharat" and NITI aayog accelerated. The remote and indigenous people are now into focus for developing and ensuring entrepreneurship for betterment of the sectors. As a result fruitful employment or activities which can generate more financial resources for the household and improve their financial standing for Tribal People. Therefore, the study becomes necessity.

In his study he has observed the socio-economic status of women entrepreneurs and factors of involvement in micro entrepreneurship and problem faced by them..

**(iii) Objectives**

1. To Reveal the Socio-Economic Background of the women's entrepreneurship among tribal regions in the Kollimalai Hills in Namakkal districts
2. Analyze the situation (labor and training of women working age located in rural tribes areas in Namakkal districts
3. To examine and Improve the women professional qualifications in rural by organizing a development program.
4. Promote entrepreneurship and the consolidation of business project for women in tribal regions and develop networks of entrepreneurs and business women as a key mechanism of economic revitalization it tribal areas.
5. To measure association between demographic profile of Empower women from rural environments and their perception on various enterprises started and maintenance of the jobs created .

**(iv) Methodology**

**Research Design:**

The proposed study is based on, the composition of both secondary and primary data. The methodology adopted having both descriptive and analytical where both quantitative and qualitative data will be in account. For in-depth analysis, along with Survey method, Focus Group Discussions (FGDs) has also adopte keeping in view the qualitative nature of this study. Focus group discussions will be held among the tribal single entrepreneurs and the tribal groups of entrepreneurs. This study is based on field survey and interview method with the tribal entrepreneurs. The present study based on the actual compliance status of different tribal women entrepreneurs use Describe Research Design.

**Area of the Study:**

The present study is proposed to carryout in Kollimalai Hills in Namakkal district of Tamilnadu.

**Universe of Study:**

The role for woman empowerment, its changes the living condition of Tribal Hills woman. After starting Enterprises. Tribal women develop their skills, knowledge, and economic conditions, most numbers of woman start many incomes generated business activity because It provide financial support to enhance standard of Living in the Tribal Area. So The Research Select Kollimalai Hills the women started business for more than two years constitute the universe of the study.

**Sampling Procedure:**

The purposive sampling method will be administrated to collect the data from the Tribal Entrepreneurs. The Namakkal district at Kollimalai Hills will be selected for the study, since this district are predominantly started for Large Numbers of Entrepreneurs.

**Selection of Sample Size**

The sample size of the Tribal People Entrepreneurial Activity for the present study will be determined by using the following formula

$$n = ((Z * \sigma)/D) \text{ ^2}$$

Where,

n = number of Sample size,

Z = Z statistics at five percent Significant level,

σ = Standard Deviation of construction workers stress at pilot study,

D = Error of acceptance

**Questionnaire Design:**

The questions would be framed with special care according to the fulfilment of university grants commission guidelines. The proposed questionnaire consists of three parts. The first part of the questionnaire deals about demographic profile of the Tribal Women,, the second part of the questionnaire consists of variables relating to Various Entrepreneurial activity, the third part of the questionnaire consists of variables relating to impact of income level in tribal women Entrepreneurs.

**Number of Questions:**

The total number of questions would be around 50 including the demographic profile of the construction workers.

**Scaling Techniques:**

For constructing questionnaire, five point Liker scale will be administered.

**Time needed for Interview:**

Thirty minutes is the proposed time for interviewing a respondent.

**Pilot Study:**

After formulation of the questionnaire, pilot study will be conducted. Based on the feedback received from the respondents, suitable modification will be made in the present study. The questionnaire will be finalized.

**Data Sources:**

The data would be obtained from two sources. The primary data will be collected from the respondents Existing Tribal Entrepreneurs. They will be interviewed face to face by the researcher adopting interview schedule method. The secondary data will be collected from text books, newspaper, journals and websites.

**Method of data processing and tools used for analysis:**

The collected data from the respondents will be analysed with the help of SPSS package. In order to identify the various a Entrepreneurial Activity made by tribal people, factors analysis will be administrated. Furthermore, in order to examine the impact of income level of Tribal Entrepreneurs after started Enterprise and Development, multiple regression will be used. The one way ANOVA will be used to find out the significance difference among respondents with different classification of demographic profile variables and their views on various types of Enterprises started in Tribal area.. Furthermore, cronbach alpha will be used to test the overall reliability of variables included in Socio- Economic Development of Tribal Women Entrepreneurs.

**Findings**

Findings of the Study Women have played a major and active role in improving the social and economic condition of individual tribal women's in particular and village environment as a whole.

The economically backward tribal women members who are not in the position to provide any collateral security to find the finical intuition were benefitted much through the schemes of NGO.

Self help Group After becoming the member of the groups they could borrow bank loans easily without any security. The mode of repayment of the loan is also very convenient.

Financial incentives provided by the Government are easily available and maintain transparency in the same is given due importance.

The regular saving (weakly) habit of tribal women‟s members has been increased considerably in the study area.

Due to increase in the financial independence the decision making capacity of Tribal women members also increased.

It is proved from the present study that most of the development programmers of Tribal Women supported to socio economic development in rural area is in progress.

**Suggestions**

The field visit and monitoring are the necessary for the proper maintenance of group activity and from initiating needful corrective measures. Tribal Women to provide proper awareness about the Government scheme in easily way in local language. Recovery approach should be modified. Enough time should be given and stringent action against defaulters should be avoided. In order to strengthen the tribal women empowerment, female literacy has to be promoted rotation of responsibility has to be made compulsory, so that it will lead to tribal women empowerment.

**Conclusion**

This power or authority can be achieved among these women through reducing poverty, increasing sense of universal education, improving health awareness and availability of quality nutrition. Along with these there is a necessity in conserving their natural habitat by checking on ecological destruction regularly taking place in their natural home. Empowering may be understood as enabling weaker sections like poor women, especially tribal women to acquire and to possess power and resources, in order to make decisions of their own. Their primitive way of life, economic and social backwardness, and low level of literacy, superstitious believes, out dated system of production and marketing, absence of value systems, scanty physical infrastructure in backward tribal areas and demographic quality of tribal areas show urgency for empowering women. Empowerment is envisaged as an aid to reduce gender gap considerably. Empowerment would enable women to perform social roles, which they cannot perform without it. In the Indian situation

Apart from providing them financial support, they are typing their level best to indulge various interpersonal skills and through proper training programmes they are imbibing to enhance the output with the decreased amount of input. Social security schemes and tribal women empowerment schemes are something which are a very positive step in the ensuring the upliftment of tribal women and providing them proper support to enhance their productivity. Application of the technology in uplifting the society is really appreciated. Hence we can conclude that steps taken by the to start lot of small enterprises in tribal area and enhance and increase the women income level, So the government will take proper steps to start enterprise in Tribal area which needs to be extended for future to ensure helpful results.

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'Journal of Research & Development'
A Multidisciplinary International Level Referred and Peer Reviewed Journal,
Impact Factor-7.265, ISSN: 2230-9578, December 2022, Volume-14 Issue-22

# Emerging Trends Of Commerce And Management Education On Significant Revitalization And Contemporary Issues In Indian Context

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**Abstract:**
For all students, studying business and management has been inspiring. This has opened up a wide range of options for those interested in careers in business and management. In the last 20 years, there have been numerous innovations and paradigm shifts. Education in business and management is a growing area in India's educational system. Since 1991, when globalization, privatization, and other changes took hold, the roles of management and commerce have expanded. Additionally, commerce and management education has been widely offered to develop new eras and dimensions in the corresponding fields while creating new opportunities for masters. Since then, society and everyday life have undergone significant changes. We have evolved hundreds of times faster thanks to education, and everything has changed significantly, including morals, ethics, and significance. The same is true of educational traditions and patterns. The most significant gaps in management education in India are highlighted here, along with what needs to be done to create successful trends. Most significantly, the introduction of commerce and management education has altered the entire situation and redefined the terms and benchmarks. Students today are urged to recognize their ability to succeed in any field they feel drawn to. The sky is the only limit, and the world is at your disposal. A vital commerce education accelerates any nation or region's socioeconomic development. It gives the information needed to meet the needs of today's very competitive business world. It aids youth in determining the best course of action for their survival and development. The rate at which commerce education is growing in this field is clear from the fact that it is becoming increasingly popular as a way to gain knowledge, improve skills, make money, and be creative, all of which are important for a country's economic growth. This research paper looks at the state of commerce education in India, focusing on significant problems, essential government programs, and ideas for bringing the field back to life.
**Keywords**: Emerging trends, revitalization, commerce education, economic prosperity, key challenges

## Introduction:

The field of business and management education has expanded significantly and now encompasses a wide range of viewpoints. The future of management education in India is being shaped by deans, deans of business schools, students, business advisory councils, administrative staff, and recruiters of graduates. In this scenario, there will be topics of interest to each group. As the country's businesses continue to expand, there is a significant need for top-notch managers in India. That business and management are worthwhile ideas that guarantee a quick return on investment. With increasing industry demand, commerce and management education has seen significant growth over the past few years. Education in business and management is in high demand, particularly in light of recent liberalization, privatization, and globalization trends. As a result, there are a number of challenges in business management education that call for the integration of management education with the corporate sector, an upgrade in curriculum and course content, the design of various executive programs, the upkeep of an effective regulatory system to prevent mushrooming, and a focus on research. India has a great deal of potential to advance the development of a knowledge society. The recent expansion of the Indian economy and the need to maintain it are also pressuring the Indian government to speed up the development of all components of the Indian educational system. Education in business and management plays a significant role in 21st-century economic development as well as in the world's top educational systems. Every year, thousands of aspirants attempt to enroll in management programs. To draw candidates for industry-integrated programs, a management degree and the issues of employability and experience learning are continually promoted. Today's business environment is unpredictable due to the Indian economy's rapid growth and an increase in cross-border deals. As a result, employers now have higher standards than ever before. They are seeking young people with experience, tact, and management skills. There isn't a single, widely accepted definition of e-business or e-commerce. As a result, it is important to define terms and define the context in which they are used. Three key stakeholders are impacted by e-commerce: society, businesses, and consumers. There are several benefits, including reduced costs, improved efficiency, customization, and access to international markets. Additionally, e-commerce has drawbacks that affect all of the stakeholders. It's crucial to recognize the various terms used in electronic commerce and to analyze their definitions and usage in order to comprehend it. These include information overload, issues with reliability and security, cost of access, social divides, and challenges with Internet policing.

Understanding the limitations and minimizing the negative effects while maximizing the positive effects are essential to successful e-commerce. Businesses that engage in e-commerce typically use some or all of the following strategies:

Give information about the virtual storefront on websites that have online catalogs, which are occasionally gathered into a "virtual mall"

On online markets, buy or sell.

Through web contacts and social media, collect and use demographic data.

Use electronic data interchange to exchange data between businesses.

Send emails or faxes to existing and potential clients (for example, with newsletters).

Use buying and selling between businesses.

Secure business transactions are offered.

Participate in retail to introduce new goods and services

**So what is E-Commerce?**

Electronic commerce, also referred to as E-commerce, is the exchange of goods and services over computer networks like the Internet. Mobile commerce, electronic funds transfers, supply chain management, Internet marketing, online transaction processing, electronic data interchange (EDI), inventory management systems, and automated data collection systems are just a few of the technologies that are used in electronic commerce. Although it may also use other technologies like e-mail, modern electronic commerce typically uses the World Wide Web for at least one phase of the transaction's life cycle. The simplest definition of it is conducting business transactions electronically. The following is how the European Commission defined e-commerce in 1977: According to the April 1997 issue of ERCIM News (No. 29), "Europe has lagged behind the rest of the world in its transition to the information society." There is significant activity emerging in the area of electronic commerce, and a distinct European focus is undoubtedly emerging. This is happening on three fronts: first, many European nations, including France, the Netherlands, Sweden, and the UK, are seriously utilizing electronic commerce; second, these national activities are being brought together through a new user organization, Electronic Commerce Europe (ECE); third, the European Commission is bringing its various actions under a cooperative umbrella and urging serious implementation initiatives under the most recent ESPRIT Theme. Data processing underpins electronic commerce, including text, sound, and image. The company engages in a variety of activities, including the exchange of goods and services electronically, the instant delivery of digital content, business plans, team-based design and engineering, electronic stock trading, government contracting, direct marketing, and post-sale services. E-commerce is defined as the exchange of goods and services, the sending of money or data over an electronic network, most notably the Internet. These commercial transactions can take place between businesses, consumers, businesses, or consumers and businesses. E-business and e-commerce are frequently used interchangeably.

**Impact of e-commerce on markets and retailers:**

As consumers' access to information about products and prices increases thanks to e-commerce, economists predict that price competition will become more intense. According to research conducted by four economists at the University of Chicago, the growth of online shopping has also had an impact on the industry structure of two sectors that have experienced significant e-commerce growth: book stores and travel agencies. Larger businesses are typically able to take advantage of economies of scale and provide lower prices. The very smallest category of booksellers—stores with fewer than four employees—has been the lone exception to this trend, and they seem to have withstood it. Buyers and sellers who engage in online commerce rely on technology that is based on the Internet to complete their transactions. E-commerce is well known for enabling business communication and transaction formation anytime and anywhere. Business can be done on the internet whether a person is in the US or abroad. Geophysical barriers can be overcome thanks to the power of e-commerce, making all consumers and companies on the planet potential clients and suppliers.

**Benefits of e-commerce:**

E-commerce has many advantages, including quick access, a larger selection of goods and services, accessibility, and global reach. Its perceived drawbacks include occasionally poor customer service, the inability to physically touch or see a product before making a purchase, and the required wait period for product shipping. Businesses should authenticate business transactions, restrict access to resources like WebPages for registered or chosen users, encrypt communications, and implement security technologies like the Secure Sockets Layer to ensure the security, privacy, and effectiveness of e-commerce.

**Benefits of e-commerce to organizations:**

E-commerce offers a number of benefits, such as quick access, a wide range of products and services, accessibility, and a global presence. The occasional unsatisfactory customer service, the inability to physically touch or see a product before making a purchase, and the required wait time for product shipping are some of its alleged disadvantages. To ensure the security, privacy, and efficiency of e-commerce, businesses should authenticate business transactions, restrict access to resources like WebPages for registered or chosen users, encrypt communications, and implement security technologies like the Secure Sockets Layer.

**Benefits of e-commerce to customers:**

E-commerce offers customers a number of advantages, including the ability to conduct business from almost anywhere, 24 hours a day, 365 days a year; more options; access to lower-priced goods and services due to the ability to compare prices quickly and easily; in some cases, quick delivery of goods and services, particularly for digitized goods; and the ability to receive relevant and detailed information.

**Benefits of e-commerce to society:**

Finally, e-commerce can have positive effects on society by allowing more people to work from home and travel less for shopping, which reduces traffic and air pollution, enables some goods to be sold at lower prices benefiting the poor, allows individuals in Third World countries and rural areas to enjoy products and services that would otherwise not be available to them, facilitates public service delivery at a lower cost, and so on.

**Review of Literature:**

**Growth & Globalization of Indian Management Education-Issues & Solutions- (Dr. Reddy Irala Lokanandha, 2006)** the authors have granted the designation of Indian B schools, which could pass the rigorous examination of good instruction. The Indian B schools must take numerous measures to meet the problems, and the associated colleges must exercise greater financial and academic autonomy. The autonomous institutions must also improve their curricula. Admission Criteria as a Predictor of Academic Performance in a Management Programme

(**Dr.Lokanandha Reddy Irala, 2006)** they emphasize on Indian B-Schools in their study paper and set very strict entry requirements for their Management programs. Writing test, group discussion, and personal interview are the three evaluation criteria that are typically used to select the top students for management schools.

(**K. Vidyakala, 2009**) in their research article on Talent Acquisition and the Role of Management Education in India opine that it has become vital for every organization to attract and retain the best available talent but worldwide organizations are subjected to heavy pressure due to the declining supply of talent. The demand for talented people exceeds the supply of skilled workers which has been fulfilled by management education.

**Major objectives of the present study:**

1. To explore the changes towards commerce and management education in India.
2. To be made aware about the current scenarios with direct exposure to industrial affairs in their students.
3. To know the contemporary issues in the field of commerce and management education.
4. To provide the better prospects for the students in commerce and management education

**Perspective change in the Content and Process of Commerce and Management Education:**

The traditional methods of the educational pattern have transformed the way that business and management education is taught. In the modern period, commerce has changed dramatically from being limited to manually handled accounting-related procedures. new ideas and technologies The emphasis of all commerce and management education has changed due to new learning, new teaching tools, and new industry trends. As a result, graduates in these fields are now expected to manage all corporate activities. They hold high positions in organizations and contribute to every important area of the business and the sector; as a result, teaching methodologies all over the world have seen a considerable change with the introduction of contemporary tools, procedures, and approaches. Education in business and management must now create student- and job-centered programs that prepare students to meet industry demands for knowledge, competencies, and abilities. To meet the demands of the global viewpoints of business and management education, we must work in this direction to create new perspectives in the field of commerce and management education.

**Contemporary issues in commerce and management education:**

As the educational landscape has completely transformed, schools are now awarding degrees to students who are ill-equipped to find employment in their fields of study. As the subject is already in demand from both institutions and students, now is the moment to reassess the education in commerce and management and to develop new areas for the discipline. The university should implement remedial measures by establishing new courses, new syllabuses, and reorganizing existing course curricula to meet industry need. We must first identify the areas from the perspective of the industry. The key topics that need to be covered in business and management education are mentioned in this article. Contemporary issues in commerce and management are the following:

**Management science:-** Knowledge management for all industries, including petroleum and mining management, corporate governance, business ethics, and business education

**Spirituality and management:-** Indian ethos and values, value management, meditation and management of stress, yoga in management

**Marketing:-** Social marketing, environmental marketing, green marketing, integrated marketing communications, marketing analytics, consumerism in the digital age, and branding in cyberspace.

**Human resource management:-** Organizational effectiveness, competence mapping, human resource information systems, human resource audits, human capital management, talent management, image management, image management, HR analytics, strategic HRM, and green organizational behavior.

**Banking, Financial and accounting:-** Monetary analysis investing and banking, financial market, taxation and auditing, Cost and work accountants, cost management accountants, and company secretaries Actuary, financial advisor Asset management, commercial banking, equity researcher, investment banking business financing risk control, Stock trading, forensic accounting, technologically-enhanced banking, and financial reporting

**Information technology: -** Electronic marketing, Business intelligence and analytics, Skill management, Banking with technology, Digital marketing, E-commerce, Mobile commerce.

**General Management:-** Management of tourism and hospitality, packaging, waste, crowdsourcing, creativity, leadership, productivity, and performance, as well as management of the treasury, health care, and maintenance.

**Significant challenges for commerce and management education in present context:**

Emerging issue in global Economy, Commerce and Management.

Internationalization of Financial Market in the World.

Role of Foreign Direct Investment and Foreign Institutional Investment.

Reform in Indian and International Economic Sectors.

Challenges and Strategies for export and import of Trade, Commerce and Industries in global scenario.

Job oriented course and programs to be identified with understanding the career prospects.

Maintaining the industry –institute interface to generate employment and learning.

**Major thrust areas in commerce and management as well as emerging challenges:**

Faculty Development opportunities and management development programmes

Development of Teaching Material and Case Studies.

Post-experience and Distance Learning Programmes

Institution-Industry Linkage.

Restructuring of the Existing P. G. Management Programmes.

International Cooperation and Collaboration for Export of Management Education.

Quality and Excellence.

Introduction of Assessment and Accreditation Procedures.

Placement and career opportunities.

**Findings and significant analysis of study conducted:**

The study has considered the Competency development approach of selected top Indian B-schools in terms of the following parameters:

Curriculum of PGDM /MBA Programme

Industry integrated programme

International Internship

Faculty exchange program

Dual degree programs

Campuses aboard and student exchange programmes

**Overcoming challenges for major thrust areas in commerce and management education:**

Re-modelling and designing of commerce management education.

Developing professionalism in higher education sector

Competency based salary structure to attract the efficient teaching professionals.

Focus over the job centered programs, vocational programs and programs satisfying the industry requirements

Industry officials, executives should be the member of the education system to evaluate the feasibility of the program

Development of individual's mindset and attitude towards the teaching profession

Industry –institute interface should be developed or there should be a linkage between industry and institute to learn practical knowledge and exposure.

The project work should be contextual, relevant and should focus on the current scenarios.

Make accreditation mandatory to ensure quality of education.

Use online courses and other e-learning methods to increase training opportunities for field and local staff

Provide training in languages besides English and ensure that training is provided even in emergency situations.

**Suggestions and Recommendations:**

Restructuring the syllabi at UG and PG levels. Apart from the subject knowledge, soft skills like good writing skills, listening skills, presentation skills, interpersonal skills, leadership crisis management skills, problem solving skills etc,. Must be made compulsory in view of its importance in the contemporary job market.

Provide facilities for industrial visits. Arrange Guest lecturers from expert academicians and industry experienced people.

A detailed industry visit report based on the field visits should be made an integral part of the course.

Redesigning the teaching methods, as a deviation from traditional teaching methods

The management colleges / schools are able to use innovative and practical teaching methods like management games, workshops and seminars, Mock interviews, proper presentations, individual assignments, field surveys and case studies etc,.

Control the study centers, UGC will take care of these centers, in some areas these centers are follow malpractices in examinations.

Work with agencies to design educational and training programs that meet the needs of the agencies

Develop multi-disciplinary curricula to prepare students for careers in humanitarian work

Encourage faculty and student exchanges

Consider establishing an academic association of humanitarian studies and/or a dedicated journal

**Conclusion:**

The education system for commerce and management in India needs to be reviewed right away because it has been cited as having the best job prospects. This education system has value in both the public and private sectors, and it has made significant contributions to the growth of small businesses, startups, and other ventures. Now is the moment to analyze current market trends and industry demand, and universities should create their course curricula in accordance with the trends. Industry-institute interaction is necessary to create jobs in this industry. The global curriculum needs to be developed by Indian B-schools in a more rigorous and planned manner in order to foster students' development of true global competency. Along with core courses, more global and international courses should be included to each and every speciality. The teachers must be of the highest caliber, having exposure to other countries and a range of industrial experience. The issue for today's management schools is to prepare their students for the needs of business. Due to a number of obstacles they are unable to overcome, colleges and management institutes are unable to establish quality benchmarks. They struggle with political meddling, budgetary limitations, and academic restrictions. Therefore, these institutions permit some autonomy since it is necessary to meet these obstacles and use the necessary abilities. This is done in the goal of providing high-quality education. Therefore, these institutions must be strict and regulated; otherwise, they will start to resemble other degree programs offered by universities and colleges at the state and federal levels. Cost reductions, improved efficiency, and personalization are benefits of e-commerce. It's crucial to recognize the many phrases used in electronic commerce and to analyze their definitions and usage in order to comprehend it. Understanding the restrictions and reducing the negative effects are essential for successful online business.

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# Stress Management and Coping Stratagies in the Banking Industry (A Comparative Study on Managerial Cadre of Public and Private Sector Banks)

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**Abstract**

Job stress has adverse effects on both organizations and employees. Previous studies examining the causes of job stress paid little attention to stress management and coping strategies, especially in the banking sector. The nature of work of bankers and family life may most often expose them to high level of stress which has the potential of affecting their productive capacity. Data for the study were collected from the field using interview schedules and questionnaires. The descriptive statistical, t-test statistical technique in testing the relationship among variables. Findings from the study show the existence of high level of stress among the Bankers. An attempt has been made to find out the association between the female and male coping mechanisms during stress. The nature of work of bankers and family life may most often expose them to high level of stress which has the potential of affecting their productive capacity. This study therefore sought to find out the stress and coping strategies of bankers in Tema. This study adopted a mixed method to investigate the nature of stress and the coping strategies adopted by Bankers in the Tema Metropolis. Data for the study were collected from the field using interview schedules and questionnaires. Findings from the study show the existence of high level of stress among the Bankers. The sources of stress among the bankers range from the upbringing of their children, their families to the nature of their work. In terms of coping strategies of stress, it was revealed that the respondents indulge in religious activities, exercises, share with friends, use medicinal therapies, counseling and social
gathering. The need for appropriate mechanisms to be put in place by the managements of the banks to address the counseling needs of employees is indicated by the findings. Also, organization of seminars for employees to help broaden their minds on stress coping strategies as well as to keep them abreast with the changing trend of issues is very essential to help reduce their stress levels. The nature of work of bankers and family life may most often expose them to high level of stress which has the potential of affecting their productive capacity. This study therefore sought to find out the stress and coping strategies of bankers in Tema. This study adopted a mixed method to investigate the nature of stress and the coping strategies adopted by Bankers in the Tema Metropolis. Data for the study were collected from the field using interview schedules and questionnaires. Findings from the study show the existence of high level of stress among the Bankers. The sources of stress among the bankers range from the upbringing of their children, their families to the nature of their work. In terms of coping strategies of stress, it was revealed that the respondents indulge in religious activities, exercises, share with friends, use medicinal therapies, counseling and social gathering. The need for appropriate mechanisms to be put in place by the managements of the banks to address the counseling needs of employees is indicated by the findings. Also, organization of seminars for employees to help broaden their minds on stress coping strategies as well as to keep them abreast with the changing trend of issues is very essential to help reduce their stress levels.

**Keywords:-** Coping strategies, Stress management, public & private sector banks.

**Introduction: -**

Several crises have engulfed societies in the world at this time and age along with most employees having a hard time to cope with the stress in the work place (World Health Organization (WHO), 2005). Stress has become a pervading issue of everyone's life in this modern world. The modern world which is often regarded as a world of achievements has become a world of stress. Be it family, any social activity or any business organization, stress is everywhere. Stress is a body's way to react to a challenge. It is a state of psychological and/ or physiological imbalance resulting from the disparity between situational demand and the individual's ability and/ or motivation to meet those demands. Dr. Hans

Selye, who has been one of the leading authorities on the concept of stress, has described it as "the rate of all wear and tear caused by life." Stress may be positive or negative. It can be positive when the situation offers an opportunity for a person to gain something. It acts as a motivator for peak performance. On the other hand, it can be negative when a person faces social, physical, organizational and emotional problems. Various studies have depicted that stress is increasing at a rising rate in the Banking sector. Due to recession in the global market and cut-throat competition, banks are facing many challenges. Nowadays, employees at workplace experience a lot of stress due to deadlines, excessive work load, job insecurities, career uncertainties, longer working hours, reduced autonomy and increased responsibility. Not only these, the inculcation of the instinct, through various cultural practices, to emerge as a winner in every situation also stresses up the individual. Needless to say, this stress not only adversely affects the professional and physical efficiency of the individual to fulfil the overall demands of the workplace and of the personal and family life, but also creates varied health problems. The advent of technological revolution in all walks of life coupled with globalisation, privatisation policies has drastically changed conventional patterns in all sectors. The banking sector is of no exemption. The 1990s saw radical policy changes with regarding to fiscal deficit and structural changes in India so as to prepare to cope with the new economic world order. Globalisation and privatisation led policies compelled the banking sector to reform and adjust to have a competitive edge to cope with multinationals led environment. The advent of technological changes, especially extensive use of computers in the banking sector has changed the work patterns of the bank employees and has made it inevitable to downsize the work force in the sector (Bakker et al., 2005). There are three basic reasons why stress and coping with stress in organizations are becoming prominent topics of research and organizational practices. First, Heath/Well-being: Employees are treated as an asset to the organization. Therefore, an employee‘s health is important to the individual employee, organization and society. A variety of the health hazards associated with stress in organizations (Van et al., 2005). Physical hazards that may occur because of occupational stress include fatigue, headache, stomach problems, muscles aches and pains, chronic mild illness, sleep disturbances and eating disorders. Psychological and behavioral problems that may develop include anxiety, irritability, alcohol and drug use, feeling powerless and low morale. If exposure to stressors in the workplace is prolonged then chronic health problems can occur including cardiovascular diseases like stroke, high blood pressure and immune system dysfunction (Beehr & Newman, 1978; Reddy, & Yusuf, 1998).

**Review Of Literature: -**

**Abdulla et al., (2016)** conducted a study on "Stress Coping Strategies: An Experiential Exploration Of Bank Executives" to identify individual coping strategies (effective and ineffective) used by the bank Executives to enact stress, to identify the coping dispositions employed by the organisation to reduce stress among the employees/Executives and to suggest workable stress reduction strategies which Executives/ organisation could use to lower stress levels in the banking sector. The study covered a sample of around 159 Executives/ respondents selected through stratified random sampling from J&K bank. The sample consisted of scale I/Associate Executives, scale II/Executives, Scale III/Senior Executives and scale IV/Executive Manager working at different hierarchical levels at different places across J&K. It had been observed that executives used more of problem focused coping strategies than that of non-problem focused coping strategies to cope with stress, except in case of avoiding confrontation with others which is an avoidance strategy.

Executives tended to use problem focused copings along with emotional focused copings in the organisation. In case of organizational intervention to deal with stress they perceived providing benefits in the form of incentives for efficient work as the best organizational strategy. They perceived the effective and performance appraisal as the best tool of the organisation to deal with stress affecting its executives. They equally supported participation of executives in the decision making followed by family welfare schemes for the employees by the organisation.

**Sharma, (2016)** studied "Stress and Coping with Stress: A Comparative Study of Male and Female Teachers in Universities". The objective of the study was to examine the level of stress among university teachers and compare it on the basis of gender and to study the various coping strategies used by teachers to cope up with the stress at job. For the purpose of the study, the primary data was collected by using questionnaires: academic stress and coping strategies questionnaire. The consisted the sample of 120 teachers randomly chosen from two universities, namely, Guru Nanak Dev University and Punjabi University, Patiala 60 male and 60 female teachers. The statistical tools used were frequencies, percentages, averages, mean per statement, standard deviation, ranking, chi square, mean percentage, t-test, correlation and regression analysis.

The results of the study stated that majority of respondents 73.33% respondents fall in the medium stress category number of female respondents was lower than males in this category but in case of highly stressed number of females were more than male respondents. The results stated that only in case of administrative and government the mean stress score (per statement) of female teachers was significantly higher than male teachers. For the factors, students and colleagues females' mean was higher than males but difference was significant at least level of significance. For the factor family there was no significant difference in the mean score of females and males. The mean score in case of society and job was higher in case of males than females but the difference was not significant. The overall mean score of stress caused by all the factors was slightly higher among females than males but the difference was non-significant.

**Shah, (2012)** investigated in "Management of Job Stress: An Empirical Analysis" the management of job stress in banking industry. The objectives of the study were to analyse whether there existed stress in the banking industry or not, to underline the nature and type of stress associated with the banking industry, to find out the forces for stimulating stress and to suggest the measures for overcoming the stress. The sample of the study consisted respondents in different banks in Kashmir Division namely, The Jammu and Kashmir Bank Ltd., (J&K), The Punjab National Bank (PNB) and The State Bank of India (SBI). About 58 samples respondents were chosen for the study purposes comprising, 34% (20) high level officers, 43% (25) medium level officers and 22% (13) lower level officer's significance. Considering the nature and the job specification, it has been significantly observed that banking industry is overwhelming exposed to a serious amount of stress. However, the extent of stress varies among members within the banking industry.

**Goyal & Mehta, (2011**) conducted their research "Organisational Role Stress among Call Centre Employees" on call centre employees of NCR-Delhi region representing North India hub and Mohali representing Punjab hub. Ten call centres each from Mohali and NCR Delhi regions were selected and five employees each from call centre were selected on the basis of willingness to respond. Thus the sample size was 100 respondents from 20 call centers that call centre employees remained under tremendous stress. The research revealed that all ten types of role stressors are the key stresses in the case of theses employees. Personal inadequacy, role isolation and role ambiguity affect the maximum number of employees.

Level of stress for personal inadequacy, resource inadequacy, role ambiguity, inter-role distance, self-role distance and role overload is higher in NCR-Delhi region, while role stagnation, role isolation, role erosion are up to higher level in Mohali. To relieve these employees of various types of role stresses work load per employee should be reduced. Career planning should be done; training should be provided to the employees; and the customers should also be educated about talking to call centre employees in a nice manner.

**Objectives Of The Study:-**

1. To test the impact of stressors like job factors, organizational factors and family factors on the health of the managerial cadre in the banking organizations.
2. To assess the level of job stress among the managers in the banking industry.

**Hypotheses Of The Study:-**

**Ha1:** There is a significant difference in the level of stress among male and female cadres of the select banking organizations.

**Ha2:** Coping strategies have a significant impact on the health of the managerial cadre in the banking organizations.

**Methodlogy:-**

The study is mainly based upon primary data which were collected from employees of the 02 bank branches through structured questionnaires. A multi-stage sampling technique was used to select the sampling units for the study. Three main stages were involved in the sampling selection: Banks, Branches and individual respondents. First, the banks were stratified into two: public banks and foreign banks. Two banks were selected from each stratum purposively. The quantitative data collected from the field were edited, coded, and analysed using SPSS version 22.0.

**Sample And Sample Size:-**

The total universe (managerial cadre)of the select public and private sector banking organizations in the Ujjain district of Madhya Pradesh. To conduct this study 02 bank branches from two categories of banks have been selected as representative sample units. Out of the 80 employees selected 45 were male employees while 35 were female employees. The select banking organizations are 01 organization from the public sector and 01 organization from the private sector. The public sector banking organizations selected for the study is State Bank of India, The private sector banking organizations selected for the study is Axis bank. . Hence the sample size from public sector banking organizations is 50 and that of private sector banking organizations is 30 and the total sample size fixed for the research study is 80.

**Statistical Tool:-**

In order to collect the data through survey following self- developed and standardized tools has been used: Job and Organizational Factor Scale ( 5- point Likert scale)

Negative Affectivity (Fortunato and Goldblad 2002) ( 7- point Likert scale)

Organizational stress scale ( 5- point Likert scale) and

Stress symptoms management strategies scale( 5- point Lakers scale)

**Analysis and Interpretation:-**

**Table No. 01 , Stress among Male and Female Public Sector Bank Managers**

| Org. Stress Variables | Male Public Sector Bank Managers N=45 | | Female Public Sector Bank Managers N=35 | | t-value | p-value |
|---|---|---|---|---|---|---|
| | Mean | S.D. | Mean | S.D. | | |
| POSC (S1) | 28.64 | 2.05 | 22.25 | 1.87 | 14.3663 | 0.0001 |
| PIR (S2) | 16,54 | 1.22 | 16.42 | 1.48 | 0.3975 | 0.6921 |
| WO (S3) | 12,66 | 1.02 | 12.48 | 1.43 | 0.6569 | 0.5132 |
| WI (S4) | 14.65 | 1.29 | 14.49 | 2.02 | 0.4307 | 0.6679 |
| TP (S5) | 11.28 | 1.18 | 11.15 | 1.27 | 0.4728 | 0.6377 |
| FN&JI (S6) | 18.32 | 1.20 | 18.20 | 2.36 | 0.2958 | 0.7682 |
| IS (S7) | 13.18 | 1.10 | 12.68 | 1.96 | 1.4450 | 0.1525 |
| RR (S8) | 14.24 | 1.02 | 14.12 | 1.09 | 0.6754 | 0.5014 |
| RA (S9) | 15.27 | 1.31 | 15.17 | 1.65 | 0.3023 | 0.7633 |
| MJ (S10) | 16.83 | 1.44 | 17.12 | 1.59 | 0.8537 | 0.3959 |
| TOTAL | 161.61 | 12.83 | 154.08 | 16.72 | 2.2801 | 0.0253 |

The female public sector bank managers were more suffered with the problem of no freedom of expression, inconsistent and unrealistic management attitude, non-participative decision making, restricted flow of communication, organisational politics, non- recognition of good performance, frequent changes in policies and procedures and stagnant organisation as compare to the male public sector bank managers. Thus the results clearly indicated that the male bank managers were more suffered with the problem of monotonous job as compare to female public sector bank managers. The t- test had been applied which indicated that there was a significant difference in the total stress levels suffered by female and male public sector bank managers. The results of t- test clearly indicated that that the difference in stress levels was significant in the total stress level and in case of individual organizational stress variables the difference was significant only for one factor out of ten factors that was poor organizational structure and climate S1.

**Table No. 02 , Stress among Male and Female Bank Managers in Private Sector**

| Org. Stress Variables | Male Private Sector Bank Managers N=45 | | Female Private Sector Bank Managers N=35 | | t-value | p-value |
|---|---|---|---|---|---|---|
| | Mean | S.D. | Mean | S.D. | | |
| POSC (S1) | 22.42 | 2.31 | 21.72 | 2.10 | 1.3985 | 0.1659 |
| PIR (S2) | 13.69 | 1.58 | 13.47 | 1.73 | 0.5927 | 0.5551 |
| WO (S3) | 18.28 | 1.02 | 18.20 | 1.98 | 0.2343 | 0.8154 |
| WI (S4) | 21.36 | 1.21 | 21.18 | 2.30 | 0.4513 | 0.6530 |
| TP (S5) | 19.55 | 1.42 | 19.43 | 1.58 | 0.3569 | 0.7221 |
| FN&JI (S6) | 20.18 | 1.14 | 20.02 | 2.39 | 0.3954 | 0.6936 |
| IS (S7) | 17.65 | 1.06 | 17.05 | 2.14 | 1.6416 | 0.1047 |
| RR (S8) | 15.77 | 1.09 | 15.64 | 1.18 | 0.1300 | 0.6112 |
| RA (S9) | 16.86 | 1.31 | 16.78 | 1.66 | 0.2410 | 0.8102 |
| MJ (S10) | 17.24 | 1.52 | 17.49 | 1.70 | 0.6929 | 0.4904 |
| TOTAL | 183.00 | 13.66 | 180.98 | 18.76 | 0.5573 | 0.5789 |

The female private sector bank managers were more suffered with the problem of no freedom of expression, inconsistent and unrealistic management attitude, non-participative decision making, restricted flow of communication, organisational politics, non- recognition of good performance, frequent changes in policies and procedures and stagnant organisation as compare to the male private sector bank managers. Thus the results clearly indicated that the male bank managers were more suffered with the problem of monotonous job as compare to female private sector bank managers.

The t- test had been applied which indicated that stress suffered by female private sector bank managers was more but the difference in stress levels was not significant at any level. The results of t-test clearly indicated that that the difference in stress levels was insignificant in the total stress level and in case of individual organizational stress variables the difference was also not significant for any factor out of ten factors.

**Table No.03 Coping Strategies among Bank Managers**

| Coping Strategies | Public Sector Bank N=50 | | Private Sector Bank N=30 | | t-value | p-value |
|---|---|---|---|---|---|---|
| | Mean | S.D. | Mean | S.D. | | |
| Escape/Avoidance (E/A) (C1) | 16.85 | 1.34 | 20.34 | 1.81 | 9.8664 | 0.0001 |
| Positive Thinking (PT) (C2) | 21.11 | 1.28 | 21.29 | 1.22 | 0.6196 | 0.5374 |
| Problem Solving (PS) (C3) | 17.45 | 1.67 | 18.92 | 1.51 | 3.9478 | 0.0002 |
| Social Support (SS) (C4) | 12.87 | 1.60 | 14.32 | 1.54 | 3.9790 | 0.0002 |

| | | | | | | |
|---|---|---|---|---|---|---|
| TOTAL | 68.28 | 5.89 | 75.37 | 6.08 | 5.1499 | 0.0001 |

The above table show coping strategies used by the public and private sector bank managers. The above table show the comparison of coping strategies used among the managerial cadre of select public and private sector banking organizations. It shows that the total t-value is 5.1499. The various coping strategies followed by the managerial cadre in the select public and private sector banks were statistically significant except the aspect of positive thinking (C2). The table further show that the t-value for escape / avoidance (C1) is statistically significant with the t-value of 9.8664 followed by problem solving (C3) with 3.9478. and social support (C4) with t-value of 3.9790. The above test results show that there exists a difference in the application of coping strategies by the managerial cadre in the public sector and private sector banking organizations.

**Table No. 04**

**Symptom Management Strategies in Banking Sector**

| Coping Strategies | Public Sector Bank N=50 | | Private Sector Bank N=30 | | t-value | p-value |
|---|---|---|---|---|---|---|
| | Mean | S.D. | Mean | S.D. | | |
| Positive symptom management strategies (PSM) (M1) | 20.48 | 1.81 | 25.36 | 1.94 | 11.3645 | 0.0001 |
| Negative symptom management strategies (NSM) (M2) | 13.65 | 1.05 | 11.81 | 1.22 | 7.1378 | 0.0001 |
| TOTAL | 34.13 | 2.86 | 36.17 | 3.16 | 4.4246 | 0.0001 |

The above table show employed on Symptom Management, two Symptom Management Strategies were extracted. These two Symptom Management Strategies were Positive symptom management strategies (PSM) (M1) and Negative symptom management strategies (NSM) (M2). The results of t-test indicated that the difference is significant at 0.05level of significance.

**Table No.05**

**Coping Strategies among Male and Female Bank Managers in Public Sector**

| Coping Strategies | Male Public Sector Bank Managers N=45 | | Female Public Sector Bank Managers N=35 | | t-value | p-value |
|---|---|---|---|---|---|---|
| | Mean | S.D. | Mean | S.D. | | |
| Escape/Avoidance (E/A) (C1) | 13.20 | 1.64 | 13.25 | 1.98 | 0.1235 | 0.9020 |
| Positive Thinking (PT) (C2) | 17.55 | 1.15 | 17.65 | 1.12 | 0.3902 | 0.6974 |
| Problem Solving (PS) (C3) | 15.20 | 1.39 | 15.22 | 1.27 | 0.0663 | 0.9473 |
| Social Support (SS) (C4) | 18.40 | 1.16 | 18.38 | 1.04 | 0.0800 | 0.9364 |
| TOTAL | 64.35 | 5.34 | 64.50 | 5.41 | 0.1239 | 0.9017 |

The above table show coping strategies used by the public sector bank Male and Female managers. The above table show the comparison of coping strategies used among the Male and Female managerial cadre of public sector banking organizations. The various coping strategies followed by the Male and Female managerial cadre in the public sector bank were statistically not significant. The above test results show that there exists a difference in the application of coping strategies by the Male and Female managerial cadre in the public sector banking organizations.

**Table No. 06 , Coping Strategies among Male and Female Bank Managers in Private Sector**

| Coping Strategies | Male Private Sector Bank Managers N=45 | | Female Private Sector Bank Managers N=35 | | t-value | p-value |
|---|---|---|---|---|---|---|
| | Mean | S.D. | Mean | S.D. | | |
| Escape/Avoidance (E/A) (C1) | 15.38 | 1.24 | 15.50 | 1.38 | 0.4087 | 0.6839 |
| Positive Thinking (PT) (C2) | 17.26 | 1.73 | 17.09 | 1.65 | 0.4449 | 0.6577 |
| Problem Solving (PS) (C3) | 18.28 | 1.64 | 18.46 | 1.52 | 0.5027 | 0.6166 |
| Social Support (SS) (C4) | 16.44 | 1.82 | 16.54 | 1.94 | 0.2369 | 0.8134 |
| TOTAL | 67.36 | 6.43 | 67.59 | 6.49 | 0.1581 | 0.8748 |

The above table show coping strategies used by the private sector bank Male and Female managers. The above table show the comparison of coping strategies used among the Male and Female managerial cadre of private sector banking organizations. The various coping strategies followed by the Male and Female managerial cadre in the private sector bank were statistically not significant. The above test results show that there exists a difference in the application of coping strategies by the Male and Female managerial cadre in the private sector banking organizations.

**Findings:-**

**1.** The test results show that there is a significant difference in the level of stress among male and female cadres of the select banking organizations. Hence the alternate hypothesis (H1) is accepted. The major finding that emerges is that level of stress is higher among female bank managers as compare to male bank managers in both public and private sector banks but the difference was not significant.

**2.** The test revealed that Problem Solving Coping Strategies (C3) was used most frequently by the private sector bank managers.

**3.** The test results show that there exists a difference in the application of coping strategies by the managerial cadre in the public sector and private sector banking organizations.

**4.** The comparison of public sector and private sector results indicated that the extent of using coping strategies was higher in case of private sector as compare to public sector .The difference is significant at 0.05 level of significance.

**5.** The results indicated that in case of private sector, Problem Solving and Coping Strategies (C3) are the difference was significant at 0.05 level of significance.

**6.** It shows that in case of private sector for Social Support Coping Strategies (C4) was higher as compare to the public sector and the difference is significant at 0.05 level of significance.

**7.** It shows that in case of private sector for Positive Thinking Coping Strategies (C2) was higher as compare to the public sector. The difference was not significant at any level.

**8.** The test revealed that Positive symptom management strategies (M1) were used most frequently by the public sector bank managers. This was followed by Negative symptom management strategies (M2).

**9.** The test revealed that Positive symptom management strategies (M1) were used most frequently by both the categories.

**10.** The results stated that in case of individual symptom management strategies extent of using both the strategies was higher in case of female bank managers but the difference was not significant at any level of significance.

**11.** The test results show that Coping strategies have a positive significant impact on the health of the managerial cadre in the banking organizations. Hence the alternate hypothesis (H2) is accepted.

**Limitations Of The Study:-**

**1.** The study is limited to only Ujjain district in Madhya Pradesh.

**2.** The study is limited to only 01 Public Sector and 01 Private Sector Banking Organizations. Hence the nature of stressors in the other public and private sector banks may differ with that of the selected sampling banks.

**3**. To investigate the physical health problems, only the most common health problems have been taken up for the study, while the respondents may be suffering from some other health problems which are not taken up in the study.

**Conclusion:-** The study concludes that female managerial cadre of the select banks are more vulnerable to stress and its multitude effects and they are subjected to more exposure towards a greater magnitude of work stress when compared to their male counterparts. The female managerial cadre felt overburdened with their work load due to their dual role performance as an employee and as well s a home maker and duties they had to discharge on both the platforms. The study concludes that the coping strategies like problem solving and social support have been found mostly used by the managerial cadre in the select banking organizations. Symptom management strategy was found to be utilized in both the ways of positive and negative dimensions. In order to reduce the job related stress, respondents were found to be using positive management symptom strategies more as compared to negative symptom management strategies. In order to achieve organizational efficiency, the banking organizations have to identity the potential reasons are causes of stress and the strategies of coping with the stress process.

**Implications Of The Study:-**

The research findings of the study provide a basic platform for Human resource policy reforms in order to combat stress and improve the health of the managerial cadre in the banking sector. The research findings of this study contributes both theoretically and pragmatically to the field of behavioural sciences and provides an insight into the identification of potential organizational stressors , measuring stress and coping strategies those the managerial cadre adapt to cope with the stress in the select public sector and private sector banking organizations.

**Scope For Future Research:-**

**1.** Descriptive research study can be made on the impact of stress on the productivity levels of the banking employees working in pubic sector and private sector banking organizations.

**2.** Comparative research studies on the impact of stress can be made on the inter segment cadres among the working bank employees in both the public and private sector organizations.

**3.** Comparative research studies can be made on the role of stress and coping behavior on the organizational effectiveness of Indian and Foreign banks

**4.** Exploratory research study can be done on the influence of work culture on stress management practices in the banking industry.

**5.** Longitudinal research studies can be done conducted for detecting the relationship between stress and health among the banking professionals.

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'Journal of Research & Development'
A Multidisciplinary International Level Referred and Peer Reviewed Journal,
Impact Factor-7.265, ISSN: 2230-9578, December 2022, Volume-14 Issue-22

# Women And Human Rights

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**DOI-10.5281/zenodo.7523965**

**Abstract**

Women rights are the rights and entitlements claimed for women and girls of many societies worldwide. In some places, these rights are institutionalized or supported by law, local custom, and behavior, whereas in others they may be ignored or suppressed. They differ from broader notions of human rights through claims of an inherent historical and traditional bias against the exercise of rights by women and girls, in favour of men and boys. Issues commonly associated with notions of women's rights include, though are not limited to, the right: to bodily integrity and autonomy, to vote, to hold public office, to work, to birth control, to have an abortion, to be free from rape, to fair wages or equal pay, to property, to serve in the military or be conscripted; to enter into legal contracts; and to have marital or parental rights.

In most countries in the world, women have for a long time been treated unequally in respect of men. There are also horrible and scarily incidences like where women are forced into early marriage whereas others have children while they are too young. They eventually have to sell their bodies for survival. Majority of them get AIDS while others suffer from physical problems like rape. Supporting girl's education has been pointed out as a key to solving some of the world's greatest problems. In regard to women, girls who are educated are less likely to have a lot of children. They are also less likely to contact sexual diseases and they are also able to contribute to the economic development of their societies and communities. Women's rights are therefore of key importance to solve some of this inequalities and gender biasness all over the world. Women's rights around the world are an important indicator to understand global well-being. This paper attempts to highlight the need for upholding women rights in the context of human rights.

**Key Words:** Women, Human Rights and Women Rights

## Introduction

Women's and girls' rights are human rights. They cover every aspect of life – health, education, political participation, economic well-being and freedom from violence, among many others. Women and girls are entitled to the full and equal enjoyment of all of their human rights and to be free from all forms of discrimination – this is fundamental to achieve human rights, peace and security, and sustainable development. Moreover, some groups of women face compounded forms of discrimination – due to factors such as their age, ethnicity, disability, or socio-economic status -- in addition to their gender.

Effective ensuring of women's human rights requires, firstly, a comprehensive understanding of the social structures and power relations that frame not only laws and politics but also the economy, social dynamics and family and community life. Gender equality is at the very heart of human rights and United Nations values. A fundamental principle of the United Nations Charter adopted by world leaders in 1945 is "equal rights of men and women", and protecting and promoting women's human rights are the responsibility of all States. Harmful gender stereotypes must be dismantled, so that women are no longer viewed in the light of what women "should" do and are instead seen for who they are: unique individuals, with their own needs and desires.

**Why should women have rights?**

Millions of women around the world continue to experience discrimination in the following:

- Laws and policies prohibit women from equal access to land, property, and housing.
- Economic and social discrimination results in fewer and poorer life choices for women, rendering them vulnerable to trafficking
- Gender-based violence affects at least 30% of women globally.
- Women are denied their sexual and reproductive health rights.
- Women human rights defenders are ostracized by their communities and seen as a threat to religion, honour or culture.
- Women's crucial role in peace and security is often overlooked, as are the

particular risks they face in conflict situations.

The universal Declaration of human rights which was adopted by the United Nations general assembly in 1948 outlined the fundamental consensus on human rights of everybody in relation to such matters as freedom of movement, religion and assembly, protection of the law, rights to work, health, education, and citizenship. It clearly points out that these rights are to apply equally to all without distinction of any kind for instance race, color, gender or any other status. This means that these rights are to apply to women as well. Following could be the benefits for the society if women rights are ensured:

- Women have the same ability as men and should therefore have the same rights as men. For a long time human rights have been guaranteed only to men. Women rights therefore help women get acquire the same rights as their male counterparts.
- Women's rights help empower women. Through women's rights, women can access same educational facilities as men. Before women's rights came into being, women were not allowed to go to school and own businesses since their role to stay at home and take care of the children.
- Women's rights are important to help stop torture and inhuman treatment of women. For a long time women have been degraded, tortured hence there was a need for women's right to protect women from torture and inhuman treatment.
- It would be an injustice to benefit from the women contributes to the society without bestowing the same rights as men.
- Women deserve the same degree of respect as men.
- Women's rights help the society evolve. Through women's rights such as right to equality women are able to advance and as a result the larger society too is able to advance and evolve.
- To help stop marginalization. Traditions, cultures, political, social, and economic interests have excluded women from the general human rights and have instead placed women to a secondary or special interests status within human rights. This marginalization of women across the world has resulted to gender inequality. It has contributed to the perpetuation of women's subordinate status. Women's rights are therefore essential to stop the marginalization of women.
- No one should be denied their rights or have their rights infringed no matter what their sex is. Women have often been treated unequally in respect of men hence the need for women's rights
- Women are oppressed in most institutions; hence need to be liberated through various women's rights such as the right to work among others.
- Women's rights are important to be help fight unjust patterns and structures within society.
- Even in this century women's rights are still important because we haven't achieved real equality.
- Women are more subjected to violence than men hence the need of women's right such as the women's right to be protected from violence and sexual assault.
- Women's rights have helped women advance in many ways. This rights have protected women from torture, violence, sexual, assault, inequality and without doubt there was and there still is a great need for women's rights

**The Convention on the Elimination of Discrimination against Women (CEDAW)**

Considered the international bill of rights for women, the Convention defines what constitutes discrimination against women and sets an agenda for national action to end such discrimination. It was adopted by the United Nations in 1979 and came into force on 3 September 1981.

**The CEDAW Committee**

Oversight of the Convention is the task of the Committee on the Elimination of Discrimination against Women, a group of 23 independent experts on women's rights from different States that have ratified the Convention. Countries that are parties to the Convention must submit reports detailing their compliance with its provisions every four years. The Committee (the treaty body) reviews those reports and may also hear claims of violations and inquire into situations of grave or systemic contraventions of women's rights.

**The Special Rapporteur on Violence against Women**

In 1994 the United Nations resolved to appoint a Special Rapporteur - an independent expert on the causes and consequences of violence against women. The Special Rapporteur investigates and monitors violence against women, and recommends and promotes solutions for its elimination.

Numerous international and regional instruments have drawn attention to gender-related dimensions of human rights issues, the most important being the UN Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), adopted in 1979.

In 1993, 45 years after the Universal Declaration of Human Rights was adopted, and eight years after CEDAW entered into force, the UN World Conference on Human Rights in Vienna confirmed that women's rights were human rights. That this statement was even necessary is striking – women's status as human beings entitled to rights should have never been in doubt. And yet this was a step forward in recognizing the rightful claims of one half of humanity, in identifying neglect of women's rights as a human rights violation and in drawing attention to the relationship between gender and human rights violations.

**CEDAW: The International Bills Of Rights for Women**

CEDAW defines the right of women to be free from discrimination and sets the core principles to protect this right. It establishes an agenda for national action to end discrimination, and provides the basis for achieving equality between men and women through ensuring women's equal access to, and equal opportunities in, political and public life as well as education, health and employment. CEDAW is the only human rights treaty that affirms the reproductive rights of women. The Convention has been ratified by 180 states, making it one of the most ratified international treaties. State parties to the Convention must submit periodic reports on women's status in their respective countries. CEDAW's Optional Protocol establishes procedures for individual complaints on alleged violations of the Convention by State parties, as well as an inquiry procedure that allows the Committee to conduct inquiries into serious and systematic abuses of women's human rights in countries. So far the Protocol has been ratified by 71 States.

In 1994, the International Conference on Population and Development in Cairo (ICPD) articulated and affirmed the relationship between advancement and fulfillment of rights and gender equality and equity. It also clarified the concepts of women's empowerment, gender equity, and reproductive health and rights. The Programme of Action of ICPD asserted that the empowerment and autonomy of women and the improvement of their political, social, economic and health status was a highly important end in itself as well as essential for the achievement of sustainable development. In 1995, the Fourth World Conference on Women in Beijing generated global commitments to advance a wider range of women's rights. The inclusion of gender equality and women's empowerment as one of the eight Millennium Development Goals was a reminder that many of those promises have yet to be kept. It also represents a critical opportunity to implement those promises.

In spite of these international agreements, the denial of women's basic human rights is persistent and widespread. For instance:

- Over half a million women continue to die each year from pregnancy and childbirth-related causes.
- Rates of HIV infection among women are rapidly increasing. Among those 15-24 years of age, young women now constitute the majority of those newly infected, in part because of their economic and social vulnerability.
- Gender-based violence kills and disables as many women between the ages of 15 and 44 as cancer. More often than not, perpetrators go unpunished.
- Worldwide, women are twice as likely as men to be illiterate.
- As a consequence of their working conditions and characteristics, a disproportionate number of women are impoverished in both developing and developed countries. Despite some progress in women's wages in the 1990s, women still earn less than men, even for similar kinds of work.
- Many of the countries that have ratified CEDAW still have discriminatory laws

governing marriage, land, property and inheritance.

**Conclusion**

A major global women's rights treaty was ratified by the majority of the world's nations a few decades ago. Yet, despite many successes in empowering women, numerous issues still exist in all areas of life, ranging from the cultural, political to the economic. For example, women often work more than men, yet are paid less; gender discrimination affects girls and women throughout their lifetime; and women and girls are often are the ones that suffer the most poverty. Women's and girls' rights are human rights. They cover every aspect of life – health, education, political participation, economic well-being and freedom from violence, among many others. Women and girls are entitled to the full and equal enjoyment of all of their human rights and to be free from all forms of discrimination – this is fundamental to achieve human rights, peace and security, and sustainable development.

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# Web Content Analysis Of Barti & Yashada Training Institute Libraries: A Comparative Study

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**DOI-10.5281/zenodo.7523969**

**Abstract:**

This research represented that web content analysis of BARTI and YASHADA training institute libraries. Online survey method is used and design 51 check-lists for data collection. In this research positive and negative points are systematically analysed. All data is represented in percentile form and give some essential suggestions.

**Keywords:** Web Content, Content Analysis, BARTI, YASHADA**,** Library Websites.

**Introduction:**

Each and every institutional organization develops their website. Now a day, all information easily available on websites. It is the mirror of institution. Web 2.0 is best platform for internet. All changes and development of internet is possible with help of web 2.0. In this research two institutional library websites are trying to systematically analyses. Dr. Babasaheb Ambedkar Research and Training Institution (BARTI) and Yashwantrao Chavan Academy of Development Administration (YASHADA) are well reputed institutions in Maharashtra. These two institutions library websites are systematically analysed with the help of 51 check-lists.

**Web 2.0:**

Web 2.0 is the greatest platform for inter user face. This term was coined by Darcy DiNucci in 1999 and this term was popular by Tim O'Reilly. The first conference on web 2.0 is best platform to interact users and internet. With the help of web 2.0 users are display some kind of information, use social media, sharing videos, massages, social activities, etc. Web 2.0 is useful in every field and library is not different from these. Library is developed their own website and provide e-books, e-journals, OPAC, e-database, etc. Web 2.0 is useful to develop digital library and digitisation.

**Library 2.0:**

If web 2.0 was open platform for users then library 2.0 is not to back foot for provide services to their users. With the help of web 2.0 library websites are provided e-books, e-journals & e-databases links to their users. To create digital library is also possible and all data is available on websites in digital form. Library 2.0 is played vital role to fulfil the need of library users and their demands.

**Scope and limitation of the study:**

Present study has covered Dr. Babasaheb Ambedkar Research and Training Institute (BARTI) and Yashwantrao Chavan Academy of Development Administration (YASHADA). These two institutions are situated in Maharashtra state. In this research analysed only websites with the help of checklist. This study is limited to only two websites.

**Objectives of research paper:**

- To know how to develop website.
- To examine the content of library websites.
- To know resource information available on websites.
- To suggest some points for improve website.

**Review of Related Literature:**

**Gautam, Virendra Kumar (2017):**
Present study deals with content analysis of websites of central university libraries in Delhi. As per the record of University Grants Commission website, there are five central universities in Delhi. These are Indira Gandhi National Open University (IGNOU), Jamia Millia Islamic University (JMIU), Jawahar Lal Nehru University (JNU), South Asian University (SAU) and University of Delhi. This study adopted online survey method. Data was collected from Central University library websites with the help of check-list. Most of library provided (100%) of general information about library. (100%) of library websites are displayed information about books, e-books, journals, e-journals. Most of library websites provided bi-lingual, digital archives, multi media collection, etc. All library websites are well develop and maintained.

**Chikkamanju (2017):**
Present study was investigated that website analysis of University of Agricultural sciences library in Karnataka state. According to Radhakrishnan Commission report in 1949, 'Library is the heart of any University'. Present study is limited to only four university of Agriculture science library websites in Karnataka i.e. UASD, UASB, UASR and UASS. Researcher has adopted survey method for present study and designed check-list for data collection. Most of library websites are not updated frequently and also UASR library have not given link to in their library website. Other three library websites are properly provided information such as library collection, new arrivals, OPAC, digital library, reading room, etc.

**Ambik, C. A. & Ganesan, P (2021):**
This study was investigated that central University library websites in India. Total 49 central universities are situated in India but only 13 central University libraries are selected which established in 2001 to 2010. For this study researcher was adopted online survey method and choose checklist for data collection. Most of central library websites have not displayed information on mission, copyright, sitemap and library committee. It was found that maximum central University library websites have displayed information about books and journals. Only five library websites have provided information about news papers. All central library websites have well developed and maintained.

**Sonule, Rahul C. (2021):**
Present study was represented that web content analysis of C.P.E. college library websites of Marathwada region. According to University Grants Commission in Marathwada region situated 10 C.P.E. colleges. This study is concerned to only eight C.P.E. colleges and other two library websites are under construction. Researcher has used survey method and designed check-list for data collection. Total 61 items are included in check-list. Most of library websites have displayed general library information. Only 25% library websites are used animation in their design. 62.5% library websites are provided web OPAC service. All library websites are open in Google and Yahoo search engines. After analyses the data all library websites are well and good developed.

**Arandhara, Ramyajyoti (2021):**
Present study was indicated that content analysis of library websites of four selected universities in Assam. And present research analysed four selected universities are Krishna Kanta Handiqui library of Gauhati University, Central library of Tezpur University, Lakshminath Bezbaroa library of Dibrugarh University and Dr. Suryya Kumar Bhuyan library of cotton University. This research adopted online survey method and chosen check-list for data collection. All library websites are user friendly and attractive. In the digital age all library websites are provided information i.e. instant messaging, RSS feeds, digital reference services and FAQs, etc.

**Methodology:**
This study discusses about BARTI & YASHADA library websites in Maharashtra state. All websites are systematically analysed by using checklist. In this research checklist is prepared for data collection. Total 51 items are included in checklist. Collected data is represented very carefully in percentile form.

**Data analysis:**
Checklist is used for collection of data. Researcher has tried to represent the data in different level to understand easily by everyone.

**Table no. 1**
**List of sample population**

| Sr. No. | Name of University | Web Address |
|---|---|---|
| 01 | Dr. Babasaheb Ambedkar Training Institute (BARTI) | www.barti.org |
| 02 | (YASHADA) | www.yashada.in |

Data was collected during August 17, 2022 to August 20, 2022 library websites.

**Table No. 2**
**General Library Information**

| Sr. No. | Aspects | Yes | No | Percentage of Yes |
|---|---|---|---|---|
| 01 | About Statement | 2 | 0 | 100 |
| 02 | Working Hours | 1 | 1 | 50 |

| | | | | |
|---|---|---|---|---|
| 03 | Membership Information | 1 | 1 | 50 |
| 04 | Library Rules | 1 | 1 | 50 |
| 05 | Library Sections | 1 | 1 | 50 |
| 06 | Facilities/Services | 1 | 1 | 50 |

Table no. 2 shows that (100%) of library websites are displayed 'about statement' and (50%) of library websites are provided information about, 'working hours', 'membership information', 'library rules', 'library sections', 'facilities and services'.

**Table No. 3**
**Authority**

| Sr. No. | Aspects | Yes | No | Percentage of Yes |
|---|---|---|---|---|
| 01 | Website Updating Date | 1 | 1 | 50 |
| 02 | Maintained Without Any Internal/External Advertisement | 2 | 0 | 100 |
| 03 | Links to Mobile Site | 0 | 2 | 00 |
| 04 | Page Under Construction | 1 | 1 | 50 |
| 05 | Page Title Shows in Top Side | 2 | 0 | 100 |
| 06 | Dead Link | 0 | 2 | 00 |
| 07 | Availability of Home Link in Every Page | 2 | 0 | 100 |
| 08 | Website Index | 1 | 1 | 50 |
| 09 | Site is Larger (more than 4 pages) | 2 | 0 | 100 |
| 10 | Multilingual Information | 0 | 2 | 00 |

Above Table shows that (100%) of the library websites has indicated 'Maintained Without Any Internal/External Advertisement', 'Page Title Appears in the Top', 'Home Link in Every Page', 'Site is Larger (more than 4 pages)'. (50%) of library websites have provided, 'website updating date', 'page under construction', 'website index'. (0%) library websites have not provided information about, 'link to mobile site', 'are there dead link' and 'multilingual information'.

**Table No. 4**
**Information Resources**

| Sr. No. | Type | Yes | No | Percentage of Yes |
|---|---|---|---|---|
| 01 | Books | 0 | 2 | 00 |
| 02 | Print Journals | 0 | 2 | 00 |
| 03 | Electronic Journals | 1 | 1 | 50 |
| 04 | Book Bank | 0 | 2 | 00 |
| 05 | Back Volumes of Journals | 0 | 2 | 00 |
| 06 | Non-Print Media | 0 | 2 | 00 |
| 07 | Full Text e-journals | 1 | 1 | 50 |
| 08 | Bibliographic Database | 0 | 2 | 00 |
| 09 | Open Access Journals | 2 | 0 | 100 |
| 10 | Links to e-books | 0 | 2 | 00 |
| 11 | Licensing Information | 2 | 0 | 100 |
| 12 | Copyright Issue | 2 | 0 | 100 |

Table no. 4 reveals that library resources information, (100%) of information displayed OPAC, licence information, copyright issue. (50%) of information displayed e-journals, full text e-journals. No one can display information about, books, print journals, book bank, back volumes of journals, non-print media, bibliographic database and link toe-books.

**Table No. 5**
**C.A.S.**

| Sr. No. | Type | Yes | No | Percentage of Yes |
|---|---|---|---|---|
| 01 | New Arrivals | 1 | 1 | 50 |
| 02 | News Alert | 1 | 1 | 50 |
| 03 | RSS Feed | 1 | 1 | 50 |
| 04 | Link to SNS | 0 | 2 | 00 |

Table no. 5 shows that, about current awareness services, (50%) of library websites have, 'new arrivals', 'news alert', 'RSS feed'. Library website has not provided 'link to SNS'.

**Table No. 6**
**Website Classification by Design Matter**

| Sr. No. | Design | Yes | No | Percentage of Yes |
|---|---|---|---|---|
| 01 | Graphics | 2 | 0 | 100 |
| 02 | Animations | 1 | 1 | 50 |
| 03 | Site Map | 1 | 1 | 50 |
| 04 | BG & Font Colour Combination | 2 | 0 | 100 |
| 05 | Download Option | 2 | 0 | 100 |
| 06 | Hit Counter | 1 | 1 | 50 |
| 07 | Photo Gallery | 1 | 1 | 50 |
| 08 | Text-only Version | 0 | 2 | 00 |
| 09 | Site Designer | 2 | 0 | 100 |

It is observed from the above Table no.6 that (100%) of library websites have provided 'Graphic in Site', 'BG & Font Colour Combination', 'Download Option', 'Site Designer'. (50%) of library websites have displayed, 'animation', 'Site Map', 'hit counter', 'photo gallery'. (0%) of library websites have 'Text-only Version' and 'site designer'.

**Table No. 7**
**Criteria of Search**

| Sr. No. | Aspects | Yes | No | Percentage of Yes |
|---|---|---|---|---|
| 01 | Facility of Search | 0 | 2 | 00 |
| 02 | Links to External Search Engine | 0 | 2 | 00 |
| 03 | No. of external Links (More than 5) | 2 | 0 | 100 |
| 04 | Web OPAC | 1 | 1 | 50 |
| 05 | A-Z Title List | 0 | 2 | 00 |
| 06 | Publisher Wise List | 0 | 2 | 00 |
| 07 | Subject Wise List | 0 | 2 | 00 |

Table no. 7 shows that (100%) of library websites has provided 'No. of external Links (More than 5)'. (50%) 'Web OPAC'. No one can provide, 'search facility', 'Links to External Search Engine', 'A-Z Title List', 'Publisher Wise List', 'Subject Wise List'.

**Table No. 8**
**Search Engine Retrieval Ranking**

| Sr. No. | Rank | Yes | No | Percentage of Yes |
|---|---|---|---|---|
| 01 | 1st Rank on Google Search | 2 | 0 | 100 |
| 02 | 1st Rank on Yahoo Search | 2 | 0 | 100 |

Above table reveals that all websites in Google and Yahoo search engines provide 1st rank with key word search.

**Table No. 9**
**Website Domain Type**

| Sr. No. | Particulars | .org | .in |
|---|---|---|---|
| 01 | Number | 1 | 1 |
| 02 | Percentage | 50 | 50 |

It is observed from above table, (50%) of websites have domain type '.org' and '.in'.

**Conclusion:**

The present study is based on 51 items checklists responses. It shows both positive and negative facts about the content of the BARTI and YASHADA library websites. Most of the library websites are weak in web-based services. On the basis of the findings of the study, following suggestions will be useful for improvement in the universities library websites.

**Suggestions:**

1. Library websites should provide date of updating.

2. Library websites should display website index.
3. Multilingual information should be provided on library websites.
4. The websites should provide bibliographic database.
5. Library websites should provide RSS feed.
6. Link of social networking site should be provided.
7. Library websites should provide links to external search engines.

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'Journal of Research & Development'
A Multidisciplinary International Level Referred and Peer Reviewed Journal,
Impact Factor-7.265, ISSN: 2230-9578, December 2022, Volume-14 Issue-22

# Significant Impact And Value Orientation On Importance Of Financial Education And Financial Literacy In Present Context

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**DOI-10.5281/zenodo.7524016**

**Abstract:**
The effect of personal finance education on financial knowledge, attitudes, and behavior is a hot topic of discussion, especially in light of more recent research. Financial literacy is low in developed nations, which contributes to the widening wealth gap. Better debt management and more efficient retirement savings are two advantages of raising financial literacy. However, acquiring financial literacy comes at a significant time and financial cost, suggesting that the population's perception of the value of doing so varies. This may make it challenging to plan effective interventions. People have, of course, always been in charge of managing their own finances on a day-to-day basis — deciding how much to set aside for a child's education or to give them a good start in life; how much to spend on a vacation or save for new furniture — but recent developments have made financial education and awareness increasingly crucial for financial well-being. The present research paper highlights the importance of financial education and literacy in present context.

**Keywords:** Financial education and financial literacy, debt management, efficient retirement savings

## Introduction:

Not just for investors, financial education is becoming more and more crucial. For the typical family trying to decide how to balance their budget, buy a home, pay for their children's education, and guarantee an income when the parents retire, it is becoming increasingly important. One example is that consumers now have a wider range of options for borrowing and saving thanks to the increasingly sophisticated financial markets, rather than just selecting between interest rates on two different bank loans or savings plans. At the same time, workers are increasingly taking on more of the risk and responsibility for financial decisions that will have a significant impact on their future, such as pensions, and moving away from employers and the government. The pension issue is especially crucial because as life expectancy rises, people will be able to enjoy retirement for longer periods of time. If a person lacks financial literacy, they will not be able to make the best savings or investment decisions for themselves and may be vulnerable to fraud. However, if people do acquire financial literacy, they will be more likely to save money and to push financial service providers to create products that actually meet their needs. This should have a positive impact on investment levels as well as economic growth. More and more, people are being asked to assume sole accountability and risk for complex saving tasks that were previously at least shared with governments or employers, such as investing for a pension or their children's higher education. But in an ever-more complex financial market, how can individual employees or parents be expected to weigh the risks and make ethical decisions? Even in nations where consumers are generally familiar with financial products like credit cards, mortgage loans, and possibly private savings to "top up" company pension plans, this is still true. It is especially challenging in developing nations where a sizable population of consumers, many of whom have little or no experience with formal financial systems, now have access to financial services due to rapid economic growth. Consumers who are financially literate can ensure that the financial sector effectively contributes to real economic growth and the reduction of poverty in emerging economies. But in more developed economies, financial literacy is also essential to ensure that people save enough money for a comfortable retirement while avoiding excessive debt that could lead to bankruptcies and foreclosures. The information on consumer financial literacy is concerning for two reasons: first, most people do not have the necessary financial background or understanding to successfully navigate the complex market of today; second, most people mistakenly believe that they are much more financially literate than they actually are. Everyone should be knowledgeable about financial literacy in order to survive the complex financial world because it is just as crucial a skill as reading, writing, and math. However, research indicates that the United States has low financial literacy levels, particularly for those with lower incomes and educational levels (Lusardi & Mitchell, 2014). According to Lusardi, Mitchell, and Curto (2012), college students had greater financial literacy than students in high school. Additionally, Monticone (2010) discovered that those with higher incomes were more likely to learn about finances on their own, whereas those with lower incomes either found it too expensive or lacked the same incentives. Therefore, it is particularly crucial to estimate the effects of financial education on groups that research suggests have low levels of financial literacy in order to reduce long-term financial problems. Lack of financial literacy can lead to issues such as difficulty managing personal debt and student loans, low savings rates (Bernheim, Garrett, & Maki, 2001), and poor credit card usage habits that have long-lasting negative effects (Council for Economic Education, 2016; Lusardi & Mitchell, 2014) (Borden, Lee, Serido, & Collins, 2008). According to Lusardi and Mitchell (2014), if people were more financially literate, financial issues could be avoided. Numerous education programs have been developed to improve financial literacy as a result of the pervasiveness of personal finance issues and the value placed on it. Few studies for younger children were conducted before 2004, but many programs were developed between 2004 and 2008 (the study's focus period), according to McCormick's 2009 review. According to this study, adult and community-based financial education was still relatively new, and there was little information available. Financial education has been given even more attention since 2008 at all levels. For instance, personal finance standards, courses, or exams are included in many high schools across the country (Council for Economic Education, 2016); colleges provide credit management seminars for students; and businesses provide workshops for staff (Clark, Morrill, & Allen, 2012; Kim, 2016). The effects of financial education on financial literacy have been examined in earlier studies. Financial education, according to a recent study by Xiao and O'Neill (2016), improved several different financial literacy measures, including a subjective measure, an objective measure, financial behaviors, perceived financial literacy, and an index measure. The focus of this study is on how financial education is related to financial literacy for those with lower levels of education and income, which is the main distinction between it and previous studies. This study adds to the body of knowledge by estimating how financial education provided in high school, college, through an employer, or any combination of the three, affects a person's financial literacy score. It focuses on individuals with lower levels of education and income. The dependent variable in this study is a person's financial literacy score, while the independent variables are their demographics and level of financial education. The key findings point to a positive correlation between financial literacy scores and education in this area. The findings also demonstrate that those with lower incomes and education levels are more impacted by financial education. It seems that some proponents of financial literacy have a steadfast belief that having financial literacy education in schools is advantageous and that having higher literacy levels results in better economic decision-making (Hastings et al., 2013). Numerous studies use financial knowledge as a measure of financial literacy in the vast body of literature that examines this topic. A thorough review of the literature by Huston (2010) revealed that 47% of the studies used the terms "financial literacy" and "financial knowledge" interchangeably. However, financial literacy goes beyond knowledge; it also involves understanding and applying knowledge in all facets of life (Huston, 2010). Other elements like self-control and cognitive bias family interaction Institutions, the community, and peers have an impact on people's financial wellbeing (Huston, 2010). The degree of financial literacy of a person is a crucial determinant of that person's capacity to make financial decisions. Financial literacy is defined by the Organisation for Economic Co-operation and Development (OECD) as having the knowledge and understanding of financial concepts and risks as well as the skills, drive, and confidence to put that knowledge and understanding to use in order to make wise decisions in a variety of financial situations, enhance one's own and society's financial well-being, and be able to participate in the economy. Financial literacy thus encompasses both financial knowledge and behavior.

**Literature Review:**

Prior studies have shown that many people lack what are considered to be "basic" personal finance knowledge and skills, which puts them at risk for future financial decisions and outcomes (Campbell, 2006; Lusardi et al., 2010; Lusardi & Tufano, 2015). Knowledge of risky assets (such as the distinction between stocks and bonds), time value of money concepts, and consumer loans are among the fundamentals of personal finance (Huston, 2010; Lusardi et al., 2010; Van Rooij et al., 2011). Our society as a whole is lacking in financial literacy. Campbell (2006), for instance, emphasized that many households routinely make bad financial decisions. He offered proof that there is little stock market participation among American households. Due to households' preference for investing in employer stocks and local or well-known companies, many individual portfolios are under-diversified. Many people sell assets that have increased in value while holding onto assets that have decreased in value, even when future returns are still expected to be the same, and fail to refinance a fixed-rate mortgage when mortgage rates have dropped. Other notable blunders in household finances can be found at all planning levels. For instance, buying whole life insurance rather than a more cost-effective combination of term life insurance (Anagol et al., 2017). According to Gross and Souleles (2002), many people have high-interest credit card debt while also maintaining a balance in a low-interest checking account. According to Amromin et al. (2007), many households prefer to pay off their mortgages more quickly than to make matching contributions to tax-deferred savings accounts. Employees who were over age 5912 and qualified for an employer match with immediate vesting and penalty-free withdrawals were studied by Choi et al. (2011). In order to receive the full employer match, 36% of these employees either did not participate in the program or made contributions that were insufficient. As a result, they missed out on free money. Henager and Cude (2016) did discover a favorable correlation between financial literacy and having a retirement plan, though, in more recent research. It is therefore of great interest to learn how financial education can lessen common financial errors. Given that it is unlikely that the typical high school student will have access to credit, a retirement plan, or resources to invest in the financial markets, the question of whether financial education should be taught in high school is still up for debate. Numerous studies have examined how high school financial education affects students' behavior. According to Danes et al. (1999), a high school financial planning curriculum improves students' financial knowledge, behavior, and self-efficacy both right away and for a few months after they complete it. In states where consumer financial education is required for high school students, Bernheim et al. (2001) discovered that these students were more likely to save and have a higher net worth as adults. Similar findings were made by Tennyson and Nguyen (2001), who found that high school students in states with specific requirements for financial education coursework performed noticeably better on a personal finance test than students in states with either a general mandate or no mandate. In their 2010 study of the effects of high school financial education programs on students' understanding of personal finance, Walstad et al. discovered that regardless of the course in which the curriculum was taught, students' test scores rose. The use of credit cards was examined by Brown et al. (2014) in three states that mandate high school students take a course in personal finance. They discovered that compared to students in the control states, students enrolled in school after the requirement for financial education had better credit ratings and lower relative delinquency rates. Financial education increases stock market participation and lowers the likelihood of unfavorable debt-related outcomes, according to research by Cole et al. (2012). In their 2015 investigation of the link between stock market participation and financial literacy, Almenberg and Dreber discovered gender differences. With varying degrees of success, several studies have looked at the relationship between the financial education provided in college and subsequent behavior.

For instance, Robb and Sharpe (2009) found no significant difference between students who passed a personal finance course and students who did not take a personal finance course with regard to revolving credit card debt. They emphasized that graduates of the personal finance course were probably going to have higher balances. A more encouraging finding was made by Peng et al. (2007), who discovered that graduates from a significant Midwestern university who took a personal finance course showed improved investment knowledge. According to Goetz et al. (2011), college students who had taken a personal finance course were more receptive to learning about personal finance in other educational settings. According to Lyons' (2004) research, college students who took financial education courses had a lower propensity to use credit in risky ways. More recently, Britt et al. (2015) found an increase in financial knowledge among college students but no change in financial behavior after examining the results of peer-based financial counseling. The impact of financial education on behavior is influenced by psychological characteristics, according to Fernandes et al. (2014), which lessens the overall impact of financial education on behavior. We also contend that if financial education is put into practice quickly, the effect on behavior will be more pronounced. Focusing on millennials, Kim et al. (2019) note the potential bias suggested by Fernandes et al. while also finding a positive relationship between financial education and subsequent long-term financial decision-making (Fernandes and others (2014). Financial well-being is a result of financial education, according to Xiao and Porto (2017). Researchers are also interested in the impact of workplace financial education on financial behavior. According to Kim et al. (2005), attending workshops on financial literacy was associated favorably with both employees' and their spouses' contributions to retirement savings plans. According to Joo and Grable's research from 2005, people who had access to financial education in the workplace were more likely to participate in a retirement savings program, which had a positive impact on retirement confidence. The relationship between financial literacy and the effectiveness of retirement savings plans was investigated by Clark et al. in 2017. They discovered that employees with greater financial knowledge had annual risk-adjusted expected returns that were, on average, 130 basis points higher than those with less financial knowledge. Wagner (2019), who concentrated on people with lower incomes and less education, looked into the effects of financial education through a variety of channels, including high school, college, and the workplace, in order to determine how it affected someone's financial literacy score. The researcher discovered that people who had any kind of financial education were more likely to have higher financial literacy scores than people who had none. Numerous authors have also looked into receiving financial education at home. One of the first researchers to suggest that financial knowledge transfer frequently occurs in the home (parent to child) as opposed to only coming from sources outside the home was Clarke et al. (2005). According to Shim et al. (2010, 2015) young adults' current financial learning experience, attitude, and behavior were significantly influenced by the financial education their parents gave them when they were adolescents. Financial socialization, which takes into account the combined experience of home, school, and work experience on adolescent money management, has produced conflicting results, according to Grohmann et al. (2015). However, we discovered that two major informational sources families and schools have a significant and positive impact on financial literacy. According to Tang et al. (2015), parental influence was positively correlated with prudent financial behavior. They also looked at how gender influenced behavior, finding that women's financial behavior was improved more than men's by parental influence and financial literacy. Tang (2017) found that the development of general self-control skills has an impact on children's financial behavior both directly and indirectly. LeBaron et al (2020) .'s study of the transmission of financial knowledge from parents to children during childhood discovered that these people later on in life as adults displayed a greater level of sound financial behaviors. These findings continue worldwide, demonstrating the critical importance of parental influence on children's financial education and knowledge. Using the Financial Literacy Assessment from the Programme for International

Student Assessment (PISA) of the Organization for Economic Co-operation and Development (OECD), Chambers et al. (2019) discovered that among high school students, a mother's presence in the home had a greater impact on the household's financial literacy. There are some restrictions when it comes to studying financial education. In their 2014 article, Fernandes et al. discussed the problems with earlier studies on personal finance education. The researchers claimed that "measured" interventions, such as financial knowledge surveys, have a greater impact on financial outcomes than "manipulated" interventions, such as education. They made the point that psychological and behavioral traits, such as self-control and time preference/delayed gratification, are examples of omitted variables that lessen the impact of education-related interventions. Furthermore, Meier and Sprenger's findings from 2007 indicated that time preference has a significant impact on people's behavior, citing the fact that respondents with lower time preferences self-select into financial education programs. Although it is difficult to fully isolate the effects of education on financial behavior, this research study aims to expand the conversation about financial capability and advance the idea of effectively timing educational strategies. Numerous studies have emphasized the value of timing, or teaching about money at "teachable moments," but none have looked into the special and cumulative effects of learning about money in high school, college, the workplace, and at home.

**How financially literate are we?**

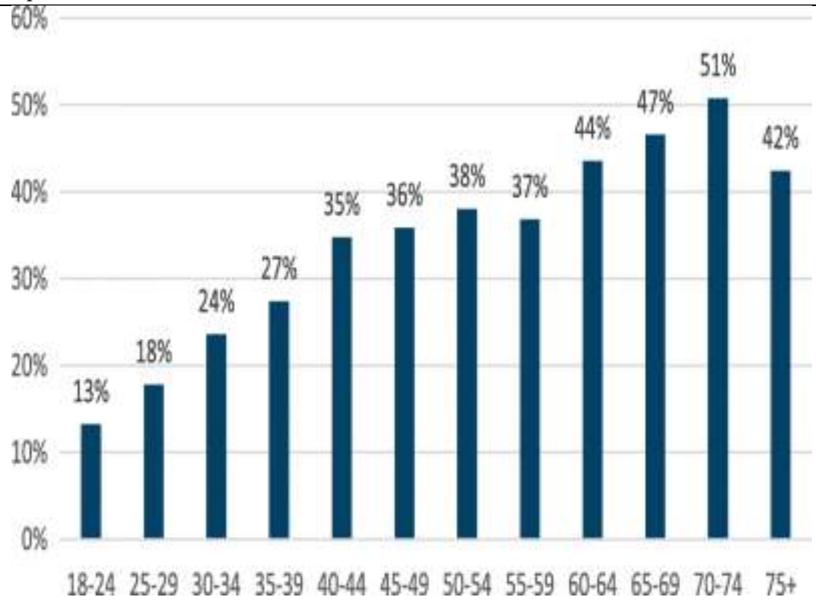
The majority of nations, including developed nations, have low levels of financial literacy, according to research done for the OECD's study on financial education. While surveys in the US and Korea revealed that high school students failed a test meant to assess students' ability to choose and manage a credit card or save for retirement, 71% of adults in Japan did not know anything about investing in stocks and bonds. Perhaps more concerning, consumers frequently exaggerate their knowledge. In an Australian study, 67% of participants claimed to understand the idea of compound interest, but only 28% were able to use the idea to solve a problem. Governments must convince their citizens that financial education is necessary before they can even begin to implement it. The evidence suggests that highly educated consumers with high incomes can be just as uninformed about financial matters as less educated, lower income consumers. Financial literacy levels typically vary according to education and income levels. Countries are already offering a range of financial education programs, from Web sites and pamphlets or brochures to training sessions and media campaigns, as they are becoming more and more aware of the value of financial education. They address topics like credit, insurance, investing, and saving for retirement. But getting people interested in financial education is not always simple. Choosing the best investment for a retirement savings plan, according to survey respondents in Canada, is more stressful than going to the dentist. It is difficult and expensive for governments to find ways to assess whether financial education has succeeded in changing consumer behavior or increasing consumer awareness, so not all programs have been evaluated. However, programs have been shown to be successful when put through evaluation. When employers provide financial education programs, whether in the form of brochures or seminars, workers' participation in 401(k) retirement savings plans funded by employee and employer contributions rises, according to research from the United States. Mortgage counseling has been found to be effective in lowering the risk of mortgage default before borrowers accept their loan. Consumers who participate in one-on-one financial counseling sessions have lower debt and fewer delinquencies. Financial education is crucial, but it is only one pillar of a sound financial strategy that will increase access to financial services and financial literacy. The consumer protection and financial institution regulation that are essential components of sound financial policy can never be replaced by financial education. Increasing access to financial markets and services should go hand in hand with improving financial education. Many emerging economies struggle with access to financial services, as do important groups in OECD nations like minorities or low-income consumers without bank accounts.

**What more should be done?**

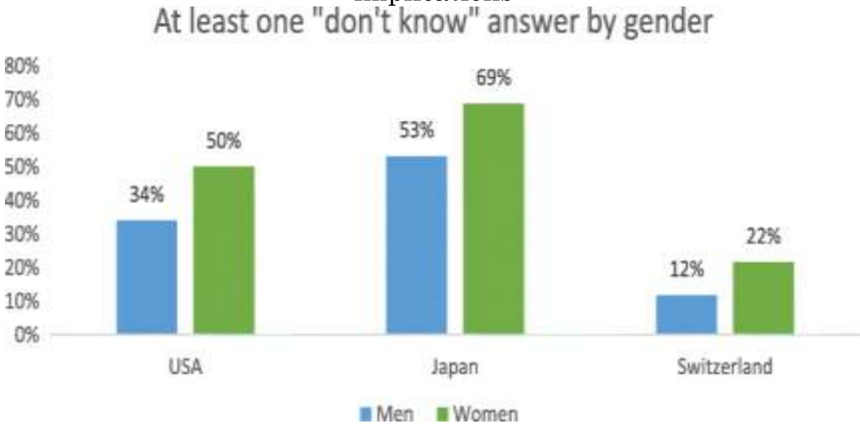
Although the recommendations of the OECD are a start, governments are clearly aware of the need to increase financial literacy. Convincing consumers that they require financial education and providing them with access to it are important future factors. Better financial education in schools is also crucial. If today's graduates are to successfully manage their personal finances throughout their lives, they will need to be much more financially literate than even their parents were. It is necessary to further define and promote the role that financial institutions play in providing financial education to both their own staff and clients. At both the international and national levels, more knowledge is required regarding good policies, procedures, and strategies for fostering access to financial services. Sharing knowledge about positive experiences can be beneficial for everyone. Governments must learn more about what consumers need in terms of financial education at different stages of their lives if they hope to win them over. Governments must learn how to draw in the attention of people who are preoccupied with their jobs and families. The method of delivering this education is also crucial. Governments must devote time and resources to evaluating financial education programs because it is clear that more work needs to be done to develop ways to gauge their success. Particularly in the areas of insurance and retirement savings, the OECD is intensifying its work on financial education. The importance of financial education in raising consumers' awareness and comprehension of insurance issues, including the advantages of insurance coverage, will be more thoroughly examined. It will also emphasize the function of financial literacy in defined benefit and defined contribution pension plans, as well as the creation of suitable guidelines for financial literacy for retirement savings.

**Does financial literacy matter?**

Financial instruments like payday loans, pawn shops, and rent-to-own stores that have extremely high interest rates are among the alternative financial services that have grown in importance. In addition, people's responsibility for personal financial planning, as well as for saving, investing, and spending money over the course of their lifetime, is growing as a result of the shifting economic landscape. Not only the asset side of household balance sheets, but also the liability side, has undergone changes. For instance, many Americans nearing retirement carry significantly more debt than did earlier generations (Lusardi, Mitchell, and Oggero, 2018). Overall, people are living longer, making a lot more financial decisions throughout their lifetimes, and having access to a wide range of new financial products. These patterns, along with the widespread lack of financial literacy, particularly among vulnerable population groups, suggest that policymakers should make improving financial literacy a top priority. The influence of financial literacy on people's decisions and financial behavior is amply supported by the available data. For instance, it has been demonstrated that financial literacy has an impact on borrowing and debt management as well as behavior related to saving and investing. Empirically, those who are financially literate are more likely to amass wealth (Lusardi and Mitchell, 2014). There are a number of reasons why greater financial literacy leads to greater wealth. Numerous studies have shown that people with higher financial literacy are more likely to make retirement plans. This is probably because they are more likely to understand the value of compound interest and have better math skills. The Flat World project found that in Germany, the USA, Japan, and Sweden, correctly answering one more financial question is associated with a 3–4 percentage point higher likelihood of planning for retirement. The Netherlands is where financial literacy is found to have the biggest an impact; there, knowing the correct response to one more financial literacy question is linked to a 10% higher likelihood of planning (Mitchell and Lusardi, 2015). Empirically, planning is a very strong predictor of wealth; those who plan have two to three times as much wealth as those who do not plan when they are close to retirement (Lusardi and Mitchell, 2011b).




Above image showing Financial Literacy and the need for financial education: evidence and implications




Above image showing financial literacy and the need for financial education: evidence and implications

**Delegation and nudges:**

People being encouraged to delegate their financial decisions to other agents is one solution suggested to address the problem of widespread financial illiteracy. Governments, for example, have frequently "intermediated" population saving decisions in the past in a variety of contexts, such as by mandating public pensions. Mandatory occupational or company-based pensions, where employees must work for a company their entire career in order to receive the retirement pension benefit, are still in place in many nations. The fact that workers with shorter life expectancies, such as farmers or coal miners, receive lower returns on their contributions than, say, lawyers or university professors, is a drawback of mandatory participation in defined benefit plans. The ability of governments and employers to continue using the intermediated saving model has recently decreased due to changes in the labor and financial markets. Workers today have very different personal circumstances than those of previous generations, and labor market mobility is on the rise. As a result, determining how much money to set aside for retirement is difficult, and creating customized savings plans is necessary for success. When workers are well-equipped to make wise decisions, taking charge of their own savings can improve welfare. However, those who are truly unwilling to make their own decisions can still delegate saving and investment decisions to financial advisors. Delegation, however, cannot completely replace financial literacy because of potential conflicts of interest between the advisor and the employee. A 2012 study provides a sobering example, demonstrating how financial advisors encouraged their clients' prejudices and promoted managed funds with higher fees, leading to worse outcomes for the clients. Other authors have suggested that "nudge" interventions, also known as "behavioral framing," can aid in overcoming financial illiteracy. These interventions have been shown to be successful in addressing well-known issues like procrastination and present bias, which is the tendency to overstate the present and underestimate the future (i.e. delaying important decisions). For instance, enrolling employees automatically in a retirement savings plan significantly increases savings, and while employees are free to opt out if they so choose, evidence suggests that few do. The Canadian province of Quebec recently implemented a savings program that mandated employers without pension plans to provide a voluntary savings program that automatically enrolled savers in Registered Retirement Savings Plans (RRSPs), which are similar to US 401(k) plans. Since many people are passive savers, a program like this is likely to increase participant savings, but it is still unclear whether this will improve overall welfare. This uncertainty arises from the fact that increasing savings may not be the best course of action for all people, and that different workers' best investment portfolios may differ. Additionally, because contributions are typically set at a low rate, typically around 3%, saving may not be sufficient or high enough to ensure a secure retirement.

**Effectiveness of financial education:**

Education and experience are the two ways that skills are learned, but many (though not all) educational programs have been shown to be successful at imparting new skills. The question of whether financial education is effective at boosting financial literacy for those who have too little of it is similar to that of whether it is useful or effective. To properly respond to this query, one must carefully consider the targeting, evaluation, and design of such programs. Establishing causality is essential in any policy question. Giving employees financial education may not make much of a difference if experience such as learning-by-doing drives improvements in financial literacy. Instead, one might suggest that employees purchase stocks so they can eventually become familiar with compound interest and diversification. But given that so many people, including many with investment experience, are unable to respond to the Big Three questions, this strategy is implausible. On the other hand, when financial literacy improves financial outcomes, the recommended course of action is to offer affordable financial education. The most recent literature offers more convincing evidence in favor of financial literacy training, whereas some reviews offered conflicting evidence of program effectiveness.

**Conclusion:**

A substantial body of research from the past 20 years has revealed that many countries have relatively low levels of financial literacy and that this level is correlated with better financial outcomes. The spread of wealth inequality is also largely influenced by financial literacy, and recent research on the impact of financial education indicates that it has beneficial effects. The population's need for financial education varies because there are various advantages and disadvantages to learning new things. Therefore, policymakers should consider the costs and benefits for various socioeconomic groups before aiming for universally high levels of financial literacy. They shouldn't regard behavioral interventions like defaults as pure replacements for financial literacy either. These interventions may be effective at addressing behavioral biases, but they can only be relied upon to produce results that will improve welfare in a society where workers are financially literate. The creation of targeted education programs should be encouraged, and policymakers should pay close attention to how well these programs are evaluated using cutting-edge techniques like randomized controlled trials. A new set of challenges, characterized in particular by increased financial responsibility, are presented to workers as a result of significant changes in the labor and financial markets. In order to address these issues, policymakers should pay close attention to people's capacity for complex financial decision-making and facilitate easy access to educational opportunities.

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'Journal of Research & Development'
A Multidisciplinary International Level Referred and Peer Reviewed Journal,
Impact Factor-7.265, ISSN: 2230-9578, December 2022, Volume-14 Issue-22

# Virtual Environment For Global Education: Major Possibilities And Possible Realization

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**Abstract**:
The current global education system, which is a crucial area for future IT, has undoubtedly encouraged developers to offer different learning systems at low cost. The learning that is presented through a combination of pedagogical technologies and integrated information, in a process of interaction between subjects and objects as virtual educational resources, is known as virtual learning in higher education. Virtual universities typically share information in large, extremely dynamic network-based environments, making formal accessing the resources in a secure manner a crucial and challenging challenge. A lot of users can collaborate and communicate in a variety of ways in interactive cyberspaces that serve as virtual environments for education, research, and daily life. They can create virtual objects like books, offices, fictional people, chalkboards, and more. Additionally, virtual environments offer the best support for information manipulation, storage, and retrieval. Virtual learning interactions are defined as a collection of fields of human activity that are dialectically connected (emotional, intellectual, figurative, cultural and social). The peculiar connection between high-quality education and ESD has shaped public perceptions of high-quality education. The Dakar Framework for Action - Education for All (UNESCO, 2000) and the Millennium Development Goals both focused on measurable learning outcomes, national standards, and competencies as the main components of quality education. The ESD perspective on quality education, on the other hand, places a focus on developing learners' skills and values with an emphasis on using them to address global sustainability challenges. The main issues discussed in this article are the use of virtual educational resources, their potential for adaptation to student subjectivity, and their implementation within the framework of university education. Virtual learning is regarded as a key element of online education. Virtual education can be thought of as an educational environment or virtual space where participants in the educational process can interact using technology.
**Keywords**: Virtual environment, virtual learning, pedagogical technologies, cyberspace, information storage, collaborate

**Introduction**:
As one might expect, in their efforts to reimagine teaching and learning, many learning environments have turned to technology. The use of technology in education has long been a major area of concern, but as our educational system undergoes rapid change, the relationship between technology and education is taking on a profoundly new meaning. New and emerging technologies are forcing a rethinking of teaching and learning while also serving as catalysts for change and innovation. A few of the skills required for all students to be successfully prepared for 21st century citizenship include creativity, global awareness, collaborative problem-solving, and self-directed learning. The traditional educational models that have evolved over the past century are simply not adequate for achieving these goals, as many educational leaders are finding out. Teachers have been forced to rethink their approaches to teaching, learning, and the environments created to support these as a result of the learning sciences' significant advancements occurring at the same time as the outside world was changing. Not to mention, substantial advancements in educational technology have given students compelling new ways to engage with a range of materials and activities in their own self-directed learning experiences. A chance to reevaluate, re-imagines, and re-invents learning environments capable of successfully preparing each individual for life-long learning is presented by the convergence of these three events. Students have the freedom to recognize their individual talents and potentials in a good educational system. In this way, Forte explains, it's crucial to create a new classroom environment where questioning, thinking, and imagination are encouraged but not constrained in order to give students the freedom to learn. In this regard, education ought to encourage students to collaborate and pose original questions about concepts and problems from

a variety of academic disciplines. As imaginative thinkers, they make an effort to explore different possibilities and think creatively. Such a strategy is necessary for a strong academic foundation and for improving students' intelligence, which includes "soft skills" like comprehension, empathy, and communication abilities. Students with various primary learning styles can comprehend information intelligibly by using a variety of learning resources and learning materials.

**Drive of technology for school change:**

Systems of education undoubtedly work to advance and better the technological revolution. Due to a number of important factors, most educators and education stakeholders should consider the expanding implications and relevance of technology and technology-based school innovations. These important factors are driving some of the most significant technological implications may include: In the process of change, technology can perform several key functions, such as opening up new opportunities that can improve teaching and learning processes, especially with the capability of tailoring instruction to the needs of each individual learner, which is strongly supported by learning sciences. Technology as such is an essential and integral component of gaining access to higher order competencies, also known as 21st century skills, which are crucial for being productive in today's society. The ability to use technology effectively is one of the fundamental skills for adult life, and those who lack it may experience a new type of digital divide that could limit their ability to thrive and function in the new knowledge economy.

To support educational objectives and ensure the freedom of the teaching and learning process, current educational systems must adopt new methods, strategies, and technologies.

The New Millennium, Learners (NML), which describes the fundamental nature of learners in the modern world, has over the past few years contributed to fundamental elements. Students today, who are more and more "connected," are constantly surrounded by a constellation of digital devices. Additionally, the lives of new millennium learners are so reliant on technology that they would not be able to engage in their social and cultural practices as easily as they do if digital media were not accessible to them 24/7.

But according to today's educational implications, students not only access, create, manage, and share knowledge in radically different ways than their teachers do quite frequently, but they also have radically different expectations for what a quality learning experience should look like, including the environment in which it should take place and the part that technology should play.

**Use of technology in Education and the new digital divide**:

Expecting widespread use of creative practices in education is a normal expectation given the benefits of creativity for various people at various levels. By defining concepts that are particularly significant in their eyes, creative educational practices should assist students in building their knowledge and, in the process, strengthen their sense of identity and individuality. The old digital divide may have been replaced with a new one—those who can develop the necessary ICT skills, often outside of school—because most schools have computers and internet access, but the disparity between school and home use is enormous. The potential of a virtual environment for a global education model should be based on the development of the individual and should be able to encourage flexibility, individuality, and personality development toward the following:

Tacking major barriers to inclusion

Promoting achievement

Creative and original thinking in virtual environment

Intelligent decision making capability

Improving students relationship with teachers

Acquisition of knowledge for resolving problems

Adapting flexibly to new situations

Learner-centered pedagogy which is focused on individual learners, their perspectives, experiences, backgrounds, talents, capacities, interests as well as needs with a focus on learning

**Technology evolving learning environments**:

For current schools operating in established systems—which are inherently constrained by established policies and structures—meeting the challenge and opportunity can be quite challenging. These schools' desire to implement dramatic changes in practice may make new technologies and innovations crucial levers for incremental changes that may eventually result in more significant changes. Some of the web-based innovations that have spread widely throughout our world's digital culture's larger curricular frameworks and programs, and which are frequently free and simple to access, fit right in. What we refer to as "first-order" innovations are frequently used in technology-rich learning environments with the idea that combining many of these tools will result in a markedly different educational environment. Other technologies, which are more disruptive innovations, are only now beginning to realize their full potential as they emerge on the periphery of the educational landscape.

**Innovation in education: the sense of urgency:**

Education innovation is a hotly debated topic. Speaking with education ministers gives one the immediate impression that teachers are very resistant to change and that education systems as a whole are very reluctant to innovate. One of the most conservative social structures and areas of government policy is occasionally thought to be education. However, speaking with teachers gives one the impression that too many changes are being forced upon them without adequate consultation or the prerequisites for successfully implementing change. Innovative change has sometimes been implemented in nations without the necessary prior testing, experimentation, and evaluation. We shouldn't let the controversy distract us from the facts. Furthermore, the evidence shows that education systems are facing very serious issues that, if not addressed, could pose a serious risk to future economic growth, social advancement, and general well-being in addition to serious risks to education itself. Education systems have grown significantly since the middle of the 20th century, and human populations have never been better educated than they are now. With the belief that education is a necessary component of modernization and progress, emerging economies and developing nations are now also relentlessly expanding their educational systems. Indeed, the advantages of continuing education for both individuals and societies are still very impressive. However, despite the fact that many policymakers might view the continued growth in numbers as the best course of action, a closer examination of the data shows that this could also put us in danger.

**Linking education, creativity and entrepreneurship:**

An entrepreneur is a social change agent who creates jobs for both themselves and other people. As a result, it's important to focus on enhancing entrepreneurs' skills and their education, which should raise their level of competency. Given the significance of education for entrepreneurs, it is now clear that entrepreneurship is one of the sciences with the fastest growth in undergraduate curricula in the United States and around the world. From 104 in 1975 to over 720 in 2015, the number of formal entrepreneurship programs (majors, minors, and certificates) has more than quadrupled in the last three decades. The growth of entrepreneurship courses has been exponential. Because creative thinking is crucial to the development of business ideas and is required at every stage of business development and execution, the concept of creativity is one that is frequently discussed in relation to entrepreneurship. When we discuss creativity, various definitions come to mind. However, creativity is typically described as "the generation of original ideas that are pertinent and appropriate to the situation." It entails breaking free from preconceived notions and ideas in order to discover fresh angles and approaches to problems. Increasing participation in the STEM fields has traditionally been the main goal of education policies designed to promote innovation. But recently, a broader perspective on innovation has come into existence, one that acknowledges the contribution of a wider range of abilities and disciplines. Government policy needs to take a broad view of the competencies used in the innovation process, even though STEM specialists are unquestionably important for some types of innovation, particularly technological innovation.

**Theorizing quality assurance in VLEs and e-learning**

The idea of teaching quality is a result of higher education becoming more standardized and consumerized. However, the idea of quality assurance in VLEs and e-learning is constantly changing, very flexible, and widely accepted. Like "freedom" or "justice," quality is a nebulous concept that is intuitively understood but challenging to define. Due to its ambiguous characteristics, the concept is easily understood. The majority of academics believe that quality is a highly ephemeral, slippery, dynamic, multidimensional, and relative concept. There has been much iteration of what good quality means throughout the history of quality assurance. We must be aware that the ideas of "quality" and "quality assurance" are not without controversy. In order to promote entrepreneurial skills, school-level entrepreneurship education frequently uses problem-solving exercises and contextual learning based on interactive projects and games. In contrast, entrepreneurship education for young adults and students in upper secondary schools tends to focus more on imparting knowledge and honing the practical skills and knowledge required to run a business.

**Opportunities & Challenges of evolving, transforming and reinventing learning environments:**

According to their current context, goals, future vision, etc., each learning environment that seeks to bring about change will probably be better suited for one approach compared to the others because each of these approaches is very different and brings its own opportunities, benefits, costs, and challenges to a given situation. Since this is the least disruptive of the approaches, learning environments that seek to evolve by integrating or implementing new technologies and technology-based pedagogies with existing ones typically encounter less resistance from the existing system. The evolution approach enables each professional member of the staff to identify on ramps to new technologies in a way that is most convenient and accessible to them because the professional staff in a given context typically has a range of aptitude and comfort levels with new technologies and approaches.

**New trends and issues in business and management education:**

**Role of B Schools:**

Business schools should emphasize functional specialization as well as the finer points of general management so that students can become experts in the field. Indian business schools need to reinvent themselves in light of the current economic climate, as well as redesign their academic programs to prepare students for those challenges.

**Digital Learning:**

We live in a digital age, so creating a technology-rich learning environment is still important even if none of these advantages of utilizing technology-rich instruction were true. The digital transformation is a never-ending tidal wave that is transforming every aspect of our lives, including the way we work, play, and communicate. This is not only the world in which our students are currently living, but it will also continue to develop, and the world in which they will live in the future will be digital in ways we can't even begin to fathom. Today's classrooms must at least in part be digital in order to engage students in learning processes that mirror their daily lives and to give them access to the tools and operating systems that permeate our society. The pedagogies and learning experiences that have been so far described connect with a variety of cognitive abilities and capacities, but also with digital literacy, which helps students develop crucial abilities for interacting with, consuming, and creating digital media.

**Conclusion and future Directions**:

Any system's chosen trajectory will need to be created and modified for its particular context, objectives, and visions. Even though the future is never certain, educational systems can have faith in the direction their generated pathway is taking if it leads to the kinds of learning that learning sciences research has shown to be effective. Technology can be a tool for systemic change in the design of the learning environment, but it can also have a micro impact on teaching and learning by generating vastly different learning experiences. The information delivered through this channel is therefore of utmost importance. Content materials like simulations, animations, and digital textbooks, also referred to as digital learning resources (DLR), have advanced significantly over the past few decades. However, we still need to develop and benchmark DLR and how they affect learning. Therefore, it is necessary to redesign the educational system and programs for women's entrepreneurship. Based on their entrepreneurial experiences, they must develop multidimensional relationships between the course concepts and the community. As a result, engaging in creative and interactive learning should open up entirely new horizons for knowledge acquisition. The person who creates something original and turns it into an entrepreneurial activity benefits from the innovative personality development offered by this active learning approach.

We cannot wait for the obstacles and difficulties in the way of this work to disappear because there is not a perfect storm on the horizon that will make it absolutely clear the way forward. The truth is that there isn't a single, ideal approach that works in every learning environment. As long as obstacles exist, there will also be failures. The key is to embrace failures and use them as learning opportunities to recalibrate, to always be on the lookout for those barriers and plan for them as best you can, and to engage your learners on the journey of developing digital, technologically advanced virtual learning environments.

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'Journal of Research & Development'
A Multidisciplinary International Level Referred and Peer Reviewed Journal,
Impact Factor-7.265, ISSN: 2230-9578, December 2022, Volume-14 Issue-22

# A Research Paper on Introduction of Psychology in Industry

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**DOI-10.5281/zenodo.7524150**

**Abstract**

When you learn what industrial organizational psychologists study, you'll understand why this branch of psychology is important. You might even decide to choose this specialty when earning your psychology degree or choosing a job! Industrial-organizational psychology studies how individuals behave and cooperate in work settings. Social psychology studies how the behavior of people is influenced by the presence or opinion of others (Kuther & Morgan, 2012). Bachelor's, master's, and doctoral degree holders' are offered many employment opportunities due to the high applicability of these spheres of psychology. The practical value of industrial-organizational and social psychology may be explained by the fact that human behavior determines everything that is connected with communication and work performance.

**Keywords:**
Industrial Psychology, healthy work environment, Mental Health, Human Relations

**Introduction:**

Industrial psychologists apply the theories and principles of psychology to the workplace in an attempt to "enhance the dignity and performance of human beings, and the organizations they work in, by advancing the science and knowledge of human behavior" (Rucci, 2008, p. 17).

In turn, a practitioner adopts various principles and theories, including (Aamodt, 2010):

- *Social learning theory* to build training and development programs and incentive plans
- *Social psychology* to create working groups to understand and reduce employee conflict
- *Motivational and emotional theories* to meet the psychological needs of employees and increase their satisfaction at work

While industrial psychologists are engaged in areas similar to human resource managers, they often differ in techniques and rationale. For example, industrial psychologists rely on psychological testing, behavioral interviews, and work data. On the other hand, human resources departments typically adopt unstructured interviews to progress staff selection and promotion (Aamodt, 2010).

**The Importance Of Industrial Psychology In The Workplace:**

A person considering a degree or career in psychology may wonder, "Why is industrial-organizational psychology important?" While other specialties of psychology delve into a particular person's personality and mental health issues that they are facing, industrial and organizational psychology (IO) takes a somewhat different approach. IO psychology professionals assess and improve individual, group, and organizational dynamics in the work environment. They can recommend strategies to improve organizational structure and human relations. They use their training in psychological principles to create:

- a healthy work environment
- increase employee satisfaction
- develop new employee training

Having a psychology professional in the organization can also improve employee productivity. When you learn what industrial organizational psychologists study, you'll understand why this branch of psychology is important. You might even decide to choose this specialty when earning your psychology degree or choosing a job!

**Nature Of Industrial Psychology:**

Mr. Arthur Stephenson, of the National Institute of Industrial Psychology, read a paper on some observations on accidents in industry. Although one must not belittle the success of mechanical safeguards, yet 90 per cent. of present-day accidents are to be accounted for as failures on the part of the human subject. The U.S. Federal Board for Vocational Education gives many examples of efficient safety work in various industries, but only one-third of the reductions in the personnel sustaining accidents has been effected by mechanical safeguards : twothirds have been accomplished through organisation and education. Mr. Davis, Secretary of Labour, states that the fatal industrial accidents in the U.S.A. probably exceed 23,000 per annum and non-fatal accidents 2f millions, and he is advised by experts that 85 per cent. of these are preventable. In Great Britain there are about 1200 fatal accidents per annum in factories and workshops, and another 1200 in coal mines and quarries. Non-fatal accidents of sufficient severity to cause disablement for a week or more number I2o,ooo a year in factories, and 2oo,ooo a year in coal mines. The National Institute of Industrial Psychology, so NO.

The National Institute of Industrial Psychology, sofar back as 1922, recommended preliminary surface instruction of youths entering the mine and applied a scheme of training. Mr. Stephenson described an experiment where learners were trained in an industrial process along certain lines. Some of the learners were · raw novices while others had had previous experience. Periodical tests of efficiency were made and those who proved incapable of profiting by instructions were discharged. After the scheme had been in operation for ro months the accident frequency was analysed. The frequency rate for novices dismissed was rt times as great as for novices retained, while for experienced learners dismissed it was 3! times as great as for experienced learners retained. The data obtained made it probable that ability to acquire the neuro-muscular coordination required by the particular process, is at least as important a factor as age or experience. Whilst agreeing that a considerable advance may be made by educational and propaganda methods, it is considered probable that the scientific selection of the workers would probably tend to diminish the frequency rate of accidents.

**2.** Miss W. Spielman gave a lecture on recent progress in vocational selection. The older methods of vocational selection were compared with modern methods employing mental and physical tests. This lecture served as an introduction to the demonstration given at the conversazione, by Miss Spielman and her assistants, of psychological tests in use at the National Institute of Industrial Psychology. There were tests for vocational guidance (e.g. of intelligence, mechanical ability, and manual dexterity) ; and tests for vocational selection (e.g. for engaging weavers, packers, clerks, sales assistants, etc.). In addition, the material collected from various countries by the Research Committee on Vocational Guidance was on view and the various reports of this Committee were distributed to those interested.

**3.** Mr. Eric Farmer, investigator to the Industrial Fatigue Research Board, arranged an exhibition, and gave a demonstration at the conversazione, of apparatus designed for the Board by Dr. Schuster, namely, a pursuit-meter, steadiness-meter, a fatigueinducing apparatus, a dotting apparatus, an original type of chronoscope for serial reactions, and a figuresetting apparatus which serves excellently as a non-verbal test of intelligence. All were original in design and ingenious in workmanship and well calculated to render effective service in the hands of the industrial psychologist

**A brief history of the field**

Early in the 20th century, when the field of psychology was still very new, a few psychologists turned their attention to work behavior. Prior to the First World War, Hugo Munsterberg began working on improving staff selection for streetcar operators. At the same time, Walter Dill Scott, a pioneer of industrial psychology, studied salespersons and the psychology of advertising (Riggio, 2017).

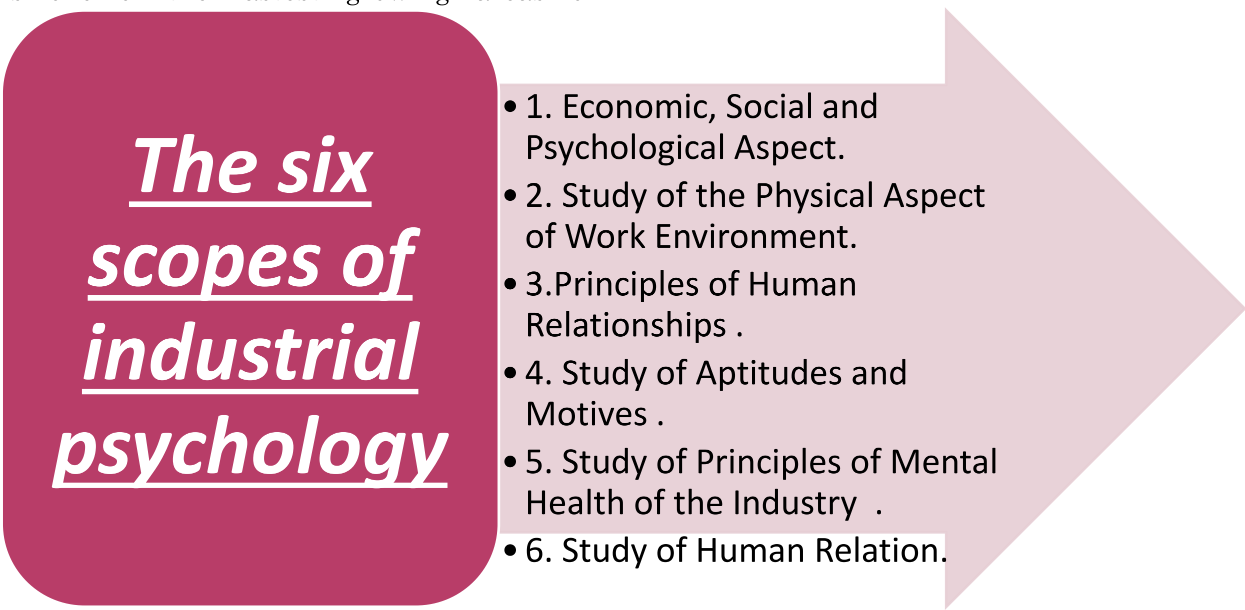
Frederick Taylor, an engineer, suggested using science to understand work behavior. He became the founder of the scientific management movement and the originator of time-and-motion studies, successfully improving the efficiency of many manual roles and tasks.

However, more complex, modern tasks are less suited to the approach, as they can be performed in multiple ways depending on the context and desired outcome, such as computer coding, marketing, or design (Riggio, 2017).

It wasn't until after the Second World War that industrial psychology received more widespread attention, pushed along by legislation changes, such as the Civil Rights Act of 1964.

By the 2000s, the most significant change to employees and industrial psychologists was the rapid rise and advances in technology, particularly the speed and volume of communication and the ability to connect with anyone worldwide instantly (Aamodt, 2010).

Today, “industrial/organizational psychology is one of the fastest growing areas of psychology” (Riggio, 2017, p. 13).




**1. Economic, Social and Psychological Aspect of the Industry:**

Industrial psychology deals with human behavior in the entire industrial environment. Consequently, it studies the economic, social and psychological aspects of human behaviour. In the modern age most of economic factors have some psychological influence. The various factors in communal life of workers living in industrial environment also influence the psychology of the worker. Industrial psychology studies these factors.

**2. Study of the Physical Aspect of Work Environment:**

In an industry the worker is greatly influenced by the working conditions. If the conditions are well, the worker feels satisfied and remains healthy while on the other hand if the conditions are got good the workers become dissatisfied. Industrial psychology deals with the physical working conditions.

**3. Principles of Human Relationships:**

Irrespective of the automation introduced in industries, the human element can not be eliminated Even most efficient machine needs an engineer to run it, and because the engineer is a human being the most importance of the psychological element in the running of the factory cannot be ignored. The efficiency of the human being will depend very much upon the nature of his relations with the management.

In the previous century most industrialists behaved like autocrats and considered the workers as nothing more than tools. But in that period the efficiency level was not very high.

It has been seer that an industrialist can achieve a higher rate of production if he behaves sympathetically with his employees. An industrialist who cannot maintain good relations with his workers does not succeed for long time. Industrial psychology tries at discover principles for improving human relationships in an industrial environment.

**4. Study of Aptitudes and Motives:**

As in any other circumstances, human behaviour in the industrial environment is influenced and formed by attitudes and aims. Behaviour changes with the changes in stimuli. Hence it is very important to study the rules pertaining to correct attitudes and aims.

Industrial psychology pursues this kind of study. An important example of study of this kind is the study conducted by Hawthorne Works Western Electric Company into the effect of the attitudes of workers upon production. This study is known as the Hawthorne Study.

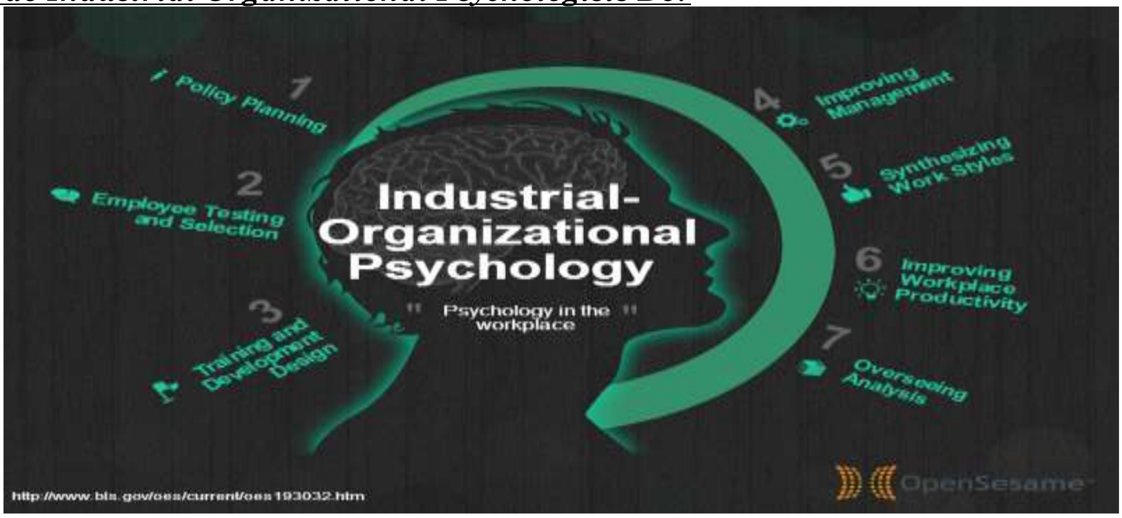
**5. Study of Principles of Mental Health:**

Today all intelligent people realize the importance of maintaining the proper health of workers. The workers mental health is influenced by working conditions and by the attitude of other people towards him. Industrial psychology not only studies the factors influencing the mental health of industrial works but also tries to discover principles for maintaining their mental health. Industrial “psychology also gives suggestions for improving the mental health of those who are suffering from mental disease or are otherwise unbalanced.

**6. Study of Human Relation:**

Industrial psychology is the study or human behaviour in an industrial context. Being a branch of psychology, industrial psychology is particularly concerned with the observation and study, of human relations, about which it reaches conclusions experimentally and through other study. On the basis of these conclusions it tries to discover general principles which can be in improving social relations between the workers and the management.

***<u>What do Industrial Organizational Psychologists Do?</u>***




By using human psychology principles to study behavior in a place of work, industrial psychology professionals can determine:

- how well teams communicate
- whether or not workers are invested in the company
- overall job satisfaction
- improve employee productivity

All these factors contribute to an employee's productivity, efficiency, and absenteeism rate. These are important because they directly impact an organization's bottom line and its ability to meet deliverables. The importance of industrial psychology is largely rooted in these practitioners' ability to:

- quickly assess a company
- identify barriers to productivity and efficiency
- develop a plan to remedy those problems

Industrial psychology also uses psychological principles to develop evidence-based procedures for:

- hiring
- training employees
- retention

Essentially, the field consists of conducting research into workplace dynamics and applying research findings to optimize business efficiency and employee satisfaction in the work environment.

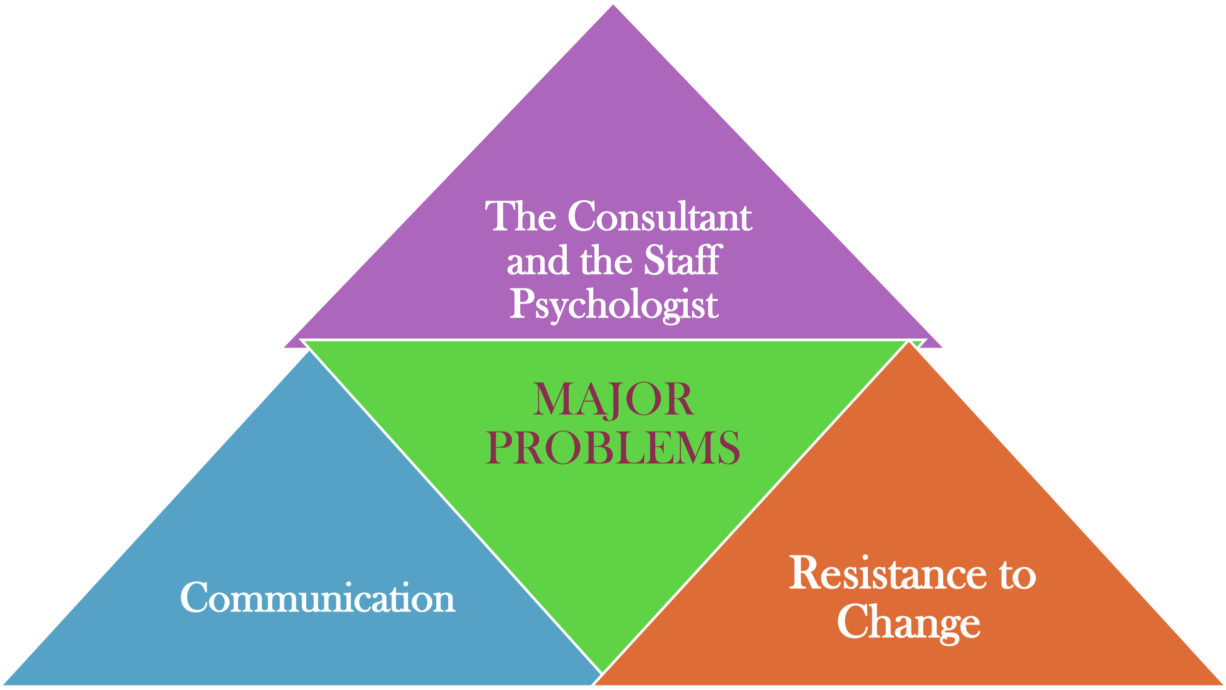
It's important to note that the one-on-one work that an industrial-organizational psychologist may do is very different from the one-on-one work done by a traditional psychologist. IO psychologists are not trained in diagnosing mental disorders, and they don't dig deep into the psyche of a worker or manager. Rather, they evaluate personality traits and human behavior as they pertain to the person's work.

While most industrial-organizational psychologists focus on the work environment, the specialty of industrial psychology doesn't necessarily have to be connected to work in the traditional sense — it can be applied to any type of purpose-driven activity. An industrial psychologist can be very helpful to sports teams and volunteer efforts as well.

**CHALLENGES:** Before proceeding to the methods and content of industrial psychology it might be best to mention certain major problems which the profession has to face m its future growth and development.

**1. The Consultant and the Staff Psychologist:**

A psychologist directly employed full time by a company or by a government agency is often refined to as a "staff" psychologist. Generally speaking, the duties and tasks of the consultant and the staff psychologist overlap. There is no clear-cut difference insofar as type of assignment is concerned. The major difference is that the consultant may be concurrently working for a number of clients or employers, whereas the staff psychologist fills a more specific role in the organization chart for a single employer.




Although a schism between the staff psychologist and the consultant is unde-sirable if the profession is to be advanced in industry, the answers given m Canters study (1948) to the question "What do you think of consulting firms as the best solution to industrial psychological problems?" pose a serious future problem. One- half of the staff psychologist group was unfavourable toward such firms; the consulting group was generally favourable. This situation demands attention and should be cleared up.

A note of optimism is reflected toward the field in general since 80 percent of the respondents reported that executives were becoming more "psychological minded" A further indication of the increased acceptance of the psychologist by leaders in industry comes from a 1962 survey conducted by Feinberg and Lefkowitz (1962).

They administered a questionnaire to 89 executives who were attending a seminar sponsored by the American Management Association. When asked whether they would be interested in hiring an industrial psychologist, over two thirds replied favourably.

These "yes" respondents felt the industrial psychologist could be of greatest benefit in the areas of employee motivation, employee selection and training, executive selection and training, human engineering, consumer research, production efficiency, and accident control.

**2. Communication:**

One of the difficulties of any profession is that its language and technique sometimes become so involved that the outsider is really left out. If industrial psychology is to gain an important place in industry, psychologists must learn to talk and write in a fashion that is clearly understandable to others who are equally interested in the mutual problems and who sometimes have an even greater stake in a solution. Not only must the industrial psychologist learn to communicate adequately with the non-psychologist, but even the problem of communication within the field itself is becoming a problem.

The ever-increasing complexity of industrial psychology and the specialization of interest of the psychologists working on different problems in different settings has created many barriers to the flow and dissemination of knowledge among researchers and practitioners. While such problems may be the inevitable corollary of a dynamic discipline, the authors feel that the communication problem is one of the most critical in industrial psychology today.

**3. Resistance to Change:**

Research findings as well as research itself can ordinarily be expected to meet with resistance on the part of employees and, in many instances, employers. The successful practitioner of industrial psychology must be immediately and forever aware of this phenomenon. It would be purely academic if one anticipated that industry is waiting with open arms to apply the knowledge of industrial psychology.

Attempts at change, no matter how well-intentioned, produce threats and will be resisted. This resistance may take the form of hostility and aggression against the change itself or against the administrator of the projected change. Often the employee imagines the nature of the change well in advance of the possibility of a change.

***What Types of Research do Industrial Psychology Professionals Do?***

The types of research used in industrial psychology vary widely. Industrial psychology professionals may:

- primarily conduct observational research
- design and carry out studies
- use surveys

Most use a combination of different research methods. Because industrial psychologists are trained as both researchers and practitioners, most people in this field both conduct research and apply it. However, some industrial psychology experts (mostly those working in academia) may focus purely on research. Others focus purely on the application of that research.

IO psychologists conduct research to draw conclusions that allow them to better help businesses achieve their goals. Some examples include:

- developing personality assessments that help businesses select the most suitable employees
- evaluating employee training programs to ensure they meet company objectives
- conducting observational research where they monitor several different businesses to see which management strategies work best and why.

**Conclusion:**

If you want a career that makes a positive difference in human behavior in the workplace, IO psychology might be right for you! The industrial organizational psychologists definition according to the APA is a psychologist whose role is to study "human behavior in the work environment and applies general psychological principles to work-related issues and problems." As an IO psychologist, you'll strive to improve areas like:

- Personnel selection
- Personnel training
- Employee evaluation
- Working conditions
- Accident prevention
- Job analysis
- Job satisfaction
- Leadership
- Team effectiveness
- Work motivation

These are the rewarding job functions of an industrial psychology professional. Knowing, "Why is industrial-organizational psychology important?" could also help a person promote the profession and explain to others exactly what it is that they do in their job.

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'Journal of Research & Development'
A Multidisciplinary International Level Referred and Peer Reviewed Journal,
Impact Factor-7.265, ISSN: 2230-9578, December 2022, Volume-14 Issue-22

# Micro Small and Medium Industrial Scenario in Maharashtra State

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**DOI-10.5281/zenodo.7524177**

**Abstract:**
Maharashtra has been in the forefront in sustaining industrial growth and in creating environment conductive to industrial development. Investment – friendly industrial policies, excellent infrastructure and a strong and productive human resource base have made it a favorable destination for manufacturing, export and financial service sectors. The State Governments and other Stakeholders, through providing support to existing enterprises, adopting cutting edge technologies and encouraging creation of new enterprises. The Ministry of MSME runs various schemes aimed at financial assistance, technology assistance and up gradation infrastructure development, skill development and training, enhancing competitiveness and market assistance of MSMEs. The State continued to attract highest industrial proposals resulting into maximum generation of employment compared to other States due to availability of better infrastructure, skilled human resources and stable social conditions. The State's share in proposed investment and employment in the country is 10 and 15 percent respectively.

**Keywords:** MSMEs, Industrial Growth, Investment, Govt. Schemes, EmploymentGeneration.

## Introduction:

The Micro, Small and Medium Enterprises (MSME) sector has emerged as a highly vibrant and dynamic sector of the Indian economy over the last five decades. It contributes

significantly in the economic and social development of the country by fostering entrepreneurship and generating large employment opportunities at comparatively lower capital cost, next only to agriculture. MSMEs are complementary to large industries as ancillary units and this sector contributes significantly in the inclusive industrial development of the country. The MSMEs are widening their domain across sectors of the economy, producing diverse range of products and services to meet demands of domestic as well as global markets. Industrial sector in Maharashtra can be divided into three major parts i.e. micro industries, small industries and medium industries. Including all these three the sector is known as MSME – Micro Small Medium Enterprises sector. The researcher has in this sector studied the overall development of this sector in Maharashtra state with reference to present scenario. Since 1985, the Indian Government initiated a series of Liberalization aimed at Modernization of the manufacturing sector, improving the export performance and achieving a higher level of efficiency in the economy. The external liberalization consisted mainly of liberalized imports of technology, raw materials, spare parts, machinery and foreign equity participation. This process of liberalization has gathered momentum from the beginning of 1990s. In the country the New Industrial Policy (NIP) 1991, has come into existence to direct towards improving the competitiveness of Indian industries and thereby increasing the exports of the country.

Maharashtra is India's leading industrial State contributing more than 20% in net value added in the organized manufacturing sector in the country. Almost 46% of the GSDP is contributed by industry. Major industries in Maharashtra include chemical and allied products, electrical and non-electrical machinery, textiles, petroleum and allied products. Other important industries include metal products, wine, jewellery, pharmaceuticals, engineering goods, machine tools, steel and iron casting and plastic wares etc.

**Objectives of the study:**

1. To study the growth of MSME in the Maharashtra state
2. To study the impact of MSME an employment generation in the state
3. To study the emerging trends of MSMEs in Maharashtra state

**Research Methodology and Sources of Data**

The present study is purely based on the secondary data. The researcher has been collected required data for the analysis from different issues and references are collected from the Library sources which have supposed to be most reliable and authentic. Other hand internet and reputed publications has been widely used for the collection of data.

**Review of Literature**

**Das, S. K (2014**) has stressed on the Entrepreneurship Development is prime base for fighting against an unemployment and mitigate poverty other hand to achieve overall socio-economic growth in our state.

**Bilas. S Kale (2015)** In his research paper entitle' Micro, Small and Medium Enterprises
– A Case Study of Maharashtra' found that, there is growth of MSMEs continuously in the state. He also focused on an economic growth achieve by extending MSME units at large.

**Md Riyazuddin khan, Abdulla (2019)** the researchers has stated that, the MSMEs instrument is an important for economic growth and social development in developing countries like India. This study is an attempt to focus on the technical efficiency (TE) of micro, small and medium enterprises (MSMEs) enterprise sugar mills in Maharashtra andUttar Pradesh.

**Boateng, K. Naveem, S., Nagaraju, Y. (2019)** It is found that, the all states and union territories have their share of the MSMEs, the states of Uttar Pradesh, West Bengal followed by Tamil Nadu, Maharashtra, Karnataka, Bihar, Andhra Pradesh, Gujarat, Rajasthan, and Madhya Pradesh, are the 10 states with the highest number of MSMEs. The findings again indicated that, MSMEs that engage in trade activities dominate the industry. It also found, the 51% of Indian MSMEs operates from the rural areas whereas 49% operates from the urban cities. The consistent growth of India's economy cannot be mentioned without acknowledging the contribution of the MSMEs. The MSMEs sector contributes as much as between 40 and 50 per cent of India's total export.

**S. Manikandan** the researcher has focused on the emerging MSMEs and start-ups which have created new market in India along with young entrepreneurs to start various enterprises. Also in his research paper found that, the young entrepreneurs shown interests in service sector business with help of governments of India's start-ups make in India initiative.

**Krishna Kumar (2003**) He has stressed on the technological transfer and innovative ideas which involves important. The researcher has been highlighted on MSME's single handed deeds to streamline MSME's work regulated by MSME ministry of India.

**Industrial Growth in Maharashtra:**

Industrial sector in Maharashtra generally we can be divided into three major parts i.e. Micro Industries, Small Industries and Medium Industries, all these three the sector is known as MSME – Micro Small Medium Enterprises sector. The researcher has studied on this sector about the overall development of this sector in Maharashtra state. The researcher has shown as following.

**Micro Industries in Maharashtra**

Micro industries are the foremost and significant role playing in terms of self-employment creation specifically in rural and semi-urban areas. For the development of MSME, i.e. Micro and Small Enterprises, the Government of India has given importance in its MSME Development Act, 2006, for development of skills entrepreneurs and their employees, management of enterprises, technology up gradation, marketing assistance, infrastructure facilities, cluster development and delayed payment. The position of micro industries has shown in the table no.1

**Table no.1**
**Micro Industries scenario from 2007 to March 2014**

| Sr No. | Name of District | Micro | Small | Medium | Total |
|---|---|---|---|---|---|
| **1** | Mumbai Suburban | **5055** | **3751** | **101** | **8907** |
| **2** | Mumbai Greater | **1903** | **1370** | **28** | **3301** |
| | **Konkan Region** | **9825** | **8860** | **247** | **18932** |
| **3** | Thane | 6894 | 7681 | 189 | 14764 |
| **4** | Raigad | 1478 | 999 | 49 | 2526 |
| **5** | Ratnagiri | 701 | 124 | 5 | 830 |
| **6** | Sindhudurgt | 752 | 56 | 4 | 812 |
| | **Nasik Region** | **8320** | **2719** | **70** | **11109** |
| **7** | Nasik | 3869 | 1336 | 43 | 5248 |
| **8** | Dhule | 745 | 209 | 8 | 962 |
| **9** | Nandurbar | 123 | 142 | | 265 |

| | | | | | |
|---|---|---|---|---|---|
| **10** | Jalgaon | 1637 | 405 | 7 | 2049 |
| **11** | Ahmednagar | 1946 | 627 | 12 | 2585 |
| | **Aurangabad Region** | **4681** | **1619** | **28** | **6328** |
| **12** | Aurangabad | 1444 | 706 | 17 | 2167 |
| **13** | Jalna | 257 | 138 | 9 | 404 |
| **14** | Parbhani | 349 | 76 | 0 | 425 |
| **15** | Hingoli | 163 | 139 | 0 | 302 |
| **16** | Beed | 797 | 118 | 0 | 915 |
| **17** | Nanded | 722 | 247 | 0 | 969 |
| **18** | Osmanabad | 215 | 36 | 0 | 251 |
| **19** | Latur | 734 | 159 | 2 | 895 |
| | **Pune Region** | **28508** | **9080** | **197** | **37785** |
| **20** | Pune | 13344 | 4397 | 130 | 17871 |
| **21** | Sangli | 2385 | 809 | 12 | 3206 |
| **22** | Satara | 1318 | 365 | 15 | 1698 |
| **23** | Solapur | 2729 | 411 | 3 | 3143 |
| **24** | Kolhapur | 8732 | 3098 | 37 | 11867 |
| | **Amravati Region** | **2536** | **408** | **05** | **2949** |
| **25** | Buldhana | 230 | 85 | 3 | 318 |
| **26** | Akola | 578 | 112 | 1 | 691 |
| **27** | Washim | 186 | 17 | 1 | 204 |
| **28** | Amravati | 789 | 106 | 0 | 895 |
| **29** | Yevatmal | 753 | 88 | 0 | 841 |
| | **Nagpur Region** | **8688** | **1828** | **59** | **10317** |
| **30** | Nagpur | 5246 | 1503 | 47 | 6796 |
| **31** | Wardha | 531 | 82 | 4 | 917 |
| **32** | Bhandara | 535 | 63 | 3 | 601 |
| **33** | Gondia | 611 | 41 | 1 | 653 |
| **34** | Chandrapur | 1174 | 112 | 13 | 1289 |
| **35** | Gadchiroli | 591 | 27 | 1 | 619 |
| | **Total** | **69516** | **29635** | **735** | **99628** |

**Source: Directorate of Industries**

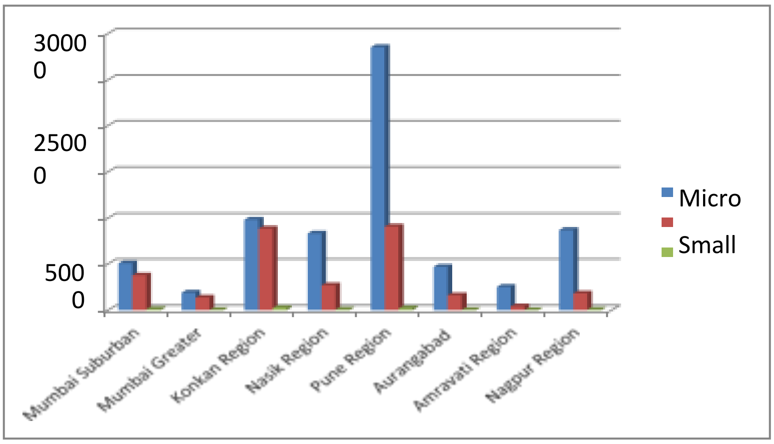
From the above table no table no.1 is stated that, the number of total MSME registered end of the year march 2014. The researcher has focused on the new emerging industries in the Maharashtra it has increased registration of MSMEs in end of March 2015. Therefore, the Government of India has declared procurement policy in the year 2012 and its given importance to MSME development act 2006.

**Table No.2**

**Cluster/region wise distribution of MSMEs**

| Districts | Micro | Small | Medium | Total |
|---|---|---|---|---|
| Mumbai Suburban | 5055 | 3751 | 101 | 8907 |
| Mumbai Greater | 1903 | 1370 | 28 | 3301 |
| Konkan Region | 9825 | 8860 | 247 | 18932 |
| Nasik Region | 8320 | 2719 | 70 | 11109 |
| Pune Region | 28508 | 9080 | 197 | 37785 |
| Aurangabad | 4681 | 1619 | 28 | 6328 |
| Amravati Region | 2536 | 408 | 5 | 2949 |
| Nagpur Region | 8688 | 1828 | 59 | 10575 |

**Source: Directorate of Industries**




From the above table no 2 and graph region wise MSMEs are shown, it is found that, the majority of industries existed and pulled towards Mumbai, Mumbai suburban Pune, Nasik and Nagpur, Aurangabad respectively. Pune –Mumbai industrial belt has grown rapidly as industrial development concern i.e more than 50 percent industries are only Pune and Mumbai, Konkan region (19%), Nasik (11%) and Nagpur (11%) respectively in the state.

**Conclusion:**

Maharashtra industrial development has happen such areas where there is availability of good infrastructure and access for transportation. Mumbai, the business capital of India, houses the headquarters of almost all major banks, financial institutions, insurance companies and mutual funds in India. The principal industrial zone in Maharashtra is the Mumbai-Thane-Pune belt, accounting for almost 60% of the State's output. Efforts are being made to promote other industrial areas like Nagpur, Aurangabad, Sholapur, Jalgaon, Amravati and Ratnagiri by building the necessary infrastructure and creating an environment for industrial development.

MSMEs has very crucial role for an employment generation in rural and semi-urban area along with having opportunity to entre new young entrepreneurs to start-up business with innovative ideas and technology.

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# A Study On Customer Satisfaction Towards Paperless Banking Service In Tirunelveli District

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**DOI-10.5281/zenodo.7524181**

**Abstract:**

In the banking sector, various electronic delivery channels are increasingly used for delivering
products and services at the convenience of customer at low cost. Paperless banking is one among them .The banking industry has been rapidly developing the use of Paperless banking as an efficient and viable tool to create customer value. It is one of the popular services offered by the traditional banks to provide speedier and reliable services to online users. With the rapid development of computer technology as a commercial too Paperless banking can be used to attract more customers to perform banking transactions in related banks. However, the main problem of Paperless banking faced by the provider is that a large number of the banks' customers are not willing to use the Paperless banking services offered. This happened due to the services offered through Paperless banking yet to satisfy their customers. Customer satisfaction is an important factor to help banks to sustain competitive advantages. Therefore, the purpose of this research is to search and examine the factors which influence customer satisfaction towards Paperless banking. The four factors which can influence customer satisfaction toward Paperless banking include service quality, web design, security and privacy and convenience. With the use of a questionnaire survey, 100 working adults participated in this study have provided valuable feedback and responses pertaining to the above factors that influence customers' decision to do Paperless banking. The results of this research showed that web design, convenience and security are closely linked to customer satisfaction toward Paperless banking

**Keywords:** Paperless banking, service quality, customer satisfaction, security; privacy.

## Introduction

Paperless banking is an integrated system that provides their customers a flexible, convenient and inexpensive platform with integrated services including online bank balance enquiry and savings accounts, money market accounts, certificates of deposit, credit cards, home equity loans, home mortgage, insurance, investment services, portfolio management, and other related financial services. Paperless banking has gained higher acceptance from the customers who are highly supportive of new technology. Paperless banking acts as a kind of financial intermediation which makes transaction through Internet .In the banking industry, Paperless banking is the industry which uses computer technology to provide better services to the customers and help the development of banking practices Technological innovations are one of the effective ways to increase the level of service quality to satisfy customer needs. Through the advanced technology and innovation in the financial and banking sectors, Paperless banking has become more familiar to the customers of traditional banks. Internet banking is offered by the retail banking in many developed countries and customers can make transactions without having to leave their homes or workplace. In addition, Paperless banking can help customers to manage their finances more efficiently.

## Types Of Electronic Banking In India

The following three basic kinds of Paperless banking are being practised in the marketplace:

**1. Informational -** This is the basic level of electronic banking. Typically, the bank has marketing
information about the bank's products and services on a stand-alone server. Risk involved in such kind of Paperless banking is relatively low as informational systems typically have no path between the server and the bank's internal network. This level of Paperless banking can be provided by the bank or outsourced. While the risk to a bank is relatively low, the server or website may be vulnerable to alteration. Appropriate controls

therefore must be in place to prevent unauthorized alterations to the bank's server or website.

**2. Communicative -** This type of electronic banking system allows some interaction between the bank's systems and the customer. The interaction may be limited to e-mail, account inquiry, loan applications, or static file updates (name and address changes). Because of these servers may have a path to the bank's internal networks, the risk is higher with this configuration than with informational systems. Appropriate controls need to be in place to prevent, monitor and alert management of any unauthorized attempt to access the bank's internal networks and computer systems. Virus controls also become much more critical in this environment.

**3. Transactional -** This level of electronic banking allows customers to execute transactions. Since path typically exists between the server and the bank's or outsourcer's internal network, this is the highest risk architecture and must have the strongest controls. Customer transactions can include accessing accounts, paying bills, transferring funds, etc.

**Statement Of The Problem**

Here the necessity for selecting a problem in research is defined. The problem is stated as to what extent the respondents are satisfied with **PAPERLESS BANKING SERVICES** and **FACILITIES**, the difficulties faced by them in getting the required information and which factors are creating more influence on the respondents.

**Objectives Of The Study**

1. To study the socio economic characteristics of the sample respondents
2.To measure the satisfaction level of the respondents towards Paperless banking services
3.To study the problems faced by the respondents
4. To offer suggestions and recommendation for further improvement of Paperless banking services.

**Review Of Literature:**

**Shilpan Vyas (2012)**[1] in their article " *Impact of E-Banking on Traditional Banking Services* " stated that Internet banking, any inquiry or transaction is processed online without any reference to the branch (anywhere banking) at any time. Providing Internet banking is increasingly becoming a "need to have" than a "nice to have" service. The net banking, thus, now is more of a norm rather than an exception in many developed countries due to the fact that it is the cheapest way of providing banking services. E-banking provides enormous benefits to consumers in terms of ease and cost of transactions, either through Internet, telephone or other electronic delivery. Electronic finance (E-finance) has become one of the most essential technological changes in the financial industry. E-finance as the provision of financial services and markets using real-time transfer and get the feedback information about payment from our bank when the client does shopping in the appointed web-site. E- banks are easy to set up, so lots of new entrants will arrive. „Old-world" systems, cultures and structures will not encumber these new entrants. Instead, they will be adaptable and responsive. E-banking gives consumers much more choice. Consumers will be less inclined to remain loyal. The electronic devices which perform interact with customers and communicate with other banking system is called electronic banking delivery channels.

**Mr. Lakshmi Narayana.KMr,. Sri Hari.V, Dr.P. Paramashivaiah (2013)**[2] in their article " *A Study on Customer Satisfaction towards Online Banking services with reference to Bangalore city.* " stated that customers expect highest quality services from banks which, if fulfilled, could result in significantly improved customer satisfaction levels. Focuses on investigating the major factors that influence online customers' satisfaction with the overall service quality of their banks. Assessing the power of these factors in the context of Online (Internet) banking and would, therefore, help the bank management not only in improving the level of satisfaction but also strengthening the bond between the banks and their customers, thereby helping them to retain and/or expand their overall customer base. Banks and financial corporations have been at the forefront of this Internet and technology adoption process. Online banking refers to the automated delivery of banking products and services directly to customers through electronic communication channels, most notably the Internet. Online banking is also called E-banking or PC banking. Align their offerings to the constantly evolving customer needs and developments in technology, it also serves to replace some of traditional bank functions, thereby reducing significant overheads associated with bank branches. Online banking, to make a customer's banking experience more convenient, efficient, and effective, it becomes even more important to ascertain the customers' perception of the overall service quality and their satisfaction with the current online banking services.

**D.N.V.Krishna Reddy, Dr.M.Sudhir Reddy (2015)**[3] in their article " *A Study On Customer's Perception And Satisfaction Towards Electronic Banking In Khammam District* " stated that Information and Communication Technology (ICT) have brought about a lot of changes in almost all aspects of life. In the Banking Industry, it has been in the form of E-Banking or Online Banking or Internet Banking, which is now replacing the traditional banking mechanism. E-Banking has a lot of benefits which add value to enhance customers' satisfaction in terms of better quality of service offerings and simultaneously enable the banks gain more competitive advantage over other competitors. E-Banking is a combination of two, Electronic technology and Banking." "Electronic Banking is a process by which a customer performs banking Transactions electronically without visiting a brick-and-mortar institutions." "E-Banking denotes the provision of banking and related service through Extensive use of information technology without direct recourse to the bank by the customer." the satisfaction of the customer majorly influenced the convenience, awareness, and responsiveness. In the present technology society, most of the banking customer prefer and switch to e-banking facilities. So the banker may improve their services, loyalty to customers and their retention by increasing awareness of other age groups and concentrating on the factors contributing customer satisfaction. customer is different so bank should concentrate on all the age group of customers for betterment of e-banking banks.

**Ms. M.Esther Krupa. (2016)**[4] in their article "A Study on Customer Satisfaction Towards E-Banking Services in Coimbatore City "banking is one of the emerging trends in the Indian banking and is playing a unique role in strengthening the banking sector and improving service quality. It has enabled the banks to handle the payments electronically faster and in large volumes. Several initiatives have been taken by the Government of India as well as the Reserve bank to facilitate the development of e-banking in India. The Reserve bank is monitoring and receiving the legal and other requirements of e-banking on a continuous basis to ensure that e-banking would develop on sound lines and e-banking related challenges would not pose a threat to financial stability. E-banking reaps benefits for both banks and its customers. From the banks' perspective, e-banking has enabled banks to lower operational costs through the reduction of physical facilities and reduced waiting time in branches resulting in potential increase in sales performance and a larger global reach. From the customer's perspective, e-banking allows customers to perform a wide range of banking transactions electronically via the bank's website anytime and anywhere. The customers expect many services with the various delivery modes which is speed and secure. The banking industry has been considerably influenced by the expansion of technology which has given way to the modern banking system to take over the traditional banking system.

**Dr. Pratima Merugu (2018)**[5] in his article "*Customer Satisfaction towards Online Banking With Reference To Greater Visakhapatnam City"* stated that customers and deliver customer satisfaction. A fundamental understanding of factors causing customer satisfaction in online banking has attained greater prominence as more and more banks compete to offer superior services to their clients making it imperative for banks to align their strategies in response to changing customer's needs and technology. apply the modified SERVQUAL model in the context of Internet banking to describe how customers perceive online service quality' The Internet has emerged as a major force in the financial service sector. The corollary of this phenomenon has been the appearance of fierce competition among banks providing online services to their customer/clients. Online/Internet banking is an electronic payment system that enables customers of a financial institution to conduct financial transactions on a website operated by the institution, such as a retail bank, virtual bank, credit union or building society. Online banking is also referred as

Internet banking, e-banking, virtual banking and by some other terms. Online banking is becoming a popular tool to attract customers and deliver customer value and satisfaction. customer satisfaction is a critical factor for online banking service providers to maintain and improve their profitability. Online banking has gained popularity for a number of reasons, including convenience, cheaper, multifunctional services, trendy and hassle free. Online banking services have emerged as a decisive factor for customers when choosing a bank. Banks offer several online products and service to their customers, Customer satisfaction is increasingly recognized as a main pillar for success in the business environment and also a key factor for the survival and growth of the banking sector. Providing superior service quality enhances customer satisfaction and encourages more participation among customers. High Service quality deliverance leads to overall customer satisfaction.

**C K Sunith (2019)**[6] in his article "*Customer Satisfaction in E-Banking Services"* stated that Electronic banking incorporates systems that enable individual customers to access their accounts, transact with speed and obtain current and updated information on latest financial products and services through public or private networks. It accommodates a variety of platforms such as internet banking, telephonic and television based banking, automated teller services, mobile phone banking as well as personal computer based and offline banking services. Since most of these technology services have become popular in our country, customers now have every opportunity to will fully choose and exploit the features provided by advanced electronics and information technologies such as automatic teller machines, internet, mobile phones, personal digital assistants and personal computers and experience electronic banking services through privileges and facilities delivered with assistance from modern technologies. Banks will have to incur capital costs and incorporate advanced technologies to save on operating costs and to earn customer goodwill, but must extract maximum returns from such assets while cutting down operating expenses at the same time. conceptual model that competency and efficiency of banking services, accurate and timely information, efficient web portal management as well as customer relationship management, demonstration and training of customers and economy of services determine the extent of satisfaction of E Banking customers. Customer is distinguished from a consumer in the sense that a customer pays for a product or service while a consumer is the end user who experiences a product or service.

**Methodology:-**

This section describe the methodology which include collection of data, construction of questionnaire and frame work analysis.

**Collection Of Data**

The primary data have been collected directly from the mobile banking customer and internet banking customer through on questionnaire. Secondary data have been collected from standard books, articles, magazines, encyclopaedia and internet.

- **Primary data**

The study mainly based upon the primary data. Interview schedule method is used to collect the data from the respondents. Sample size of "100" respondents have been appended in the research report.

- **Secondary data**

The substantiate and to support the primary data required particular have been gathered by referring the reputed journals, magazines, standard news paper and book. Some of the information has been gathered from authorized web source.

**Analysis Of Data**

**Socio Economic Factor of Respondents**

**Table - 1**

| **Variables** | **Category** | **No. of .Respondents** | **Percentage** |
|---|---|---|---|
| Gender | Male | 60 | 60 |
| | Female | 40 | 40 |
| | **Total** | **100** | **100** |
| Age | Below 30 years | 15 | 15 |
| | 31 – 40 years | 30 | 30 |
| | 41 – 50 years | 15 | 15 |

| | | | |
|---|---|---|---|
| | 51-60 years | 18 | 18 |
| | Above 61 years | 22 | 22 |
| | **Total** | **100** | **100** |
| Literacy Level | School Level | 10 | 10 |
| | UG Level | 40 | 40 |
| | PG Level | 28 | 28 |
| | Professional Level | 22 | 22 |
| | **Total** | **100** | **100** |
| Religion | Hindu | 55 | 55 |
| | Christian | 25 | 25 |
| | Muslim | 20 | 20 |
| | **Total** | **100** | **100** |
| Current Occupation | Government Sector | 14 | 14 |
| | Private Sector | 46 | 46 |
| | Entrepreneur | 20 | 20 |
| | Professional | 20 | 20 |
| | **Total** | **100** | **100** |
| Monthly Income | Below Rs.20,000 | 25 | 25 |
| | Rs.20,001–Rs.40,000 | 35 | 35 |
| | Rs.40,001–Rs.60,000 | 30 | 30 |
| | above Rs.60,000 | 10 | 10 |
| | **Total** | **100** | **100** |
| Paperless Banking Transaction Used for Per Month | 1000 and below | 15 | 15 |
| | 1001- 10000 | 15 | 15 |
| | 10001- 20000 | 30 | 30 |
| | 20001-30000 | 25 | 25 |
| | Above 30000 | 15 | 15 |
| | **Total** | **100** | **100** |
| Using paperless banking Applications | Less than 6 months | 35 | 35 |
| | 6 months - 1 year | 30 | 30 |
| | 1 year – 2 years | 11 | 11 |
| | more than 2 years | 24 | 24 |
| | **Total** | **100** | **100** |
| Purpose of using paperless banking | Balance Enquiry | 15 | 15 |
| | Mini Statement | 15 | 15 |
| | Mobile Top-up | 15 | 15 |
| | Fund transfer | 30 | 30 |
| | 24 hrs usage facility | 25 | 25 |
| | **Total** | **100** | **100** |

**Source:** Primary Data

It this research study, there are 60% of the respondents Male and 40% of the respondents are Female. It is inferred from the study that 15% of the respondents age below 30years and 30% of the respondents age 31-40 years respectively users in paperless banking services. Mostly 40% of the respondents literacy level at UG level and 28% of the respondents at the PG levels.55% of the respondents are Hindu and 25% of the respondents are Christian 20% of the respondents are m banking used in Muslim.46% of the respondents are Private sectors and 20% of the respondents are Government staffs. It is inferred from the study that 25% of the respondents get an income range from below Rs.20,000 monthly incomes, and 35% of the respondents get an income range below Rs.21, 000 – Rs.40, 000. Most 15% of the respondents in the study Paperless Banking Transaction Used for Per Month

Rs.1, 000-10,000 and 15% of the respondents used below Rs.1, 000. Most of the respondents in the study 24% Using paperless banking Applications services more than 2 years and 35% of the respondents using 6 months - 1 year. Most of the 30% of the respondents Purpose of using paperless banking

**Interest on paperless internet banking**

**Table - 2**

| SI. No | Particular | No.of Respondents (W) | Value (X) | WX | Rank |
|---|---|---|---|---|---|
| 1 | Quality of service | 27 | 5 | 135 | I |
| 2 | Technology used | 18 | 4 | 72 | II |
| 3 | Trust | 22 | 3 | 66 | III |
| 4 | Cost effectiveness | 13 | 2 | 26 | IV |
| 5 | Ease of used | 20 | 1 | 20 | V |
| | **Total** | **100** | | **319** | |

**Source:** Computed table

Mean score = $\sum WX/\sum W$

$=319/100$

$=3.19$

The above table shows that out of 100 respondent's quality of service occupy first rank, Technology used secured second rank, Trust obtains third rank, Cost effectiveness occupies fourth rank, and Ease of used obtains fifth rank.

Hence, it is clear that quality of service got first rank.

**Findings:**

The findings of the present revealed the following.

60% of the respondents are male.

30% of the respondents age group laid down 31-40.

40% of the respondents are UG level.

55% of the respondents are Hindu.

46% of the respondents are private sector.

35% of the respondents were laid on between Rs.20000-40000.

30% of the respondents are using paperless banking for transaction.

35% of the respondents are using paperless banking applications.

30%s of the respondents are using paperless banking for fund transfer.

Interest on paperless internet banking got I Rank.

**Suggesstions**

- Most of the web based problems such as low speed, connection lost while processing transactions etc may not be within the reach of banks and they may not have much to solve these problems. However, for problem of account temporarily locked by bank. The bank can make the customers aware that their account will be temporarily locked if they make multiple incorrect password entry, to ensure security. What the banks can do in this regard is to advice users to choose passwords which are easy to remember for them but difficult to be guessed by others.
- Quickness of the web page on bank's portal site loading. This has to do with the speed of the online system, so management would need to increase the speed or bandwidth for effective browsing and opening of pages; especially pages with video and pictures require high bandwidth.
- Prompt responses to customer request. This relates to customer relationship. This requires training of more efficient customer service staff who would be able to handle customer request promptly.
- Paperless banking system's ability to guide customer to resolve problems. Customer may have many problems in accessing and utilising online banking portals, it is the responsibility of the management to ensure that all diverse customer problems are attended to by technicians with expert knowledge to resolve customers' problems.

**Conculsion**

Paperless banking seems poised to become an important part of the Indian banking sector in the years to come. The banking today is re-defined and re-engineered with the use of Information Technology and it is sure that the future of banking will offer more sophisticated services to the customers with the continuous product and process innovations. Thus, there is a paradigm shift from the seller's market to buyer's market in the industry and finally it affected at the bankers level to change their approach from "conventional banking to convenience banking" and "mass banking to class banking". The shift has also increased the degree of accessibility of a common man to bank for his variety of needs and requirements. Analysts claim that Paperless banking holds lots of potential with the emergence of growing Internet awareness among customers, integration of banking services with e-commerce service, the increasing reach of the Internet and the entry of global players in the banking sector. Reserve Bank of India has come out with Paperless banking related guidelines.

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# The Managing Directors of Co-operative Sugar Factories In Karnataka and Maharashtra.

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**DOI-10.5281/zenodo.7527834**

**Abstract :**
The Managing Director is at the top level as he is the administrative head of all the officials of the factory in Karnataka and Maharashtra. The appointment procedure of Managing Director is differing from State to State. In Karnataka, the Managing Director is appointed b the state government. He is an I.A.S. or a KAS or a KCS officer from senior cadre. Since the officer is purely a State Government servant, the Board of Directors do not have control over him. This is not compulsory on the part of factories who have paid complete loan of Karnataka Government. But in Maharashtra, the Managing Director is appointed by the Board of Directors and he is not a State Government servant. While they enjoy certain facilities such as rent free housing, Servants, phone and vehicle, the Managing Directors in both the States are ex-officio members of the Board of Directors. In the State of Maharashtra, the panel of Managing Director is prepared on priority basis from the experts and scholars in the area of professional management. This promotes a favorable relation between the factory management and the Managing Director which in turn creates harmony in the decision making process. But in Karnataka the State Government nominates officers in most cases from any departments or from any category of officers. This practice of deputing officers without having even basic knowledge of sugar industries hamper the growth of sugar factories in Karnataka State. Moreover, he can use his dissent to any decision of the board. This absolves him of not being responsible for any act of the Board. For those acts the Board itself is responsible. Therefore it necessiates the factory management to keep in good contact with the Managing Director. In Karnataka the Managing Director participates in meetings and discussion and exercise vote while taking decision by the Board. But in Maharashtra, he participates in meetings and discussion and exercises vote as per will of the Chairman. It means he has no vote. The main duty is to have proper control and supervision over the affairs of the factories concerned. The Managing Director is a Chief Administrative Officer as well as an overall Public Relations Officer of the factories concerned. He acts according to the directions of the Board of Directors. But in Karnataka he has also some discretionary powers like, administrative financial (sanctioning amount) appointment of staff, share allotment etc. because he is a State Government servant and he safeguards the interest of State Government also. In Karnataka he holds office normally, for a period of 4 years and his services may be recalled by the parent government. But in Maharashtra he holds office up to the retirement or bond period or until he had the confidence of the Board of Directors. He has to act as a friend, philosopher and guide to the factory. As such he has to make efforts towards increasing the productivity of co-operative enterprise by motivating the employees for better performance.

The Managing Director plays a very important role in the factory concerned for its development. Since he occupies a significant position in a sugar factory, he has to maintain good relations with Board of Directors and also to get the best results out of a team of technical heads.

In Karnataka there are always frequent transfers of the officers holding the post of the Managing director in sugar factory because of following reasons.

1. General transfers by the State Government or request for transfer. Officer wants to opt out because they can get higher posts like District Commissioner, Registrar etc.
2. Retirement
3. Promotions
4. Expiry of agreed term of the deputation.

In Maharashtra there are no frequent transfer/ changes of the officers holding the post of the Managing Directors in sugar factory, because he is appointed by the Board of Directors. He is supposed to act according to the wishers of the Board as the State Government has no power to meddle with his appointment.

**Powers and Functions of the Managing Director:**

The powers and functions of the Managing Directors of the factories are more or less the same in Karnataka and Maharashtra. The Managing Director may remove from the muster-roll the name of any workman, if he is unauthorized remaining absent for more than 10 consecutive days, by treating him as having left the service. He may also issue charge sheets to the employees and appoint enquiry officers to conduct enquiries for any act of misconduct of the employees. However, there are hardly few cases of removal of workmen from the muster-roll by the Managing Director. The specific powers and functions of Managing Director are as follows

1. To control and supervise day-to-day administration of the sugar factory.
2. To sanction amount for establishments, purchase of stores and other contingent expenditure.
3. To maintain proper accounts of the factory.
4. To represent in all legal actions instituted by or against the society.
5. The Managing Director may delegate any of his powers to the officers subordinate to him subject to the approval of the Board of Directors.
6. To draw, accept endorse and negotiate bills of exchange and endorse bill, transfer or otherwise deal with shares and Government securities.
7. The Managing Director shall be responsible for convening the meetings of the Board of Directors and the Executive Committee In consultation with the Chairman or in his absence the Vice Chairman. He shall also be responsible to call for the meeting of the General body as and when directed by the Board or on receipt of requisition from requisite number of members or a requisition from the Registrar of Co-operative Societies of respective States.
8. It shall be the duty of the Managing Director to send the notice the meetings along with agenda, which shall clearly specify the time, date and place of the meeting.
9. The Managing Director should record the proceedings of all kind of meetings and has to sign along with the Chairman at the end of the proceedings.
10. To see that the audit report is placed before the Board/ Committee for their consideration and to take steps in regard to rectification and submission of the audit rectification report.
11. To issue share certificate to the members signed by the Chairman and 2 Directors including the Managing Director.
12. To carry on correspondence and to supply all needful information to the members through the Chairman.
13. Any other assignment entrusted by the Chairman/Board of Directors connected with the factory.

The comparative study of powers and functions of Managing Directors in the States shows that the Managing Director of Co-operative sugar factories in Karnataka State is more powerful than the Managing Director of co-operative sugar factories of Maharashtra. Even in financial matters, the Managing Director of Maharashtra is not powerful but the Managing Director in Karnataka is more powerful and he is accustomed to use his discretionary powers. In Karnataka, for every act the signature of the Managing Director is essential and he can act according to his discretionary power in the interest of State Government. Whereas in Maharashtra, the Managing Director has to act according to the will of the Board of Directors. It means Managing Director is only a figurehead and acting as a puppet of Board of Directors. In Karnataka, the Managing Director has to safeguard the interest of Government, farmers, labourers rather than Board of Directors. But in Karnataka there is a possibility of clash between the Managing Director and the Board of Directors as he is deputed from the State Government. Whereas in Maharashtra there is less possibility of clash between the Managing Director and the Board of Directors at the time of exercising their powers and discharging their functions as the Managing Director generally safeguards the interest of Board of Directors. The Managing Director of cooperative sugar factories of Maharashtra had more control on labourers and officers of the factory rather than the Managing Director of Karnataka cooperative sugar factories.

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*'Journal of Research & Development'*
*A Multidisciplinary International Level Referred and Peer Reviewed Journal,*
*Impact Factor-7.265, ISSN: 2230-9578, December 2022, Volume-14 Issue-22*

# Family as the agent of Gender socialization

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**Abstract:**
This paper explores that family serves as the center of child's life. It reinforces gender roles by creating and maintaining normative expectation for gender specific behavior a child's earliest exposure to what it means to be made or female comes from parents. Parents are the primary influences on gender role development during the early years of life. Family is usually considered to be the most important agent of socialization. They not only teach us how to care for ourselves but also give us our first system of values girls and boys roles, norms and belief. Parents directly communicate their belief about gender by providing instruction, guidance, and training to their children, they also encouraging their children's involvement in gender stereotypical activities. This is how family as the agent of gender socialization.

**Keywords:** Family, Gender socialization, behaviors, role. Etc....

## Introduction:

The family is the most important agent of socialization because it serves as the center of the child's life. They contribute to the planing, care for and interact with their own child, observe other adults care for interact with their own children and watch their child interact with peers. Families are considered to be the most important agents of primary socialization. Families are often the first people to teach children their norms, values and beliefs. Parents value and behavior patterns profoundly influences those of their daughters and sons. Gender role socialization is the process of learning socially acceptable expectations and attitudes that are identified with one's sex male behave differently from females due to the different social roles they learned throughout their development. A child is first influenced to gender roles from the family.

## Gender socialization:

Gender socialization involves the teaching of gender stereotypes. Gender stereotypes are certain behaviors and attitude that are considered characteristics of boys or girls. Society expects different attitudes and behaviors from boys and girls. Gender socialization is the tendency for boys and girls to be socialized differently. Boys are raised to conform to the Male gender role and girls are raised to conform to the female gender or role. It is the process of learning socially acceptable expectations and attitudes that are identified with one's sex. Male behave differently from females due to the different social roles they learned throughout their development. Primary socialization occurs early in a child's life and is primarily due to the influence of family and close friends. Through primary socialization, a child learns basic societal norms and customs. There are many ways gender socialization is enforced. In western countries, it is often through gender-stereotyped objects and activities, from the toys parents buy to the activities they encourage. AMAB children are often given sports equipment, toy vehicles, and action figures, while AFAB are given kitchen sets and dolls. AMAB children and adolescents are also often assigned maintenance chores, such as mowing the lawn, while AFAB children and adolescents are assigned domestic chores, such as laundry.

## Why the study of gender socialization?

Gender socialization in society means how we're expected to act, speak, dress, groom, and conduct ourselves based upon our assigned sex. The process by which a human being beginning at infancy acquired the habits, beliefs and accumulated knowledge of society through education and training for adult status the socialization that occurs during childhood and depends mostly on a child's family members is typically the most long-lasting and influential phases of socialization.

**Family as the agent of gender socialization:**

The family is the most important agent of socialization because it serves as the center of child's life. The division of labour between men and women contributes to the creation of gender role which in turn lead to gender specific social behavior. Family contribute to the planing, care for and interact with their own child, observe other adults care for and interact with their own children and watch their child interact with peers. Parents may make new friendships. That live on lii y within the socialization time or that extend into their daily lives. It is considered most important agents of primary socialization. Families are often the first people to teach children their norms, values and beliefs. The particular values of the family unit are central to the socialization process. If one child is raised in a family where discussion of connections to people from all races, religions, and ethnicities is both valued and practiced, this child is understanding multi-culturalism as a necessary asset in society. Conversely, a child who is raised our discussions and behaviors that explicitly favor their racial or religious group over others, the child learns that multi-culturalism is a problem to be avoided. These two children could be sitting next to each other in the same preschool classroom. families do not socialize children in a vacuum. Many social factors affect the way a family raises its children. For example, we can use sociological imagination to recognize that individual behaviors are affected by the historical period in which they take place. Sixty years ago, it would not have been considered especially strict for a father to hit his son with a wooden spoon or a belt if he misbehaved, but today that same action might be considered child abuse. Socialization occurs throughout our life, but some of the most important socialization occurs in childhood. So, let's talk about the most influential agents of socialization. These are the people or groups responsible for our socialization during childhood - including family, school, peers, and mass media. Socialization is a lifelong process during which we learn about social expectations and how to interact with other people. Nearly all of the behavior that we consider to be 'human nature' is actually learned through socialization. And, it is during socialization that we learn how to walk, talk, and feed ourselves, about behavioral norms that help us fit in to our society, and so much more.

**Role of family in gender socialization:**

Parents socialize sons and daughters differently.

Parents talk to their children differently based on stereotypes.

The first major exposure to gender roles typically comes from a child's parents.

Children are often dressed in gender specific clothing and given gender specific toy from birth.

Parents may encourage children to participate in gender stereotypical play such as girls playing with dolls and boys playing with trucks.

The division of labour between man and woman contributes to the creation of gender roles, which in turn, lead to gender specific social behavior etc...

**conclusion:**

Thus my paper suggests that gender socialization within the family setting is very important to study because it internalizes the gender rules and ideologies, assimilating gender content from the two significant figures: mother and father. Families are often the first people to teach children their norms, values and belief on gender basis. The first major exposure to gender socialization typically comes from a child's parents. So family as agent of gender socialization.

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# Learning Disabilities in Children And Remedies

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**Abstract:**
My paper explores that Learning difficulties/disabilities or learning are a group of involving significant difficulties in the acquisition and use of listening, speaking, reading, writing and maths skills. A learning difficulties can be described as an issue with the brains ability to process information individuals who have a learning difficulties may not learn in the same way or as quickly as their peers and they might find certain aspects of learning such as the development of basic skills to be challenging.
**Keywords:** Learning disorder, Dyslexia, Dysgraphia, Dyscalculia etc...

## Introduction:

Learning disabilities are due to genetic or neurobiological factors that after brain functioning in a manner which affects one or more cognitive process related of learning. These processing problems can interfere with learning basic skills such as reading, writing and maths they can also interfere with higher level skills such as organization,time planning, abstract reasoning, long or short term memory and attention.

There are mainly seven types of learning disabilities.

1. Dyslexia
2. Dysgraphia
3. Dyscalculia
4. Auditory processing disorder
5. Language
6. Nonverbal learning disability
7. Visual perceptual or visual motor deficit.

**1) Dyslexia: (reading disability)**

The word "dyslexia" is of group of Greek origin meaning "impaired". This is a specific learning disability that affects reading and related language based processing skills. It is most common learning disability. It can affect reading fluency, decoding, reading, comprehension, recall, spelling, writing and sometimes speech and can exist along with other related disorders.

| Types of reader | Word level | Sentence level |
|---|---|---|
| Normal reader | Reading dear | It is difficult to read this sentence |
| Dyslexia reader | Reabing bear | It is bifticulf to read this sentence |

Assessment tools

The reading subtests useful are

- Woodcock- Johnson psycho-educational battery-revised.
- The Peabody individual achievement test-revised.
- Test of word reading efficiency(TOWRE).

2) Dysgraphia:

A specific learning disability that affects a person's handwriting ability and fine motor skills. It is characterized by poor writing skills that are significantly below for the child"s age, intelligence and education and causes problems with the child's academic success or other important areas of life. Dysgraphia is also sometimes referred as spelling disorder and spelling dyslexia. Problems may include illegible handwriting, inconsistent spacing and poor spatial.

> Normal handwriting

Education psychology is the science of education.

> Dysgraphia child writing

EdUCatiON qsYcholoGy is The ScIence of EDUCATION.

Improvement of handwriting for standardized tests for assessing written expression.

Wechsler individual achievement test (WIAT-II)
Test of early written language (TEWL).
Test of written spelling (TOWS:4th edition)
Test of written expression (TOWE) 14,15,16

3) Dyscalculia:

A specific learning disability that affects a person's ability to calender numbers and learn mathematic facts and difficulty in learning arithmetic. Individuals with this type of LD may also have poor comprehension of maths symbols may struggle with memorising and organizing numbers, have difficulty telling time or have trouble with counting.

200+100=100
10+13=16
1+3=5
5*6=65
3*6=63

Assessment tools with dyscalculia

- Test of early mathematical abilities.
- Child self-reported maths anxiety scale (II items)
- Teacher academic attainment scale (TAAS).
- Mathematics anxiety scale for children (11,12,13,14,15,16)
- The key math diagnostic arithmetic test assesses understanding of mathematical content, functional, and calculations among other things,ot is used to assess students in grades one through six, woodcock johnsonAchievement battery III

4) Auditory processing disorder: in auditory processing disorder (APD) patients have difficulty processing sounds. Individuals with APD may confuse the order of sounds or be unable to filter different sounds like a teacher's voice versus background noise. In APD the brain misinterpret the information received and processed from the ear.

- Assessment : an audiologist can diagnose APD by conducting a series of advanced listening tests in which the child will listen to different sounds and respond when they have them.

5) Language processing disorder: LPD A subset of auditory processing disorder, language processing disorder orises when an individual has specific challenges in processing spoken language, impacting both receptive and expressive language according to all learning disabilities association of America in language processing disorder "there is difficulty attaching meaning to sound groups that form words, sentences and stories.

6) Non-verbal learning disabilities (NLD or NVLD)

NLD is a disorder which is usually characterized by a significant discrepancy between high verbal skills, weaker motor, visual spatial and social skills. While it may sound like nonverbal learning disabilities (NVLD) relate to an individuals inability to speak, it actually refers to Difficulties in decoding nonverbal behaviors or social uses.

7) Visual perceptual/ visual motor deficit.

Individual with visual perceptual visual motor deficit exhibit poor handwriting poor eye co-ordination often lose their places when reading and have difficulty with pencils, creative, glue, scissors and other fine motor activities. They may also confuse similar looking letters have trouble navigating their Surroundings or demonstrates usual eye activity when reading or completing assignment.

Diagnosing learning disabilities:

A health care professional can diagnose learning disabilities the diagnostic process must involve.

1. Academic testing.
2. Performance review.
3. Medical History.
4. Physical and neurological exam.
5. **Treating learning disabilities:**
6. **Special education**
7. **Meditation**
8. **Therapy**
9. **Other intervention**
10. **Support groups etc...**

**Conclusion:**

A learning disabilityis not an intellectual disability. A learning disability is a disability that affects a person's ability to process information. People with learning disabilities possess an average to above average IQ learning disabilities are life long conditions that cannot be fixed or crued however with timely diagnosing treatment and support people with learning disabilities can be successful at school, work and among their community.

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'Journal of Research & Development'
A Multidisciplinary International Level Referred and Peer Reviewed Journal,
Impact Factor-7.265, ISSN: 2230-9578, December 2022, Volume-14 Issue-22

# Sexual Minority In Sociology Of Gender

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**Abstract:**
My paper explores that sexual minorities are people who do not fit with society's norms of sexual orientation or gender identity. These are commonly defined as groups whose sexual identity, Orientation or Practices, differ from the majority of the surrounding society. Usually the term sexual minority is applied only to groups who practices consensual sex. For example it would be unusual to refer to rapist as a sexual minority but the term would generally include someone whose sexuality gave major, fetished role to consensual playing out of a rape fantasy. Sexual minority individuals who identify as gay, lesbians or bisexual or who are attracted to OR have sexual contact with people of the same gender.
**Keywords:** sexual minority, Gender, Social orientation, society etc...

**Introduction:**
Sexual minority individuals who identify as gay, lesbians or bisexual or who are attracted to OR have sexual contact with people of the same gender. A sexual minority is group whose sexual identity, orientation or practices differ from the majority of the surrounding society. Sexual and gender minority is an umbrella term that encompasses populations included in the acrony "LGBTI" (Lesbians, gay, bisexual transgender and intersex) and those whose sexual orientation or gender identity varies.

**Origins:**
The term sexual minority was most likely coined in the late 1960s under the influence of Lars ullerstam's book the erotic minorities : A Swedish view, which is strongly in favor of tolerance and empathy to pararaphalias such as paedophilia and uncommon sexualities in which people were labeled sex criminals. The term was used as analogous to ethnic minority.

**Health and social condition of sexual minorities:**
Social issues may lead to possible health and psychological issues especially in youth. It has been found that sexual minorities face increased stress due to stigmas. This stigma-related stress creates elevated coping regulation and social and cognitive processes leading to risk for psychopathology.
Sexual minority students engage in more risky behaviors when compared with non-sexual students.male students who had sexual contact with only males [and] were excluded from analyses on birth control use."[2] One small study showed that LGBT adolescents were victimized more often, had higher rates of psychopathology, left home more frequently, used highly addictive substances more frequently, and were more likely to have more multiple sex partners than heterosexual adolescents
Sexual minority youth are more susceptible to psychological and health health issues than heterosexual youth.
Sexual minority women have a higher incidence of asthma, obesity, arthritis and cardiovascular disease than other groups.
Feeling of not being safe traveling to and from school or in school.
Not going to school because they did not feel safe.
When compared to the general population sexual minorities have higher risk for self-injury.
When gay, lesbians and bisexual adults reported being discriminated against forty two percent credited it to their sexual orientation.
The term sexual minority reminds them about discrimination and about being a minority.
the sexual minority is often a mere side-kick. However, since the integration of actors, musicians, and characters of sexual minorities, the idea of non-normativity has become more normalized in society

**Sexual orientation and gender identity :**
Despite some legal and social advances in the past two decades lesbians, gay, bisexual, transgender and intersex people continue to face widespread discrimination and violence in many countries. This discrimination and violence lead to exclusion and this exclusion

has adverse impact on both the lives of LGBTI. People as well as on the communities and economies in which they live.

The most common use of the term sexual minority is to refer to people whose sexual orientation is not heterosexual. This includes gay men (men/man-aligned people who are only attracted to people of the same/similar gender), lesbians (women-aligned people who are solely attracted to people of similar genders), and bisexuals (people of any gender attracted to people of all genders), and questioning people.

These analyses suggest that, overall, sexual orientation in homosexual people is 32% due to genetic factors, 25% due to family environment, and 43% due to specific environment. Some LGBT people object to using the term sexual minorities and prefer the term LGBT. Reasons for these objections may vary. For example, some LGBT people feel that the term sexual minority reminds them about discrimination and about being a minority. They want to be not a distinct minority but an integral and respectable part of the society.

Some other LGBT people dislike the term for being too inclusive, including swingers, polyamorists, BDSM people and other perceived "sexual strangers". These LGBT people want to make a larger distance between these sexual practices and bisexuality/homosexuality/transgender. Some transgender and transsexual people dislike the term sexual minority for yet another reason. They argue that the phenomenon of transsexuality or transgender has nothing to do with sex, sexual practices or sexual orientation, but it relates to the gender, gender dysphoria and gender-variant behavior or feelings. Thus, they feel it is incorrect to classify them as "sexual minority", when, in fact, they are gender-variant minority.

Another sexual minority is "men who have sex with men" or MSM for short. These men do not always identify themselves as gay, bisexual, or queer. While people of all sexual orientations may consider themselves authorities on the sexual identities of others—some even bragging about the accuracy of their gaydar—no one can truly know the feelings of another person, and no one has the right to judge the sexual orientation of another person. Therefore, the sexual identity of another person is entirely for them to decide and disclose, as they feel appropriate.

Another sexually minoritized group is intersex people, who are born with or develop anatomical sexual characteristics that are neither typically male nor typically female, or who have a combination of male and female characteristics. Many intersex people have been surgically mutilated at birth with or without their parents' permission. Intersex activists are currently working to get these medically unnecessary surgeries—which can cause loss of sensation, sexual dysfunction, and other chronic health issues—banned.

**Conclusion :**

Thus my paper suggests Sexual minority generally refers to groups of people's sexual orientation or identity within relatively socially acceptable limits—meaning, people who have sexual identities related to legal sexual activities between consenting adults. The term is not generally acceptable in reference to sex addiction, polygamy, child sexual abuse, or paraphilias, although increasingly, the polyamorous community is gaining acceptance as a sexual minority. Sexual minority clients are more likely to experience emotional disorders and other psychiatric conditions than the general population.

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'Journal of Research & Development'
A Multidisciplinary International Level Referred and Peer Reviewed Journal,
Impact Factor-7.265, ISSN: 2230-9578, December 2022, Volume-14 Issue-22

# "Job Description & Job Satisfaction of Library Professional's working in C.P.E. Colleges Affiliated to SPPU Pune"

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**DOI- 10.5281/zenodo.7546525**

**Abstract:**
This research paper deals with Job Description & Job Satisfaction of Library Professional's Working in C.P.E. Colleges Affiliated to SPPU Pune. In this article included nine C.P.E. colleges. Researcher has adopted survey method and chosen questionnaire tool for data collection. Researcher has drafted standard questionnaire with the help of rating scale questions. Researcher has distributed 58 questionnaires and received 48 questionnaires from library professionals. Most of library professionals are satisfied in their job.
**Keywords:** Job Description, Job Satisfaction, Library Professional's, C.P.E. college.

**Introduction:**

Job description and satisfaction are systematically evaluated in this research. Job satisfaction is a psychological concept and this concept is a modern approach to understand success and failures of library as an organization. The study focused on human behavioural, social status of library professionals, their interest and their satisfaction level of library professionals working in C.P.E. colleges affiliated to Savitribai Phule Pune University, Pune. Total nine colleges were got, 'College with Potential for Excellence' (C.P.E.) status from UGC to under SPPU, Pune. Researcher has selected survey method for this research work and choose questionnaire tool for data collection. In this questionnaire included some five rating scale questions for find out level of satisfaction of library professionals.

**Review of Related Literature:**

**1. Reddy, K. Devendra (2014):** Present book gives detail on "Job satisfaction among library professionals." It is a research work. The study is related to know the job satisfaction level of library professionals in terms of pay and perks, promotions, nature of work, etc. As per the official records of AICTE, New Delhi, there are 92 engineering colleges in Rayalaseema region of Andhrapradesh as on June 2009.

**2. Esakkimuthu, C. &Vellaichamy (2015):** "Job Satisfaction among the library professionals in engineering institutes: An empirical study". In their article measure the job satisfaction among library professionals in engineering institutions in Tamilnadu state.

**3. Bellary, Ravi N. &Naik, Ramesh (2016):** "Job Satisfaction of library and information science Professionals: An Expert's View". In this article focused on Job Satisfaction of LIS Professionals and found the expert's view on different parameters of Job Satisfaction of LIS Professionals in national and international level.

**4. Marasinghe, M.P.L.R. &Wijayaratne, Anusha (2018):** "The Impact of gender Differences on Job Satisfaction of University Library Professionals". This article represents the influence of gender on Job Satisfaction among University library professionals in Sri Lanka.

**Objectives of the present study:**

1. To know the job description of library professionals.
2. To know the level of job satisfaction of library professional staff.
3. To know the factors affecting job satisfaction.
4. To study the attitude of the library professional staff towards their job.
5. To identify the factors which improve satisfaction level of professional staff.

**Research methodology:**

Researcher has selected survey method for present research and chosen questionnaire tool for data collection.

**Scope and Limitations:**

Present research covered C.P.E. colleges affiliated to SPPU Pune. Nine colleges are included in this research. The study is based on job description and job satisfaction level of library professionals of these colleges. Data is collected from library professionals who got LIS education. This study is limited to only

C.P.E. colleges affiliated to Savitribai Phule Pune University, Pune.

**Data Analysis and Data Interpretation:**

**Table No. 1**
**Do you undertake every kind of work in your library?**

| Sr. No. | Option | Response | Percentage |
|---|---|---|---|
| 01 | Yes | 23 | 47.91% |
| 02 | No | 11 | 22.91% |
| 03 | Some few section | 09 | 18.75% |
| 04 | No Comments | 05 | 10.41% |
| | **Total** | **48** | **100%** |

Above table no. shows that maximum 47.91% respondents are doing every kind of work in their library, 22.91% respondents are said No, 18.75% respondents are doing work some few sections and 10.41% are not comments.

**Table No. 2**
**Do you feel your job is challenging and interesting?**

| Sr. No. | Option | Response | Percentage |
|---|---|---|---|
| 01 | Yes | 39 | 81.25% |
| 02 | No | 01 | 2.08% |
| 03 | Can't say | 04 | 8.33% |
| 04 | No Comments | 04 | 8.33% |
| | **Total** | **48** | **100%** |

Table no. 2 reveals that 81.25% of respondents are felt their job is challenging and interesting, 8.33% are said can't say, 8.33% are said no comments and 2.08% said No respectively.

**Table No. 3**
**Does your management take action against wrong performance?**

| Sr. No. | Option | Response | Percentage |
|---|---|---|---|
| 01 | Yes | 26 | 54.16% |
| 02 | No | 14 | 29.16% |
| 03 | Some time | 05 | 10.41% |
| 04 | No comments | 03 | 6.25% |
| | **Total** | **48** | **100%** |

Table no. 3 shows that 54.16% of respondents are felt management take action against wrong performance, 29.16% respondents are said No, 10.41% respondents are said some time and 6.25% respondents are said no comments.

**Table No. 4**
**Is library work fairly distributed among library staff?**

| Sr. No. | Option | Response | Percentage |
|---|---|---|---|
| 01 | Yes | 45 | 93.75% |
| 02 | No | 03 | 6.25% |
| | **Total** | **48** | **100%** |

Table no. 4 shows that 93.75% of respondents are said their library work fairly distributed among library staff and 6.25% of respondents are said No.

**Table No. 5**
**Who solves general library problems occurs in routine functioning?**

| Sr. No. | Option | Response | Percentage |
|---|---|---|---|
| 01 | Self | 13 | 27.08% |
| 02 | Library Committee | 09 | 18.75% |
| 03 | Staff | 14 | 29.16% |
| 04 | Management | 12 | 25.00% |
| | **Total** | **48** | **100%** |

Table no. 5 indicated that 29.16% of respondents are said staff solves their general library problems occurs in routine functioning, 27.08% of respondents are said self, 25.00% of respondents are said management and 18.75% of respondents are said library committee respectively.

**Table No. 6**

**Are you satisfied with working environment in your college library?**

| Sr. No. | Option | Response | Percentage |
|---|---|---|---|
| 01 | Yes | 45 | 93.75% |
| 02 | No | 03 | 6.25% |
| | **Total** | **48** | **100%** |

Table no. 6 reveals that 93.75% of respondents are satisfied with working environment in their college library and 6.25% of respondents are not satisfied.

**Table No. 7**

**"Promotion goes to those who most deserve it". Do you agree with this?**

| Sr. No. | Option | Response | Percentage |
|---|---|---|---|
| 01 | Agree | 37 | 77.08% |
| 02 | Disagree | 04 | 8.33% |
| 03 | No Comments | 07 | 14.58% |
| | **Total** | **48** | **100%** |

Table no. 7 shows that 77.08% of respondents are agree about promotion goes to those who most deserve it, 8.33% of respondents are disagree and 14.58% of respondents are No Comments.

**Table No. 8**

**Rate the level of accountability fixed at different hierarchical positions in the library.**

| Sr. No. | Level of Job Satisfaction | Response | Percentage |
|---|---|---|---|
| 01 | Disgruntled | 02 | 4.16% |
| 02 | Dissatisfaction | 04 | 8.33% |
| 03 | Moderate | 09 | 18.75% |
| 04 | Satisfied | 11 | 22.91% |
| 05 | Highly Satisfied | 22 | 45.83% |
| | **Total** | **48** | **100%** |

The data of above table reveal that 87.5% (level 5,4 & 3) respondents are satisfied with their accountable fix at different hierarchical positions in the library. Only 12.5% (level 2 & 1) respondents have shown their level very low.

**Table No. 9**

**Rate the level of library profession and its importance in the college and society.**

| Sr. No. | Level of Job Satisfaction | Response | Percentage |
|---|---|---|---|
| 01 | Disgruntled | 00 | 00% |
| 02 | Dissatisfaction | 01 | 2.08% |
| 03 | Moderate | 07 | 14.58% |
| 04 | Satisfied | 13 | 27.08% |
| 05 | Highly Satisfied | 27 | 56.25% |
| | **Total** | **48** | **100%** |

It is observed from above data that 97.91% (level 5, 4 & 3) of respondents reported that they are very satisfied with library profession and its importance in the college and society and only 2.08% (level 2 & 1) of respondents are not satisfied.

**Table No. 10, Rate the level of recognition you get after doing some creative work.**

| Sr. No. | Level of Job Satisfaction | Response | Percentage |
|---|---|---|---|
| 01 | Disgruntled | 00 | 00% |
| 02 | Dissatisfaction | 02 | 4.16% |
| 03 | Moderate | 04 | 8.33% |
| 04 | Satisfied | 17 | 35.41% |

| | | | |
|---|---|---|---|
| 05 | Highly Satisfied | 25 | 52.08% |
| | **Total** | **48** | **100%** |

It is clear from above table no. 10 that 95.83% (level 5, 4 & 3) of respondents are satisfied with recognition after they doing some creative work but 4.16% (level 2 & 1) of respondent's satisfaction level is very low.

**Table No. 11**

**Rate the level of your satisfaction in enjoyment of your professional life.**

| Sr. No. | Level of Job Satisfaction | Response | Percentage |
|---|---|---|---|
| 01 | Disgruntled | 01 | 2.08% |
| 02 | Dissatisfied | 01 | 2.08% |
| 03 | Moderate | 06 | 12.5% |
| 04 | Satisfied | 21 | 43.75% |
| 05 | Highly Satisfied | 19 | 39.58% |
| | **Total** | **48** | **100%** |

Above table shows that 95.83% (level 5, 4 & 3) of respondents are satisfied in enjoyment of their professional life and only 4.16% (level 2 & 1) of respondents are not satisfied in enjoyment of their professional life.

**Conclusion & Findings:**

Researcher selected C.P.E. colleges affiliated to Savitribai Phule Pune University, Pune for present research. Total 9 colleges got C.P.E. status under SPPU Pune. Researcher was distributed 58 questionnaires among colleges and received back 48 questionnaires. Total 82.75% respondents are given response from library professionals working in C.P.E. colleges. Some major findings are given below:

All CPE college library is well developed and fulfil the C.P.E. criteria given by UGC.

This research found 47.91% of library professionals are doing every kind of work in their library.

Most of 81.25% of professionals are felt their job is challenging and interesting.

Maximum 93.75% of professionals are said their library work fairly distributed among library staff.

It is found that 93.75% of professionals are satisfied with working environment in their college library.

This study reveals that 77.08% of professionals are agree about, "Promotion goes to those who most deserve it".

Majority 87.5% of library professionals are satisfied with their accountable fix at different hierarchical positions in the library.

Maximum 97.91% of professional's satisfaction level is very high about profession and its importance in the college and society.

It is found that 95.83% of library professionals are satisfied in enjoyment of their professional life.

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# Social Extension of Womenfolk in Delinquency Ethos; A Sociological Study

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**DOI- 10.5281/zenodo.7551123**

**Abstract**

As nature of human, individuals want to test limitations that set by others. On the other hand, individual wants to fulfil their needs, material and spiritual, and desire to know about hidden things. It is true to all human beings. But it is different from person to person as well as from adult to child. Children's minds are hungry for knowledge and information, on one hand, it is their interest to know hidden things.

**Key Words:** Juveniles, Deviant Behavior, Law, Adults, Social Problems, Urbanization.

## Introduction

On the other, they want to test curiosity in their social environment. So, by doing those acts they learn hide things and test limitations. They may commit or perform odd acts. Children are becoming abnormal person when they perform some act that can't be accepted by the adults and law. So, we can call the abnormal person "juvenile delinquency" for children. There are two types of delinquents, some delinquents are opposite of the adult wish, and some are opposite of the law in the society. In this research, researcher has studied causes of juvenile delinquency that they have caught by police. It can be defined juvenile delinquency as illegal acts which are committed by youth under the age of 18. Such acts are called delinquent behaviors. There are several causes behind the juvenile delinquency. The juveniles are the products of the defective families, the low economy and education, physiological and biological.

## Social & Psychological Overview of Juvenile Delinquency

Juvenile delinquency is one of the serious problems of the mess society. It is almost an out-come of rapid urbanization and industrialization of modern times. Social conditions associated with two processes have affected the family pattern. This resulted in an atmosphere that is favorable to the growth of juvenile delinquency. Many children moving from rural areas to the cities or living in slums in cities are found to be highly vulnerable to this process. This has almost become a universal problem in most of the industrialized countries including India. Mr. G.C Dutt observes, "Juvenile delinquency is rapidly becoming a serious menace in India and with the progressive industrialization of many parts of country. This problem will soon assume the same proportions as in many of the western. To understanding juvenile delinquency, we should know the meaning of both words. So here, I will try to demonstrate each concept in different views that readers can understand the concepts easily and clearly. However, there are many definitions for juvenile delinquency that each field of study defines it by their own view.

Delinquency is a kind of abnormality. When an individual deviates from the course of normal social life, his behavior is called "delinquency". When a juvenile, below an age specified under a statue exhibits which may prove to be dangerous to society and/or to him he may be called a ' juvenile delinquency'. Each state has its own precise definition of the age range covered by the word 'juvenile'.

The term ' Juvenile' means child and delinquent means criminal. Juvenile delinquency means crime committed by child. The term delinquency has been derived from the Latin word *delinquer*, which means ' to omit'. The Romans used the term to refer to the failure of a person to perform the assigned task or duty.

Differing from the legal definition of the controversial term, psychologists lay much emphasis upon the cause of juvenile delinquency in defining it. From legal viewpoint all those who are not apprehend are not criminals but from the psychological viewpoint all such offenders are also criminals. Consequently, the psychological definition of juvenile delinquency is more comprehensive than its legal definition. According to the psychologists, any, and every child, or either sex, between the ages of 15 to 18, who commits a crime, irrespective of the fact that he apprehended or not is a juvenile delinquent.

## Community Focus of Juvenile Delinquency

To define juvenile delinquency according to social view, we must define deviance because according to sociologists' juvenile delinquency is social deviant. But there is no absolute way of defining a deviant act. Deviance can only be defined in relation to a particular standard and no standards are fixed or absolute. as such what is regarded as deviant varies from time to time and place to place. Society an act which is considered deviant today may be defined as normal in the future. An act defined as deviant in one society may be seen as perfectly normal in another. Put another way, deviance is culturally determined and cultural changed over time and vary from society to society. Sociologists define deviance as behavior that is recognized as violating expected rules and norms. Deviance is more than
simple nonconformity: it is behavior that departs significantly from social expectations. Sociologists distinguish two types of deviance: formal and informal. Formal deviance is behavior that breaks laws or official rules. Crime is an example. There are formal sanctions against formal deviance, such as imprisonment and fines. Informal deviance is behavior that violates customary norms. Unlike the public sociologists use the term deviance nonjudgmentally, to refer to any act to which people respond negatively. When sociologists use this term, it does not mean that they agree that an act is bad, just that people judge it negatively. To sociologists, then, all of us are deviants of one sort or another, for we all violate norms from time to time.

**Ancient Setting of Juvenile Justice in the World**

With the development of society, many new social problems and phenomena occur. Juvenile delinquency is one of them. To treat and solve them, there have been different discussions. Youth crime is a serious problem for society in past and present. In addition, day by day the youth crimes are increasing. If we want to understand the reasons of increasing youth crime and emerging of the issue, we should go back to history. It would be impossible to understand the topic of juvenile delinquency without first becoming familiar with the historical underpinnings which gave rise to the term juvenile delinquency. In the history administration of criminal justice, among the early attempts to give differential treatment to persons of tender years, mention may be made of the 10th century monarch. King Athelstan of England, who enacted a law that "man shall not slay none younger than a fifteen winters' man." Overall, however, a juvenile who had committed an offense was dealt with as an ordinary criminal, and it is not surprising that in the 18th and 19th centuries, when the prevailing criminological theories favored the imprisonment of offenders, juveniles as well as adults were imprisoned. Statuses and the behavior expectations related to age are power social forces in every society and have created many ideals of childhood and young adulthood that are in constant conflict with dynamic changes from the rapid modernization of the last two centuries. Almost universally, children are different from adult and require special kinds of care and treatment. In fact, our current concept of childhood grew out of fertile philosophical debates in Europe during the Enlightenment.

**Understanding the Social Thinkers perspectives towards the Delinquent Behavior**

The delinquency is of different types. As individual delinquency, group supported delinquency, organized delinquency, and situational delinquency. The researcher speaks about the causes of the delinquencies in societies. There are several causes for delinquencies like social cause, family cause, which leads them deviate. To understand the juveniles and the situations by which they deviate. The researcher fined the delinquency in individuals and groups and sometimes situations create the delinquent behavior. The contribution of the different thinkers like Ved Kumari sorts the work on the juvenile justice system. The juvenile justice system exists in India since the British rule. The acts were made for the children's deviant behavior, but the juveniles did not understand the punishment according to their deviant behavior, instead of the prisons the juveniles were send to the rehabilitation centers.

The social thinkers as if Larry J. Siegel and Brandon welsh are of the view that destruction of socio-cultural areas lead the deviance much. The unequal distribution of production probably was there the population is inversely proportionate as slum areas. The poverty and the minority stigmatized the youth, and their minds keep on thinking about the revenge to society, as Deviation. The youth mostly the boys keep on thinking while they face the discrimination from the society. Finally, they came up with the gangs from their areas.

**Conclusion**

To summaries the research like this is not an easy task. The researcher also found so many limitations which became the hurdle for the researcher, moreover, the researcher come out with the fine data and clear picture about the juvenile delinquents and the rehabilitation centers and the pity law for the juveniles. The lack of some knowledge in this research may lead the other researcher to find something obvious as compared with the early works. The study of causes of juvenile delinquency is a part of social deviant as well as criminology. To understand and find out of juvenile delinquency is needed time and hard work especially in other society or country, because every society has different culture and law. They have own way to deal with their social problems. Also, the causes of the social problems are different form society to society. Even there are some similarities between some societies in general. As mentioned, it is not easy to study or do research in other society because it will take time and face on many limitations such as language and misunderstand of people. Juvenile delinquency is mean an abnormal act or crime that commit by a child who his/her age fewer than 18 in general. In most society the limited age of juvenile is 18 years. Delinquency contains all behavior that opposite with norms and legal. It means not only

crime belong delinquent but some abnormal behavior such as stay outside, truancy. In other hand such behaviors are not accepted by older people or parents. Even some behavior is normal for adults but is not normal for children such as smoking, drinking, truancy, etc. All delinquent behaviors, illegal and abnormal, have own causes that they commit by children. But there are different causes to create delinquent behaviors that they are different from person to person as well as from society to society. In

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