

Peer reviewed Journal

Impact Factor: 7.265

ISSN-2230-9578

Journal of Research and Development

A Multidisciplinary International Level Referred Journal

May 2022 Volume-14 Issue-1

Chief Editor

Dr. R. V. Bhole

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



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

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A Study on Home Loan with Special Reference to Fullerton India Credit Company

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Abstract- Housing is one of the basic needs of mankind and it is as essential as food and clothing. The problem of housing has been of great importance ever since the evaluation of mankind. Housing finance is considered as a safest mode of investment for financial institutions. Housing finance can be referred to as the money used to build and maintain the housing stock of the country. Owning a house is a big dream for a person. However, majority of population does not have sufficient funds required. Housing finance is a bridge between this dream and required funds. Housing finance is a relatively new concept in India as compared to other financial services prevailing in the country. So that reason it is very necessary to study about Fullerton India credit company, home loan offered by the bank, customer preference and satisfaction towards home loan and problems faced by respondents while taking and returning home loan in Fullerton India credit company.

Key Words: Banking, Home Loans, Credit Company.

Introduction:

Housing is one of the basic needs of mankind and it is as essential as food and clothing. The problem of housing has been of great importance ever since the evaluation of mankind. Housing finance is considered as a safest mode of investment for financial institutions. This avenue of investment provides greater flexibility in making financial agreement and contracts, easily adjustable with the Islamic principles, widely applicable in pure capitalistic societies: meet the requirements of strictly controlled economies, and also feasible for the non- traditional immigrants -based societies. Housing finance can be referred to as the money used to build and maintain the housing stock of the country. Owning a house is a big dream for a person. However, majority of population does not have sufficient funds required. Housing finance is a bridge between this dream and required funds. Housing finance is a relatively new concept in India as compared to other financial services prevailing in the country. Housing finance is a very important component of retail lending books of banks. As a major incentive for banks in affordable housing finance, the Reserve Bank of India (RBI) allowed banks to issue infrastructure bonds, with substantial regulatory advantages. Enhancing access to housing finance plays a quintessential role in meeting the growing demand for housing. A large population of the country lives in substandard living conditions and there is dire need for improved sanitation, basic infrastructure and affordable housing. Deep, resilient and affordable housing finance markets are necessary

for the middle and lower income household to manage formal housing.

Housing finance is one of the leading employment generating industries of the Indian economy. Housing is an imperative engine for expansion as well as success of any economy. It is a Centre and domestic device for mankind's moral and core development ever since the dawn of evaluation and civilization. Good housing is a pre – requisite for human development and welfare. It provides shelter, security, amenities and privacy to housing beings for decent living. Adequate housing is essential for survival of human beings with dignity. There are many things that people would find difficult to do without good-quality housing. Housing shortage is a universal phenomenon. Without good housing, people cannot housing reflects general welfare of Community, whereas bad housing leads to serious consequences such as diseases, immorality, juvenile delinquency. A home loan is an enduring commitment for entire mass on this earth. There several banks and financial institutions through which one can easily avail of a home loan at a reasonable rate of interest. However, the present study has been undertaken to analyze customer preference and satisfaction towards home loan, loan availing procedure and problems faced by respondents while taking and returning loan.

Objectives:

1. To study in detail about Fullerton India credit company Arsikere
2. To Study in detail about home loan offered by the bank.
3. To study customer preference and satisfaction towards home loan.

4. To study about availing procedure of home loan at Fullerton India credit company.
5. To study the problems faced by respondents while taking and returning home loan in Fullerton India credit company.

Home Loan

A home loan is an amount of money that an individual borrows from a bank or money lending company at a certain rate of interest to be paid with the EMI ever oral in nature. A home is usually the single most expensive purchase that a person will ever make. Few people, however, have enough money to pay for a home in its entirety up-front. Instead, most choose to take out a home loan, which is also called a mortgage. This entails borrowing money from a financial institution (such as a bank) to buy the house and then spreading out the repayment of the loan over a long period of time. That period is often 30 years. The lender also charges the borrower a fee called interest, which is a certain percentage of the amount of the loan. A home/housing loan, also known as a mortgage, is an amount of money borrowed by an individual, usually from banks and companies that lend money. The borrower has to pay back the loan amount with interest in Easy Monthly Installments or EMI's over a period of time that can vary between 10-30 years depending on the nature of the loan.

Meaning Of Home Loan

A house loan or home loan simply means a sum of money borrowed from a financial institution or bank to purchase a house. Home loans consist of an adjustable or fixed interest rate and payment terms. The property is mortgaged to the lender as a security till the repayment of the loan.

A home-purchase loan amount is utilized to buy a residential property. Financial institutions usually provide up to 80-85% of the market value of the house as loan amount. The interest rate on these loans is either fixed, floating or hybrid.

Statement of the Problem

A home loan is a long term process. Many of the home loan application do not pass even the first test. Most common issues faced by existing home loan borrowers are the discrepancy in interest rate. The loan amount sanctioned is based mostly on repayment capacity of the borrowers this is a cost of applying for home loans. However, the present study has been undertaken to analyze the customer perception and satisfaction regarding home loan and the issues faced by the customers while borrowing and returning the home loan.

Scope of the Study

The study focuses on the customer perception relating to the areas of customer preference, customers satisfaction, complaining behavior of customers in the purchase of housing finance. The numbers of respondents were limited to 50 only. The study area is restricted to Arsikere only and ignored others.

Research Methodology

The relevant data for the study are gathered from both the primary and secondary sources.

Primary data: Primary data is gathered with the help of structured questionnaire by meeting 50 respondents, random sampling techniques has been used for the collection of data. The study area is limited to arsikere taluq.

Secondary data: The secondary data sources have been collected from various articles, books, journals, websites and internet sources etc.

Advantages Of Home Loan

Makes buying a home affordable for all: The home loan makes it easier for an average middle-class salaried person to afford buying a home of their own. The lenders in India sanction or reject the home loan application based on the credit score of the applicant as well as their capability to repay the amount. If you receive an income regularly and have the capacity to repay the EMIs (equated monthly installment), the lenders will quickly approve the application.

A cost-effective way of availing credit: One of the major home loan loans benefits is that it comes with a lower interest rate than other forms of borrowing like a personal loan or a gold loan. This is because the lender uses the property that you wish to purchase as a security against the amount you borrow. Home loans interest rates are the lowest among other types of loans, although the interest ranges from lender to lender.

Capital growth: Over the past decades, the cost of the real estate properties in India has been on the rise consistently. Many experts suggest that the capital appreciation of the real estate properties has been much higher than the interest you pay on the home loan.

Compulsory way of saving: If you are wondering whether a home loan is good or bad, you must know that it has both sides. It is just up to you how you deal with it. When you have cash in hand, it can be challenging to resist the temptation of spending. If you are confident that you will have a steady stream of income but are unable to save any money, then taking a home loan is the best way to have saving.

Guarantees safety of the property: Buying a home is once a lifetime expense, and you would

surely want to ensure that the property you invest in is free of any legal issues. This is where availing a home loan can be a great boon. When you approach a lender for a housing loan, the lender will do a full background check of the credibility of the builder as well as the property itself. They will review the paper associated with the property and ensure that the building is legal and that the builder has obtained all the clearance certificates from the local authorities.

Increases the loan eligibility: When your home loan is in effect, and as you continue to repay the amount diligently or if you have already repaid the loan in full, your CIBIL (Credit Information Bureau (India) Limited) score will automatically increase, and the lenders will classify you as a safe and responsible borrower. This will help you improve your loan eligibility. You can use this to advantage and avail loan at a more affordable interest rate.

Tax benefits: This is another significant benefit of availing a home loan. If you mortgaged property against a loan, you could claim a tax deduction on the principal as well as the interest part of the repayment. For the repayment of the principal component of the home loan, you can claim a deduction under Section 80C. The maximum limit for deduction in this regard is Rs. 1.5 lakhs.

Disadvantages Of Home Loan

It is a big commitment: Once the lender approves your home loan application, you are

making a huge commitment for a long period. The typical duration of a home loan last between 10 to 30 years. This means that you would have a debt for a significant amount of time in your life. Once the loan is in effect, you would have to be prepared to control your expenses and focus on the repayment.

Home loan may carry risks: The duration of the home loan typically spans over 10 to 30 years, which is quite a long time. During this period, several unforeseen circumstances can occur. Some of these instances can make it difficult for you to repay the loan.

Loss of investment opportunity: This is one of the most overlooked disadvantages of home loan. When you apply for a loan, irrespective of big or small the loan amount is or how long or short the duration is, as you continue to repay the amount, you lose the opportunity to invest the same amount in an investment tool that could yield you valuable returns. Imagine, instead of paying the EMIs, if you could use the amount to invest in mutual funds or in a fixed deposit, you would get valuable returns in the long run.

Loss of tax benefit on the HRA component: The employers pay housing Rent Allowance or HRA to the employees as part of their salary. The HRA allows the employees to claim a tax deduction for the rent they pay for the housing. To claim the HRA tax benefit, you must meet the following requirements:

Amount of home loan sanctioned

Sl.No	Particulars	Respondents	Percentage
1	Below 200000	27	53
2	200000-500000	14	27
3	500000-1000000	7	16
4	1000000 and above	2	4
	Total	50	100

(Source: Online Survey)

The above table shows that out of 50 respondents, below Rs. 200000 sanctioned to 53% of respondents, between 200000-500000 sanctioned to 27% of respondents, between

500000-1000000 sanctioned to 16% of respondents, and 1000000 & above sanctioned to 4% of respondents.

Time taken by the company to sanctioned the home loan

Sl.No	Particulars	Respondents	Percentage
1	Less than 7 days	9	18
2	7-15 days	11	22
3	15-20 days	18	36
4	Above 20 days	12	24
	Total	50	100

(Source: Online Survey)

The above table shows that out of 50 respondents, 18% of respondents said that sanctioned the loan less than 7 days, 22% of respondents said that sanctioned the loan between 7-15 days, 36% of respondents said

that sanctioned the loan between 15-20 days, and 24% of respondents said that sanctioned the loan above 20 days.

Satisfied with the rate of interest to customers.

Sl.No	Particulars	Respondents	Percentage
1	Satisfied	25	50
2	Highly satisfied	15	30
3	Neutral	8	16
4	Dissatisfied	2	4
5	Highly Dissatisfied	0	0
	Total	50	100

(Source: Online Survey)

The above table shows that, out of 50 respondents, 50% of respondents are satisfied, 30% of respondents are highly satisfied, 16% of

respondents are neutral, 4% respondents are dissatisfied, and no one is there highly dissatisfied.

Borrow the home loan to select by the company

Sl.No	Particulars	Respondents	Percentage
1	Low interest rate	15	30
2	Easy Installments	22	44
3	Near To home	3	6
4	Good services	10	20
	Total	50	100

(Source: Online Survey)

The above table shows that out of 50 respondents, 30% of respondents says low interest rate, 44% of respondents says easy

installments, 6% of respondents says near to home, and remaining 20% of respondents says good services.

Get home loan after you have committed default in repayment of loan.

Sl.No	Particulars	Respondents	Percentage
1	Yes	41	82
2	No	9	18
	Total	50	100

(Source: Online Survey)

The above table shows that out of 50 respondents, 82% of respondents said yes ,get home loan after have committed default in

repayment of loan and remaining 18% of respondents said no.

Opinion about services provided by the company

Sl.No	Particulars	Respondents	Percentage
1	Satisfied	21	42
2	Highly satisfied	17	34
3	Neutral	11	22
4	Dissatisfied	1	2
5	Highly Dissatisfied	0	0
	Total	50	100

(Source: Online Survey)

The above table shows that out of 50 respondents, 42% respondents said that satisfied, 34% respondents said that highly

satisfied, 22% of respondents said that neutral, 2% of respondents said dissatisfied, and no one said that highly dissatisfied.

Year of taken home loan from the company

Sl.No	Particulars	Respondents	Percentage
1	Before one Year	14	28
2	2-3 year Before	27	54
3	3-5 year before	7	14
4	More than 5 years before	2	4
	Total	50	100

(Source: Online Survey)

The above table shows that out of 50 respondents, 28% respondents says before one year, 54% of respondents says between 2-3 year before, 14% of respondents says between 3-5

years before, 4% of respondents says more than 5 years before.

Problem faced while getting home loan

Sl.No	Particulars	Respondents	Percentage
1	Lack of Knowledge	18	36
2	Procedure delays	13	26
3	Non corporation	5	10
4	Any Other	14	28
	Total	50	100

(Source: Online Survey)

The above table shows that out of 50 respondents, 36% of respondents faced lack of knowledge, 26% of respondents faced procedure delays, 10% of respondents faced non-corporations, 28% respondents faced any other.

How come you aware about various schemes of the company

Sl.No	Particulars	Respondents	Percentage
1	News Paper	9	18
2	Television	5	10
3	Internet	12	25
4	Friends	24	47
	Total	50	100

(Source: Online Survey)

The Above Table shows that out of 50 respondents, 47% of respondents says through friends, 25% of respondents says internet, 18% of respondents says news papers, and remaining 10% of respondents says television.

The main factors which pursued you to avail a home loan from the company.

Sl.No	Particulars	Respondents	Percentage
1	Easy Repayment	23	45
2	Easy Documentation	5	10
3	Attractive rate of interest	11	22
4	Other Processing	7	15
5	Others	4	8
	Total	50	100

(Source: Online Survey)

The above table shows that out of 50 respondents, 45% of respondents says easy repayment, 22% of respondents says attractive rate of interest, 15% of respondents says quick processing, 10% of respondents says easy documentation, and remaining 8% of respondents says others.

Company have reached the customer satisfaction level

Sl.No	Particulars	Respondents	Percentage
1	Agree	22	43
2	Strongly Agree	14	29
3	Neutral	13	27
4	Disagree	1	1
5	Strongly Disagree	0	0
	Total	50	100

(Source: Online Survey)

The above table shows that out of 50 respondents, 43% of respondents says agree, 29% respondents says strongly agree, 27% of respondents says neutral, 1% of respondents says disagree and no one said strongly disagree.

Aware about various home loan products

Sl.No	Particulars	Respondents	Percentage
1	Yes	41	81
2	No	9	19
	Total	50	100

(Source: Online Survey)

The above table shows that out of 50 respondents, 81% of respondents aware about various home loan products and remaining 19% of respondents said no.

Home Loan is long term process.

Sl.No	Particulars	Respondents	Percentage
1	Agree	24	47
2	Strongly Agree	15	31
3	Neutral	10	20
4	Disagree	1	2
5	Strongly Disagree	0	0
	Total	50	100

(Source: Online Survey)

The above table shows that out of 50 respondents, 47% of respondents says agree, 31% of respondents says strongly agree, 20% of

respondents neutral, 2% of respondents says disagree and no one said strongly disagree.

Repay the home loan

Sl.No	Particulars	Respondents	Percentage
1	By installment	34	67
2	Due time Payment	16	33
	Total	50	100

(Source: Online Survey)

From the above table shows that out of 50 respondents, 67% of respondents repay the loan by installments, and remaining 33% of respondents by onetime payment.

Grade will assign to the home loan of Fullerton India credit company.

Sl.No	Particulars	Respondents	Percentage
1	Excellent	22	43
2	Very good	4	8
3	Good	22	45
4	Fair	1	2
5	Poor	1	2
	Total	50	100

(Source: Online Survey)

The above table shows that out of 50 respondents, 45% of respondents says good, 43% of respondents says excellent, 8% of

respondents says very good, 2% of respondents says fair and remaining 2% of respondents says poor.

Finding, Suggestion And Conclusion

FINDINGS:

Majority 42% of respondents satisfied to provide services by the Fullerton India credit company.

Majority 54% of respondents taken loan from Fullerton India credit company between 2-3 years before.

Majority 84% of respondents know the procedure and documentation which are required to take home loan in Fullerton India credit company.

Majority 36% of respondents faced lack of knowledge while getting home loan.

Majority 47% of respondents aware about various schemes of Fullerton India credit company through the friends.

Majority 45% of respondents pursued to avail a home loan by easy repayment.

Majority 43% of respondents agree to says the company have reached the customer satisfaction level.

Majority 81% of respondents aware about various home loan products.

Majority 47% of respondents agree to says home loan is long term process.

Majority 61% of respondent's payment period of home loan between 2-5 years.

Majority 70% of respondents put up collateral from the company.

Majority 61% of respondents taken home loan in other private sector.

Majority 67% of respondents repay the home loan by instalments.

Majority 58% of respondents be interested to taken home loan in near future.

Majority 45% of respondents grade will assign the home loan of Fullerton India credit company is good.

SUGGESTION:

The following suggestion have been made after the through survey and findings.

Fullerton India credit company may modify their loan releasing system.

Fullerton India credit company may update the changes in the interest rate to the customers.

The popularity of the housing loan schemes should be improved either by advertising or other promotional activities so that brand name will be laid down in the minds of the prospective customers.

Fullerton India credit company can arrange customer meeting to popularize these lend schemes.

Opening a special housing branch and posting field officers for housing finance in intensive area with a view to tap the business potential and to serve the clientele on a continuous basis may be helpful

Fullerton India credit company should review the housing loan portfolio at periodically intervals for capturing the new market to avoid risk and for updating their schemes.

Fullerton India credit company may reduce the barriers in the loan process and also reduce the time taken for facilitating the loan.

Fullerton India credit company may utilize the employees group to provide maximum service to the customers. A more intimate customer relationship helps the company to retain existing customers and capture more and more customers to company.

Fullerton India credit company may provide option for customers to select whichever additional facilities they want at the time of availing loan. This will make customer feel that his likes are considered.

Conclusion

Housing loan are necessary for making own house for middle class people. This project report can be used for necessary information regarding housing loans provided by Fullerton India credit company. The customer has come a long way from purchasing to fulfilling their needs of buying a house customers now grab everything that comes their way. In my study, I came to know that many people are interested to take home loan from Fullerton India credit company to construct their homes. Finally the whole research was carried out in a systematic way to reach at exact results. The whole research and findings were based on the objectives. I try my best to satisfy my project topic. I use all relevant information regarding home loan which help me to Fullerton India Credit Company housing loan facilities policy rules and regulations. However, the study had some limitations also such as lack of time, lack of data, non-response, reluctant attitude and illiteracy of respondents, which posed problems in carrying out the research.

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Impact of NEP-2020 on Higher Education- An Overview Study

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Abstract: New Education Policy (NEP 2020) announced by the Government of India was good change and latest news amidst of all the negativities surrounding the world due to challenges posed by Corona pandemic. The announcement of the NEP, 2020 was purely unexpected. The changes of NEP 2020 have recommended were something that many more educationists never saw coming. Though, the education policy has impacted schools and colleges equally, present article mainly focuses on NEP, 2020 and its impact on Higher Education. This paper also outlines the salient features of NEP, 2020 and analyses how they affected the existing education system.

Keywords: NEP, 2020, Higher Education, Corona pandemic.

Introduction:

The NPE is a policy formulated by the Government of India to promote the education amongst India's people. The policy covers the elementary education to colleges in both the rural and the urban India. The first NPE was promulgated by the Government of India by the Prime Minister Indira Gandhi in 1968, the second by the Prime Minister Rajiv Gandhi in 1986, and the third by the Prime Minister Narendra Modi in 2020. The NEP 2020, which was approved by the Union Cabinet of India on 29th July 2020, outlines the vision of the India's new education system. The new policy replaces the previous National Policy on Education, 1986. The policy is a comprehensive framework for the elementary education to higher education as well as the vocational training in both the rural and the urban in India. The policy aims to the transform India's education system by 2021. The NEP, 2020 enacts numerous changes in India's education policy. It aims to increase the state expenditure on the education from around 4 percent to 6 percent of the GDP as soon as possible. In January 2015, a committee under the former Cabinet Secretary T. S. R. Subramanian started the consultation process for New Education Policy. Based on the committee report, in June 2017, the draft NEP was submitted in 2019 by a panel led by the former ISRO chief Krishnaswamy Kasturirangan. The Ministry undertook, a rigorous consultation process in formulating the draft policy: "Over two lakh suggestions from 2.5 lakh

gram panchayat, 6,600 blocks, 6,000 Urban Local Bodies, 676 districts were received."

The vision of National Education Policy 2020:

"NEP 2020 envisions an India-centric education system that contributes directly to transforming our nation sustainably into an equitable and the vibrant knowledge society by providing high-quality education to all."

Higher Education Problems in India:

The main problems faced by Indian higher education system includes the enforced separation of qualifications, early specialization and the student streaming into restricted research areas, less focus on the research at most universities and schools, and lack of competitive peer-reviewed academic research funding and the large affiliated universities leading to low levels of undergraduate education.

Institutional restructuring and the consolidation aim to end the fragmentation of the higher education by transforming higher education institutions into large multidisciplinary, creating well rounded and the innovative individuals, and transforming other countries educationally and economically, increasing gross enrolment ratio in the higher education, including vocational training, from 26.3 percent in 2018 to 50 percent in 2035.

Rationale of the Study: The NEP has been introduced with an aim to formalize changes in the system from school level to college or university level. Keeping in mind that, the developing scenario, education content henceforth, will focus

on the key-concepts, ideas, applications and the problem-solving angles. The NEP is expected to bring positive and the long-lasting impact on the higher education system of the country. The fact that, foreign universities will be allowed to open the campuses in India is a commendable initiative by government.

Objectives of the study:

1. To know the NEP, 2020 in India
2. The basic objective of this research is to study the impact of the NEP 2020 on higher education.
3. The study also outlines the salient features of the NEP and analyses how they affect the existing education system.

Research methodology:

This research is a descriptive study. Necessary secondary data was collected from the various websites including those of the Government of India, magazines, journals, publications etc. This data was then analyzed and reviewed to arrive at the inferences and the conclusions.

Salient Features of NEP, 2020 Related to Higher Education:

These are the salient features of higher education in India

1. Single regulatory body for the higher education:

NEP aims to establish the Higher Education Commission of India which will be the single regulatory body except for the legal and medical education.

2. The Multiple entry and exit programme:

There will be multiple entry and exit options for those who wish to leave the course in middle. Their credits will be transferred through the Academic Bank of Credits.

3. Tech- based option for an adult learning through apps, TV channels:

Quality technology-based options for an adult learning such as apps, online courses or modules, satellite-based TV channels, online books, and ICT-equipped libraries and the Adult Education Centers etc. will be developed.

4. E-courses to be available in the regional languages:

The Technology will be part of the education planning, teaching, learning, assessment, teacher,

school, and the student training. The e-content to be available in the regional languages, starting with 8 major languages- Kannada, Odia, Bengali among others to join the e-courses available in Hindi and English.

5. Foreign universities to set-up campuses in India:

World's top 100 foreign universities will be facilitated to operate in India through the new law. Acc. to the HRD Ministry document, "such universities will be given special dispensation regarding the regulatory, the governance and the content norms on par with other autonomous institutions of India."

Analysis of Impact of NEP on Higher Education:

Regulatory System of Higher Education:

A significant change in the NEP, 2020 is the proposal to set up the Higher Education Commission of India, HECI as an umbrella body for the higher education, excluding medical and legal education. This will usually bring out a question that what will be happened to the present UGC and AICTE? HECI is aiming at reforming the higher education sector; the Bill will separate the Academic and Funding aspects of the sector. Acc. to the new Bill, HECI will not have any financial powers. The funding processes which were handled by UGC will be taken care by Ministry of Education, previously known as the MHRD.

Graded Accreditation and Graded Autonomy:

"Empowerment and autonomy to innovate" is one of the key features in NEP, 2020 which supports a "phasing out" strategy from Affiliated Colleges to Autonomous Institutions. The increased flexibility offered to the autonomous institutions also gives hope in curriculum enrichment. Also says that with appropriate accreditations, Autonomous degree granting Colleges could evolve into the Research-intensive or Teaching-intensive Universities, if they so aspire. The announcement of setting up the Multidisciplinary Education and Research Universities in the country gives more hope.

Internationalization at home:

NEP, 2020 allows foreign universities and colleges to come to India and this brings out a challenge for native institutions to improve the quality of education provided by them. The Indian higher education sector is buzzing all around as the opportunity of paving the way for foreign universities to set up campuses in the country. India has one of the largest networks of higher education systems in world, with more than 900 universities and 40,000 colleges. But Gross Enrolment Ratio of India in higher education is 26.3 percent, which is significantly low compared to other BRICS countries like Brazil, 50% or China, 51%, and very much lower compared with European and the North American nations which would be more than 80%.

Structure and lengths of degree programs:

National Education Policy 2020 scheme, any undergraduate degree in any institution will be of duration of three/ four years. One can leave the degree within this period, any educational institution will have to give diploma degree after the student completes two years of study, a degree after the student completes three years of study and a certificate to those students who complete one year of study in any professional or the vocational course of their choice. Even though NEP 2020 says that Higher education institutions will be given freedom to start PG courses there may be some difficulty in designing One Year PG Degree for students who have completed 4 Year UG Degree and a Two Year PG Degree for students who have completed 3 Year UG Degree.

Conclusion:

The policy introduces a whole gamut of changes and reads largely as progressive document, with a firm grasp on current socio-economic landscape and prospect of future uncertainty. Education for new generation of learners has to essentially engage with increasing dematerialization and digitalization of economies, which requires a new set of capabilities in order to be able to keep up. This seems to be an even more vital requisite now, with the trend towards the digitalization and disruptive automation being quickened by the pandemic.

Suggestions:

1. It seeks to shift from content-driven curriculum that earlier inspired rote learning to applied learning.
2. Design a 360-degree assessment model that covers educational, physical and mental well-being of the students.

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Impact of online advertising on the Young customers towards planet friendly purchasing

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Abstract: Today's generation have come to care about their planet- that is a shift towards greener planet. With this young generation witnessing a drastic climate change, they are shifting their preference of usage of green products in their daily activities. This generation is more concerned about environment this may be because they learn about climate change either in their lessons or become aware through various government initiative or advertisement through online media's, television, print or radio. Especially movies on environmental concern create a remarkable impression in the minds of youngsters that they should move towards eco- friendly products. As this generation are more interested in outdoor activities and are more prone towards social media usage, they like to be trend setter among their peer groups by using such green products.. This study makes an attempt to know how social media advertising creates an impact on young generation to use planet friendly products. people are waking up to the urgency to name a few we all witnessed pandemic, floods, out of control wildfires, more infectious diseases, stress at work place, health conscious people, all these factors make youngsters to feel that we already have a broken relationship with nature, which has to be set right with more conscious behaviour.

Purpose:

Today's youth being more responsible towards sustainable environment and they develop green habits, marketers can concentrate on their marketing strategy especially green products promotion which attracts young generation on various social media platforms. This is because, every youngster in the age group of 20-30 years are on social media and depend on content posted by such platforms.

Methodology: A well structured questionnaire designed for youngsters who fall in age group between 20-30 years, secondary data will be collected from magazines, articles in newspaper, E- Paper and journal.

Major implications: This paper would help green marketers to employ innovate strategies to make young consumers become aware and purchase planet friendly products either in the form of food for health benefits, fashionable dresses suiting climatic changes, cars or bikes they use, home decors etc. Also Government can bring in awareness about availability of green finance for young entrepreneurs to promote Green start up .

Key words: planet friendly products, social media, consumer awareness, green attitude.

Introduction:

With fast changing technological world, internet has molded the lifestyle of young generation- it may be either in creating awareness or become aware of the things happening around them. The young customers, who are tech savvy, prefer to buy goods online which are easier and convenient as there is wide range of products available for their choice and also price offered is economical when compared

to traditional purchase method. The internet users are increasing day by day and are used by all age group. Let it be 1 year old child or 70 years old man. Internet has become a major medium of communication and the information spreads faster. So with the advent of internet facilities available at an economical price and easy usage of gadgets, E- advertising such as mail , search engines, social media platforms has played a dominant role in creating awareness about green products and its usage and availability.

Definition:

Green products/planet friendly products:

Eco friendly products are slowly gaining power as the consumers are aware about environmental issues, so in this scenario let's understand what a green product is and its benefits to an individual and society at large.

A green product is a sustainable product designed to minimize its environmental impacts during its whole life cycle and even after it's of no use. Some features of green products are:

- 1) Grown without use of toxic chemicals.
- 2) Green products can be recycled and reused.
- 3) Eco – friendly package.
- 4) Zero carbon foot print.

Examples of eco friendly products:

Eco- friendly dishwasher
Papper shredders
Solar units,
LED lights,
Energy saving TV sets,
Shopping bags
Pet accessories,
Clothing and shoes.

Digital Media /Online Media:

Digital media means any communication media that operate with the use of any of various encoded machine readable data formats.

Social media is a computer based technology that facilitates the sharing of idea, thoughts and information through the building of virtual networks and communities.

Online Stores:

Online stores enable shoppers to search the product of their choice according to features such as models, brands, price, size, colour etc.

Emergence Of Green Marketing And Social Media:

The green movement was first initiated in Great Britain where Green consumerism rose up due etc increased degradation and negligence to the environment. Thus, a workshop on ecological marketing by American Marketing Association was held in 1975.

Environmental awareness created by social media has created a great interest among consumers in green product which led to corporate interest in manufacturing green products through innovations.

Social media as we know today, in the form of interactive websites, discussion forums did not emerge out of a vacuum. These platforms are blending of advanced mobile telephone and emergence of internet. Once the first commercial use of internet began, early forms of social media took shape in the form of instant messaging, user generated content platforms, trading and marketing sites, and the recent ones are Face book, Instagram, twitter, LinkedIn and Google+. All these platforms allow users including brands and companies advertising their products and services to connect with and follow according to the choice of profiles, identities common interest etc.

Research Problem

In today's modern business, corporates are facing increased force and pressure either through government regulations or community pressures to move their business activity in tune with environmental concern. Negligence of business firm and society together in protecting the demand from the consumers towards eco-friendly products to safe guard their planet. Since today's youngsters are tech-savvy they depend more on social for purchase of goods and

Percentage Analysis

1. Gender Of The Respondents

Gender is considered as one of the important socio-economic factors which decide the relationship between Gender and the Impact

services. The marketers have also incorporated many modifications in their production process, packing, advertising which will attract the young generation towards use of more planet friendly products.

Scope And Importance Of The Study:

As society becomes /move towards having more concern with saving environment, for which social media plays a key role, every business organization has begun to modify their behaviour to address societal problems.

The young generation began thinking for the future which made them to purchase eco friendly products which improves their life style and well being of self and others.

Understanding the various factors affecting the purchase of planet friendly products and how media shapes the lives of these youngsters in any decision making activity, specially the impact of social media towards the purchase of planet friendly products.

Purpose of the Study:

Today's consumers prefer new green products advertised through high sociality advertisements. So when we take various media through which products are advertised, social media takes an upper hand among all the medias which promotes youngsters towards usage of green products. This is because we are all living in the era of mobile internet, which has become a core driving force for any kind of information and its usage. Well designed advertisement message on social networking sites which primarily promote interpersonal contact, whether between individuals or groups allow individuals to buy and sell products and services, but they can also exchange and share advice on products and services.

Objectives Of The Study:

To understand the concept of green marketing activities

To analyze the consumers (age group of 20-30 years) preference towards planet friendly products.

To study the factors affecting purchase behaviour of these young generation.

To examine the impact of online advertising towards use of these products.

To suggest marketing strategies to corporate companies to satisfy customer requirement.

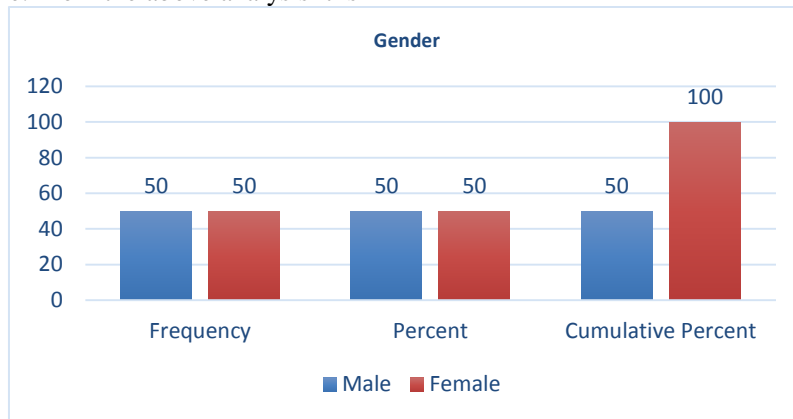
of Online advertising on young customers towards planet friendly purchases. Hence the Gender of the respondents has been classified in the different categories viz., Male and Female. The details are furnished in the following table.

Sl. No	Gender	Frequency	Percent	Cumulative Percent
1.	Male	50	50.0	50.0
2.	Female	50	50.0	100.0
	Total	100	100.0	

Source: (SPSS. Computed Data)

From the above table it is inferred that, 50(50%) of the respondents are falling under the category of Male, and 50 (50%) are falling under the category of Female. From the above analysis it is

found that, both the respondents that is Male and Female are evenly distributed without any differences.



Age of the Respondents

Age is considered as other important socio-economic factors which decide the relationship between Age and the Impact of Online advertising on young customers towards

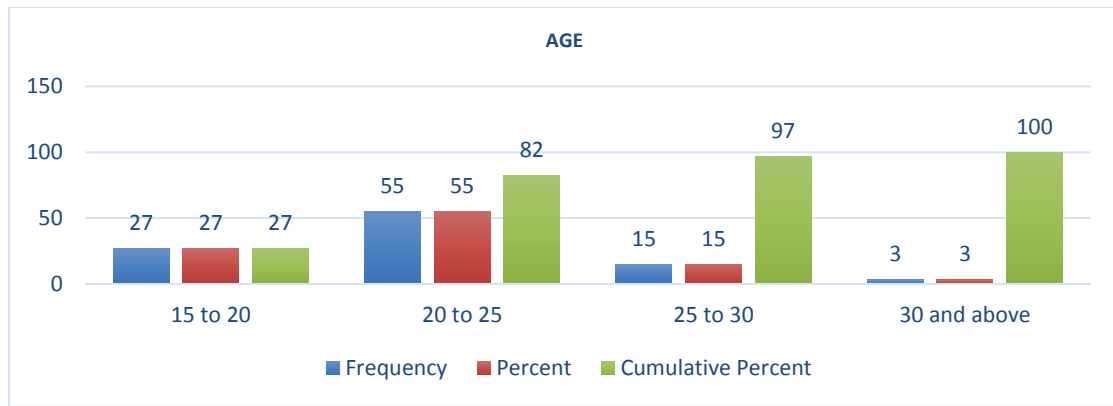
planet friendly purchases. Hence the Age of the respondents has been classified in the different categories viz., 15-20, 20 to 25, 25 to 30, and 30 and above. The details are furnished in the following table.

Sl. No	Age	Frequency	Percent	Cumulative Percent
1.	15 to 20	27	27.0	27.0
2.	20 to 25	55	55.0	82.0
3.	25 to 30	15	15.0	97.0
4.	30 and above	3	3.0	100.0
	Total	100	100.0	

Source: (SPSS. Computed Data)

From the above table, it is inferred that, 27(27%) of the respondents are falling under the age group between 15-20, 55(55%) of the respondents are falling under the age group between 20 to 25, 15(15%) of the respondents are falling under the age group between 25 to 30,

30 3(3%) of the respondents are falling under the age group of 30 and above. From the above analysis it is found that the Majority 55(55%) of the respondents is falling under the age group of 20 to 25.



Educational Qualification

Educational qualification is considered as other important Factor which decide the relationship between Educational qualification and the Impact of Online advertising on young customers towards planet friendly purchases.

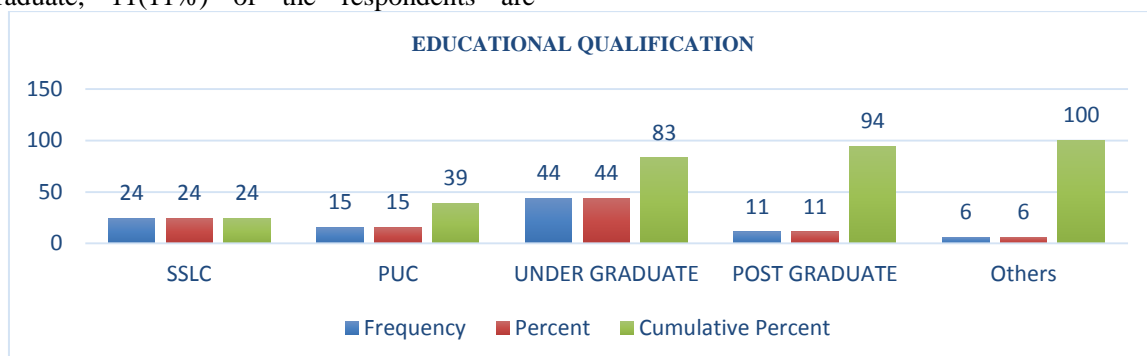
Hence the Educational qualification of the respondents has been classified in the different categories viz.,SSLC,PUC, Under Graduate,Post Graduate, others the details are furnished in the following table.

Sl. No	Educational Qualification	Frequency	Percent	Cumulative Percent
1.	SSLC	24	24.0	24.0
2.	PUC	15	15.0	39.0
3.	UNDER GRADUATE	44	44.0	83.0
4.	POST GRADUATE	11	11.0	94.0
5.	Others	6	6.0	100.0
	Total	100	100.0	

Source: (SPSS. Computed Data)

From the above table, it is inferred that, 24(24%) of the respondents are falling under the Qualification of SSLC.15(15%) of the respondents are falling under the Qualification of PUC, 44(44%) of the respondents are under graduate, 11(11%) of the respondents are

Graduates, remaining 6(6%) of the respondents belong to other qualification. From the above analysis it is found that the Majority are qualified as Undergraduate's and the least respondents belong to other qualifications.



Annual Income

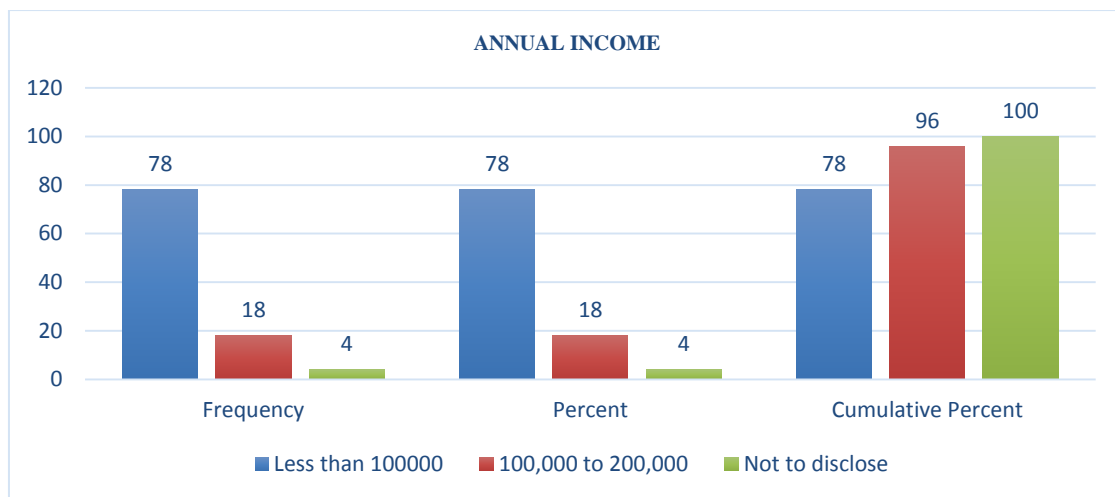
Annual income is a demographical factor, which influence the purchasing power of the respondents,

Sl. No	Annual Income	Frequency	Percent	Cumulative Percent
1.	Less than 100000	78	78.0	78.0
2.	100,000 to 200,000	18	18.0	96.0
3.	Not to disclose	4	4.0	100.0
	Total	100	100.0	

Source: (SPSS. Computed Data)

The above table represents the Annual income of respondents, which falls between 0 to 2, 00,000. The highest number of respondents (78%)

belongs to the category of 0 to 1, 00,000. And the least (4%) have regretted to disclose their Annual income.



Family Size

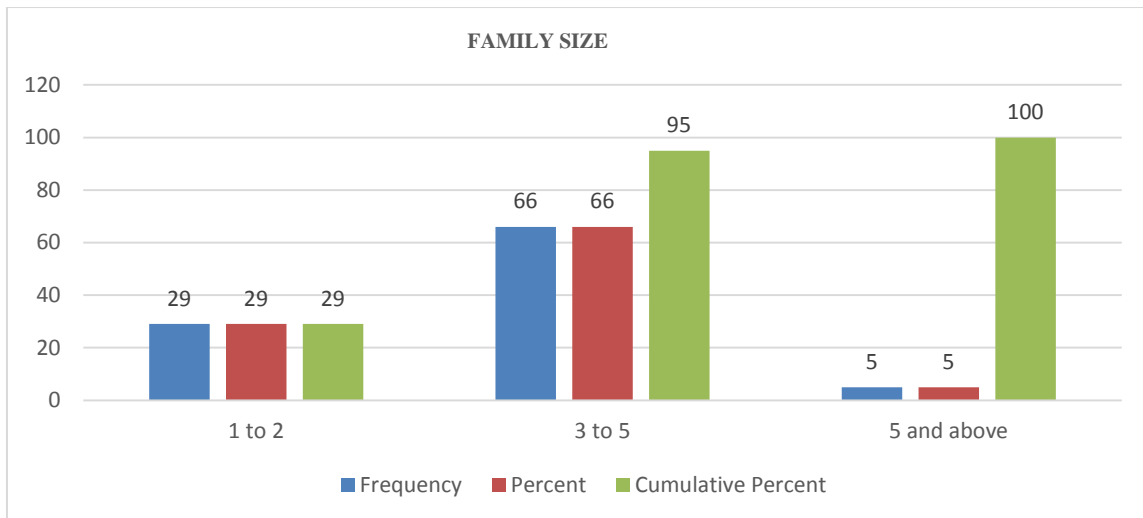
Family size is considered as a important tool towards purchase of green products. So it is segregated based on the size of family.

Sl. No	Family Size	Frequency	Percent	Cumulative Percent
1.	1 to 2	29	29.0	29.0
2.	3 to 5	66	66.0	95.0
3.	5 and above	5	5.0	100.0
	Total	100	100.0	

Source: (SPSS. Computed Data)

With reference to the above Table, family size is segregated based on number of living, 1 to 2, 3 to 5, and 5 and above. Highest number of respondents is from the family size 3 to 5, and lowest number of respondents falls under the

category 5 and above. Where are the category 1 to 2 remains moderate. It is analyzed that Online advertisement can be reached easily to the mass extent because of having maximum family size.



Environment Consciousness

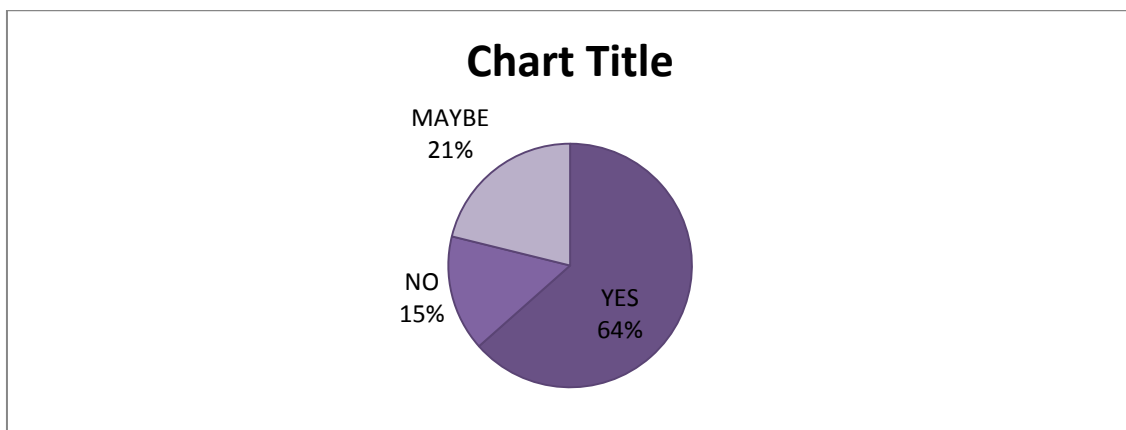
The question was raised to know people conscious towards Eco friendly products,

Sl. No	Consciousness about Environment	Frequency	Percent	Cumulative Percent
1.	Yes	77	77.0	77.0
2.	No	6	6.0	83.0
3.	May be	17	17.0	100.0
	Total	100	100.0	

Source: (SPSS. Computed Data)

The above table shows the data interpretation of respondents' conscious towards environment. Out of 100%, 77% respondents stated that they

are conscious towards Environment. This figure shows that introducing Eco-friendly products will have a wider market scope.



Extent of Consciousness

The question rose to know the level of belongingness towards the Environment.

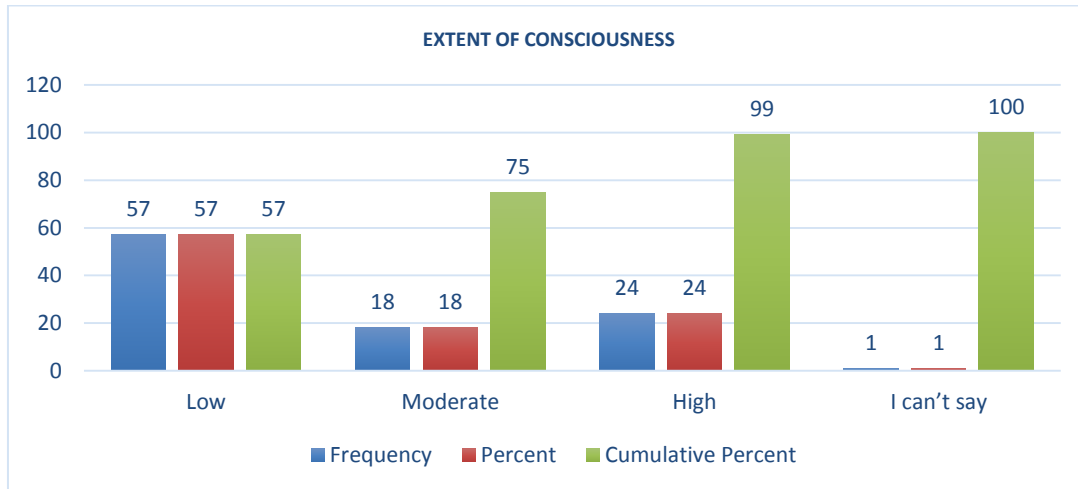
Sl. No	If Yes, to what extent	Frequency	Percent	Cumulative Percent
1.	Low	57	57.0	57.0
2.	Moderate	18	18.0	75.0
3.	High	24	24.0	99.0

4.	I can't say	1	1.0	100.0
	Total	100	100.0	

Source: (SPSS. Computed Data)

The above table shows the percentage of belongingness of respondents towards Environment. 57% of respondents stated that they are least conscious towards Environment.

So the advertisement of Eco-Friendly Products should be more effective so as to reach the people.



Awareness Of Eco-Friendly Products Available In Market

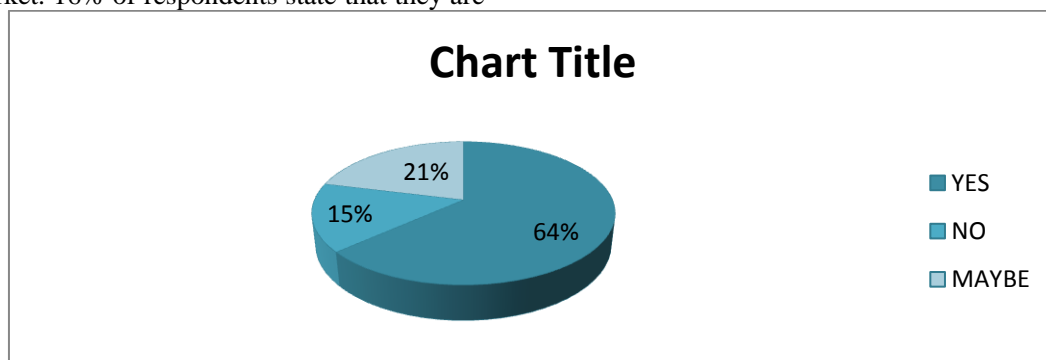
The question rose to know the awareness of eco-friendly products available in market.

Sl. No	Awareness of Eco-friendly products available in market	Frequency	Percent	Cumulative Percent
1.	Yes	62	62.0	62.0
2.	No	16	16.0	78.0
3.	May be	22	22.0	100.0
	Total	100	100.0	

Source: (SPSS. Computed Data)

The above table shows the awareness of eco-friendly products available in market. Out of 100% respondents, 62% of respondents are aware of Eco-friendly products that are available in market. 16% of respondents state that they are

not aware. To acquire the market with Eco-friendly products. The organizations have to advertise much effectively.



Mode of Awareness of Eco-Friendly Products

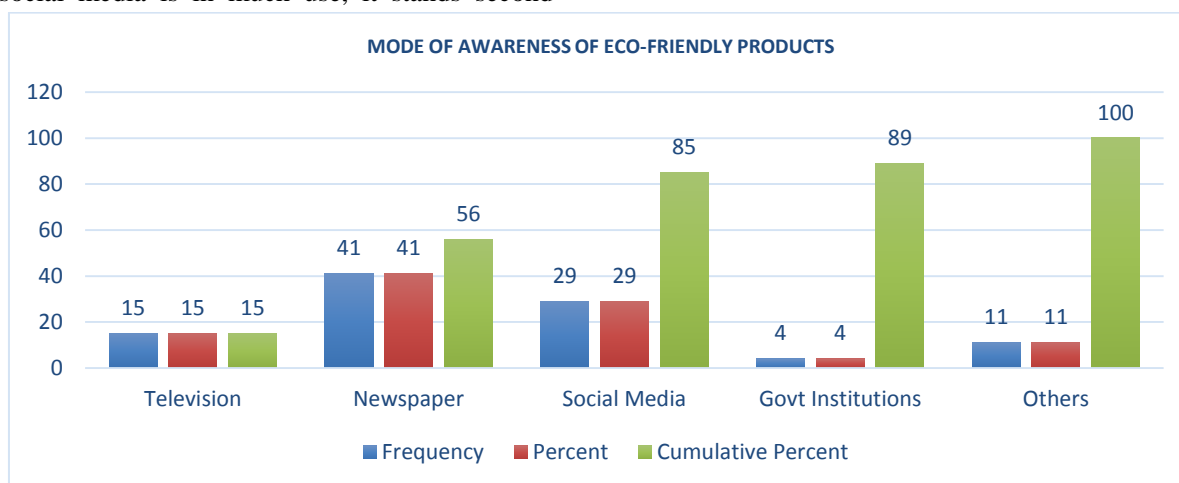
The question rose to know that, which mode of advertisement has impacted a lot on Eco Friendly products

Sl. No	Mode of awareness of Eco-friendly products	Frequency	Percent	Cumulative Percent
1.	Television	15	15.0	15.0
2.	Newspaper	41	41.0	56.0
3.	Social Media	29	29.0	85.0
4.	Govt Institutions	4	4.0	89.0
5.	Others	11	11.0	100.0
	Total	100	100.0	

Source: (SPSS. Computed Data)

The above table shows that Newspaper has created a better impact on Eco-Friendly products (41%) when compared to other media. Though social media is in much use, it stands second

with 29% of respondents. Television, Government initiatives and other Media stands in 3rd, 4th and 5th places respectively.



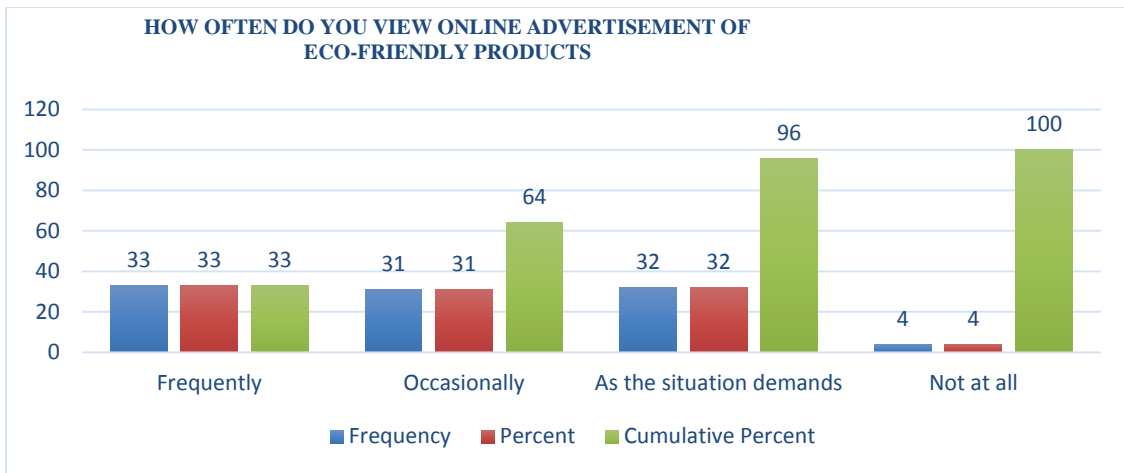
How Often Do You View Online Advertisement of Eco-Friendly Products

Sl. No	How often do you view online Advertisement of Eco-friendly products	Frequency	Percent	Cumulative Percent
1.	Frequently	33	33.0	33.0
2.	Occasionally	31	31.0	64.0
3.	As the situation demands	32	32.0	96.0
4.	Not at all	4	4.0	100.0
	Total	100	100.0	

Source: (SPSS. Computed Data)

The above table shows the data of viewers, who view advertisement for Eco-Friendly products. Respondents frequently view advertisement are 33%, which is highest. 32% of the respondents

view accordingly to the situation and 31% of respondents occasionally view the advertisement. 4% of the respondents stated that they don't view advertisement to Eco-Friendly products.



Which Media Impacts A Lot On Usage Of Eco-Friendly Products

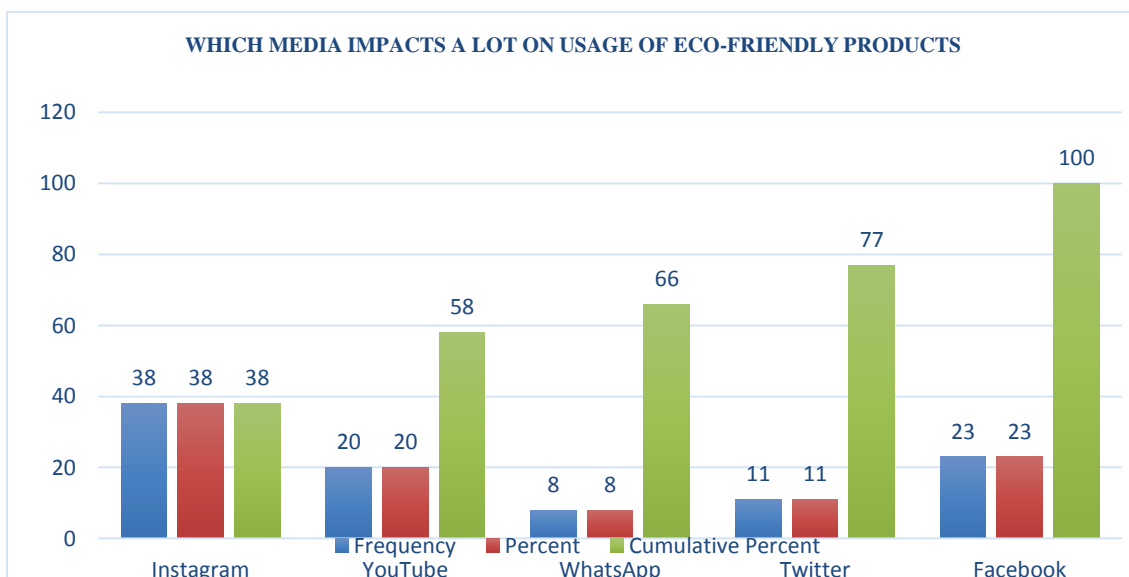
The question rose to know that, which media impacts a lot on usage of eco-friendly products.

Sl. No	Which media impacts a lot on usage of Eco-friendly products	Frequency	Percent	Cumulative Percent
1.	Instagram	38	38.0	38.0
2.	YouTube	20	20.0	58.0
3.	WhatsApp	8	8.0	66.0
4.	Twitter	11	11.0	77.0
5.	Facebook	23	23.0	100.0
	Total	100	100.0	

Source: (SPSS. Computed Data)

From the above table, it is inferred that, 38(38%) of the respondents are being impacted by Instagram, 20(20%) of the respondents are being impacted by YouTube, 8(8%) of the respondents are being impacted by WhatsApp, 11(11%) of

the respondents are being impacted by Twitter, 23(23%) of the respondents are being impacted by Facebook. From the above analysis, it is found that, the maximum number of respondents impacted by Instagram which comes to 38%.



Actor Drives To Purchase Eco-Friendly Products

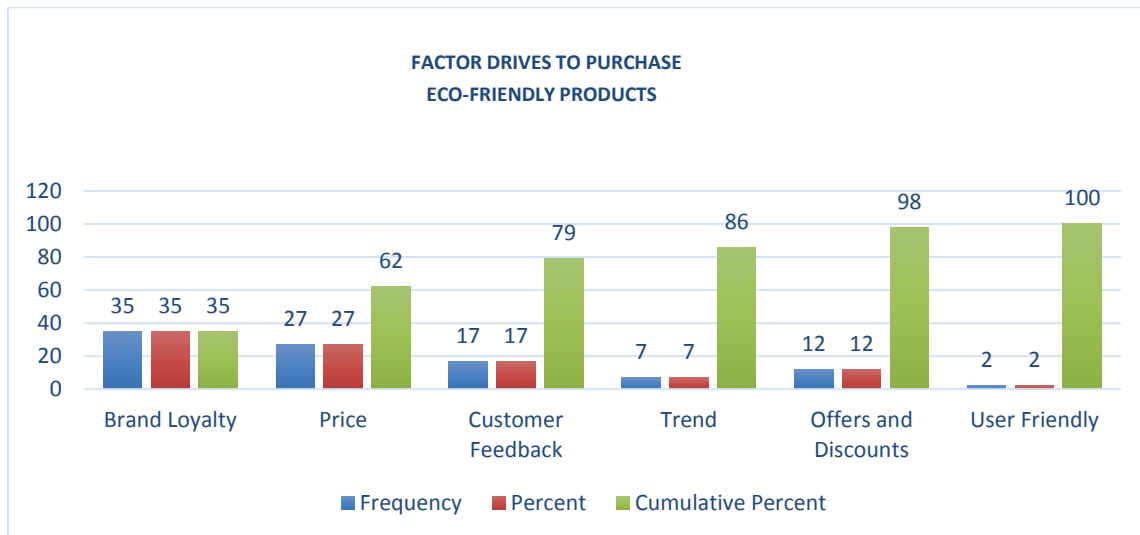
This variable is considered as the most important aspect which explains the various factors which drives the customers to purchase Eco-friendly.

Sl. No	Factor drives to purchase Eco-friendly products	Frequency	Percent	Cumulative Percent
1.	Brand Loyalty	35	35.0	35.0
2.	Price	27	27.0	62.0
3.	Customer Feedback	17	17.0	79.0
4.	Trend	7	7.0	86.0
5.	Offers and Discounts	12	12.0	98.0
6.	User Friendly	2	2.0	100.0
	Total	100	100.0	

Source: (SPSS. Computed Data)

From the above table, it is inferred that, 35(35%) of the respondents are preferred by Brand loyalty. 27(27%) of the respondents are preferred by the Price, 17(17%) of the respondents are preferred by Customer Feedback, 7(7%) of the respondents are preferred by Trend, 12(12%) of

the respondents are preferred by Offers and Discounts, 2(2%) of the respondents are preferred by User Friendly. From the above analysis, it is found that, the majority of the respondents are being preferred by Brand Loyalty which comes to 35%.



Offers Which Do You Prefer To Purchase Eco-Friendly Products

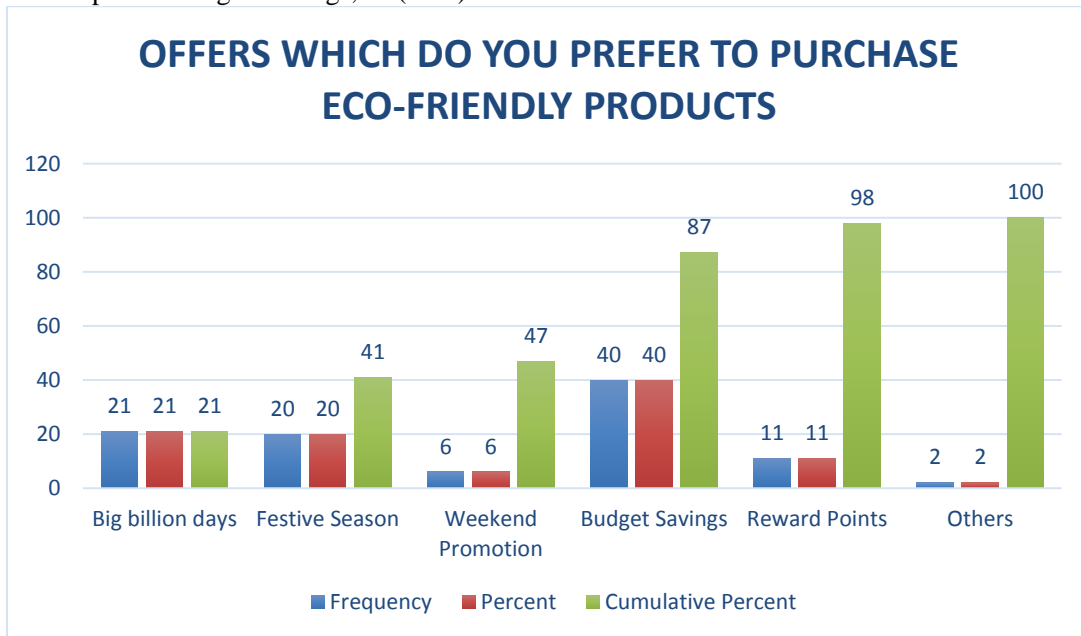
This variable is considered as another important factor which explains the relationship between the offers which the customers prefer and the Eco-friendly products.

Sl. No	Offers which do you prefer to purchase Eco-friendly products	Frequency	Percent	Cumulative Percent
1.	Big billion days	21	21.0	21.0
2.	Festive Season	20	20.0	41.0
3.	Weekend Promotion	6	6.0	47.0
4.	Budget Savings	40	40.0	87.0
5.	Reward Points	11	11.0	98.0
6.	Others	2	2.0	100.0
	Total	100	100.0	

Source: (SPSS. Computed Data)

From the above table, it is inferred that, 21(21%) of the respondents prefer Big billion days, 20(20%) of the respondents prefer Festive Season, 6(6%) of the respondents prefer Weekend Promotion, 40(40%) of the respondents prefer Budget Savings, 11(11%) of

the respondents prefer Reward points, 2(2%) of the respondents prefer other offers. From the above analysis, it is found that, the maximum number of respondents prefer Budget savings which comes to 40%.



Have You Ever Purchased Eco-Friendly Products

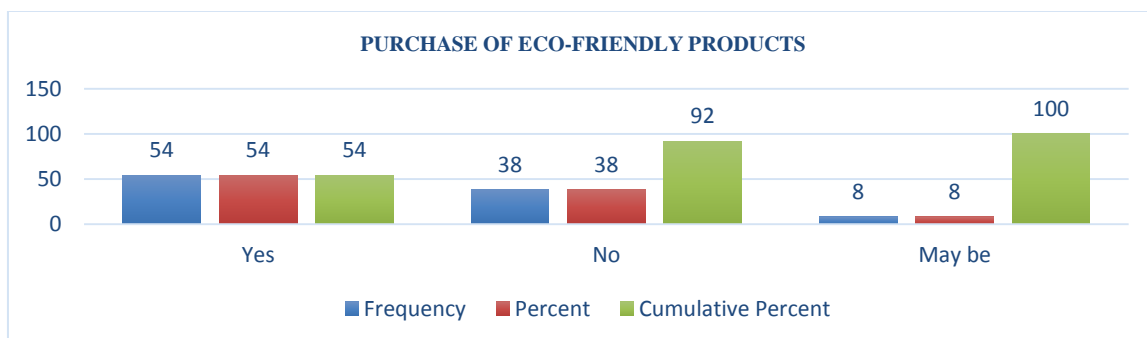
This question knows to know that, whether the customer had purchased Eco-friendly products.

Sl. No	Have you ever purchased Eco-friendly products	Frequency	Percent	Cumulative Percent
1.	Yes	54	54.0	54.0
2.	No	38	38.0	92.0
3.	May be	8	8.0	100.0
	Total	100	100.0	

Source: (SPSS. Computed Data)

From the above table, it is inferred that, 54(54%) of the respondents have purchased Eco-friendly products, 38(38%) of the respondents have not purchased Eco-friendly products, 8(8%) of the

respondents have responded May be. From the above analysis, it is found that, the maximum number of respondents have purchased Eco-friendly products which comes to 54%.



What Kind Of Eco-Friendly Product You Purchase

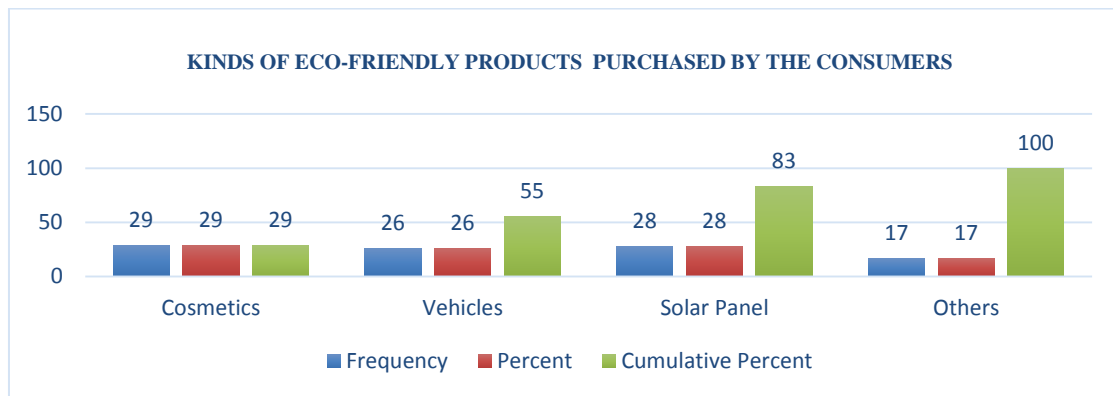
This question rose to find that what kind of Eco-friendly products does the customers purchase.

Sl. No	What kind of Eco-friendly product you purchase	Frequency	Percent	Cumulative Percent
1.	Cosmetics	29	29.0	29.0
2.	Vehicles	26	26.0	55.0
3.	Solar Panel	28	28.0	83.0
4.	Others	17	17.0	100.0
	Total	100	100.0	

Source: (SPSS. Computed Data)

From the above table, it is inferred that, 29(29%) of the respondents purchase Cosmetics products, 26(26%) of the respondents purchase Vehicles, 28(28%) of the respondents purchase Solar Panel,

17(17%) of the respondents purchase other products. From the above analysis, it is found that, the maximum number of respondents purchase Cosmetic products which comes to 29%.



Perception towards Purchase of Eco-Friendly Products

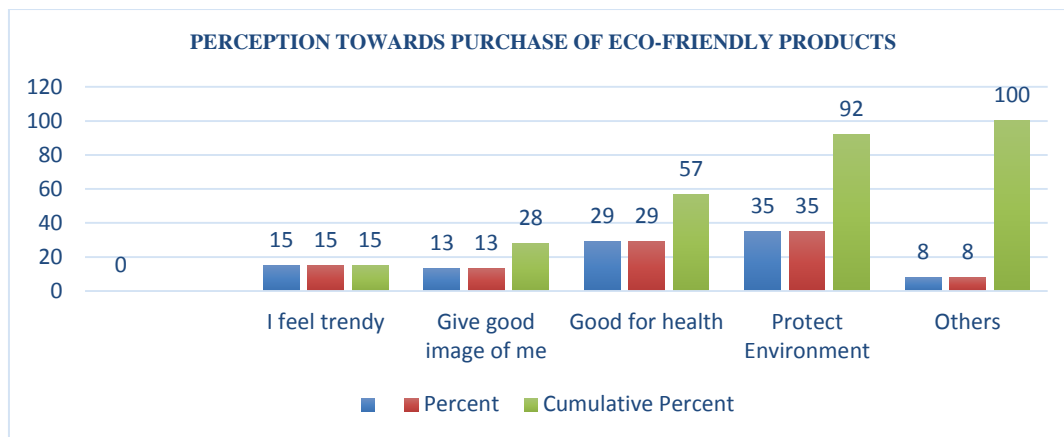
This variable explains the perception of customers towards purchase of Eco-friendly products.

Sl. No	Perception towards purchase of Eco-friendly products	Frequency	Percent	Cumulative Percent
1.	I feel trendy	15	15.0	15.0
2.	Give good image of me	13	13.0	28.0
3.	Good for health	29	29.0	57.0
4.	Protect Environment	35	35.0	92.0
5.	Others	8	8.0	100.0
		100	100.0	

Source: (SPSS. Computed Data)

From the above table, it is inferred that, 15(15%) of the respondents feel trendy by purchasing Eco-friendly products, 13(13%) of the respondents feels that they get good image by purchasing Eco-friendly products, 29(29%) of the respondents feels that, it is Good for health,

35(35%) of the respondents feels that it Protects Environment, 8(8%) of the respondents gives other reasons for purchasing Eco-friendly products. From the above analysis, it is found that, the maximum number of respondents feels that, it is good for health, which comes to 29%.



Findings:

1. 55% of the respondents are in the age group of 20-25 years who make online purchase and social media advertising is the motivating factor to make planet friendly purchase.
2. Since the young generation is more conscious of the environment they use planet friendly products in their daily activities and it can be seen that 77% respondents say that they are environment conscious and at the same time the extent of their responsibility towards environment protection is low.
3. About 62% of the respondents are aware of availability of eco- friendly products in the market and this awareness is through social media. Since there is frequent pop up message when they are using any social media tools at any given point of time.
4. Among the social media tools that have higher impact on young customers, the advertisement through Instagram has greater impact towards purchase of eco-friendly products.
5. It is also evident that apart from young customers being environment conscious , for purchasing eco friendly products the important factors that drives them to purchase eco-friendly products in brand loyalty followed by price of the product.
6. Since price is one of the driving factor, discount offers through various online selling platforms will push the sales, so the offers such as big billion days, festive season , budget savings etc, will create more interest and drive the urge towards purchase of such eco friendly products.
7. About 29% of customers prefer to buy cosmetics, followed by solar panel through online channels. Since these two products are most attractive and used by the youngster.
8. The perception of the youngster towards purchase of eco friendly products is they feel these eco friendly products are good for health.

We also can notice that this young generation especially millennial generation is more health conscious as they are aware that usage of green products will protect the environment for future generation.

Limitations And Future Scope Of Study:

The current study has certain limitations. Firstly, this study is related to the samples taken only from a small town Kolar Gold Fields. Secondly, the study relates only to younger generation in the age group of 20-25 years and their attitude towards usage of planet friendly products purchase intention through online media advertising. Therefore care should be taken to extend the study beyond small town and include samples from different age group. There could be possibility that peer influence, self image and environment protection responsibility may push people towards purchase intention. Further, studies might include various parameters of attitude, awareness level frequent advertisement through proper channel which reaches every individual to have better understanding of online advertisement impact on youngsters towards purchase and use of planet friendly products.

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A STUDY ON INJURIES DURING SPORTS ON KHO-KHO

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Abstract : Kho-Kho is one of the most popular traditional sports in India. Kho-Kho is a 'run and touch' game that is very simple to play and can be enjoyed by students of all ages. It does not need any good physical fitness just need skills to play. Kho-Kho is a very unique game played in India, Bangladesh and Pakistan. It is generally a tag sport and it is played by 2 teams. Every team has 12(9+3) players played in the past, but as a new rule of kho-kho federation of india, consider injuries to players 15(9+6) players played in the every team and these players try to evade being touched by other players of the opponent team. It must be noted that only nine players are permitted to enter the Kho-Kho field. It is actually one of the most popular tag games in entire South Asia. It has been seen that the game is also played energetically in South Africa. Kho-Kho is generally a traditional game and the origin is somewhat hard to trace. Several historians have an opinion that Kho-Kho is a modified version of run chase. In this run chase, the player chases and tries to touch the other opponent. This research paper presents a detailed study on various injuries occurs during kho-kho. Various injuries and how to avoid these injuries are described with supported literature.

Keyword's : Kho-Kho, Injuries, Sports.

Introduction :

History of Kho-Kho :

The rules and regulations of Kho-Kho were actually devised in the starting of 20th century. In 1914, a committee was established at Pune Gymkhana. Later, in 1924, the first ever regulations of the game were actually published from Baroda Gymkhana. In 1959, the 1st ever national championship was organized in Andhra Pradesh. The Government of India has formulated following awards and prizes for Kho-Kho such as Eklavya Award, Arjuna Award and Rani Laxmi Bai Award. At the same time, there is Janaki award for the girls and Veer

Rules of kho-kho :

Abhimanyu award for the boys in India. The equipments utilized in the game are poles, wire nails, lime powder, strings, measuring tape.

Kho-Kho is a very complicated and strategic sport. Every team needs to adopt different strategies in order to score points and outfox the opponents. At the same time, every player has to demonstrate agility, strength, and tactical measures in order to score points. The game instructs you to devise strategies and prepare the players optimally for strong physical activities and stamina. Any lapse in the judgment or concentration can easily result in the player getting out.



Every team has 12 players, however only 9 players tend to take the field. The match has 2 innings. Each inning comprises of turning and chasing turns of roughly 7 minutes. 8 players in the team chasing tend to sit in 8 squares on the middle lane, alternately in front of the opposite

route, while the 9th player is a vigorous chaser and actually stands at any of the poles, ready to start the chase. Players of the chasing side need to put the opponent player out by touching them, but without making a particular foul.

Skills of kho-kho :

Chasing skills :

Kho : while chasing, Kho... should be given in loud voice. while calling Kho... the player should be touched.

Turning at pole : The turning around the pole is performed on one hand and the other free hand is used for touching a runner.

Chasing : chaser moves in the direction of the cross line and tries to come nearer to a runner.

Diving : when the chaser feels that the runner is in his approach, a dive is taken.

Running skills :

Running : it requires endurance and speed.

Dodging : it is the most important skill used in running. Dodging is given by jerky movement of the body. Terminology

Chaser : The sitting team who tries to touch the opponent team members who are running chaser sit-in square over cross lines with an alternative back.

Runner : The players of opposing team who save themselves from being touched by the chaser

Cross lane : The parallel lanes cutting center lane at the middle of the playfield.

Central lane : Two parallel lines from one pole to other.

Kho : The word Kho is spoken by one chaser to another.

Late-Kho : when active chaser delays in the touch for giving Kho to another.

Line-cut : When chaser cuts the square line cross lanes or center lane during chasing opponent.

Changing the direction : When active chaser goes in the wrong direction against rules.

Early getup : When the sitting chased gets up before proper getting Kho.

Square: square shaped area by the cutting of center lane and cross lane used for sitting of chase.

Minus-Kho : A violation of directional fault in which the chased cannot make the running player out unless Kho is passed back to two teammates or touch to a pole.

Lobby: The free space area around the play field.

Free zone : The area by the sides of pole lines in which the direction rule is not followed and a runner can move in any direction.

Pole: A specially made wooden cylindrical structure, firmly erected up at the sides of playfield equipment of kho kho.

Seven Major Sports Injuries in kho-kho Sprains.

Knee Injuries.

Fractures.

Tennis Elbow.

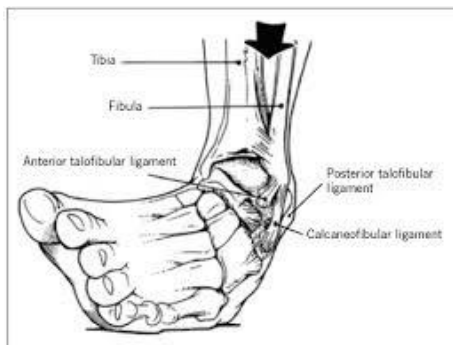
Plantar Fasciitis / shin splints.

Back Injuries / Back pain.

Injuries and Preventions

Participating in one or more sports is a vital part of a healthy, active lifestyle — good for the heart, good for the respiration, good for building and maintaining muscular strength, etc. In a perfect world, only good would come of playing sports but of course, this is not a perfect world. People move in the wrong ways, people trip and fall, people make sudden contact with the ground and with each other...and sports injuries commonly occur as a result. That said, the risk of injury should obviously not deter you from playing sports, but by being aware of some of the most common sports injuries, you can take steps to prevent them or at least reduce the risk of getting hurt. Let's look at six major and common possible athletic-related injuries and possible prevention measures you can take.

1. Sprains :



Sprains are to ligaments what strains are to muscles. Ligaments are the tissues that connect bone to bone. When these ligaments turn in a wrong way, they can pull or tear. Ankle sprains

are perhaps the most frequent type of sprain among athletes, followed closely by knee sprains, wrist and elbow sprains, etc. Sprains can be painful, take longer to heal than strains, and

sometimes require immobilization to protect against further injury. Pre-workout stretches and warm up's can help deter sprains, as well as practicing good technique in the sport you're playing. Sprains often leave the ligament weak

2. Knee Injuries :



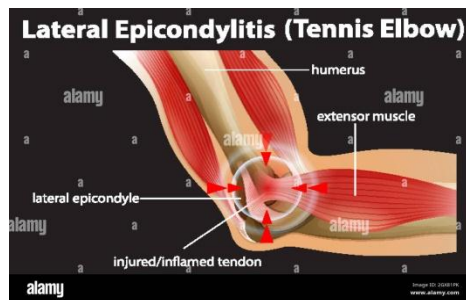
The knee is a very complicated joint, and it endures a lot of impact and wear during most sports activities — and for this reason, we've given it its own category for possible injuries. Tears of the anterior cruciate ligament (ACL) are quite common, as are cartilage tears, dislocation and fractures. Knee injuries can be

3. Fractures :



Impact and contact sports often lead to fractures of the bone (mostly arms, legs and feet), all of which can be painful, take weeks of immobilization to heal and may sometimes require surgery to correct. Fractures are an inherent risk with most strenuous and/or contact sports, but you can reduce the risk by wearing

4. Tennis Elbow :



You don't have to play tennis to get tennis elbow. Tennis elbow is one of several "injuries of repetition" a straining of the ligaments in the elbow due to overuse and repetitive activity. The

and susceptible to future sprains, so if you have a history of spraining a knee or ankle, for example, it would be good idea to support that joint with a brace while playing.

painful and debilitating, sometimes requiring surgery to correct. Again, warm-ups, stretches and good posture can reduce the risk of knee injuries, along with proper padding and bracing (for instance, while playing contact sports).

the appropriate padding, warming up, working out to keep muscles strong and flexible, practicing good technique, etc. Also, don't "play through the pain," as sometimes the pain is a sign of a strain or sprain that left untreated can make the bone vulnerable to fracture.

best way to avoid it is to pace yourself. Take breaks, do other activities, and always warm up and stretch before playing.

5. Plantar Fasciitis / Shin splints :



We've grouped these together also as injuries of repetition because they are both related to overactivity of the feet and legs, combined with a lack of proper support. Plantar fasciitis is an inflammation of a tendon in the arch of the foot, causing sharp pain with every step. Shin splints describe an inflammation of the muscles in the lower leg caused by repeated stress and high impacts of running, dodging or quick stops and starts. Both are common with runners, joggers, soccer and basketball players, etc. Proper

stretches and occasional rest are the two best preventatives.

6. Back Injuries / Back pain :

Your back and spinal column undergoes some level of stress with almost every sports activity. Over time, this stress may accumulate into inflammation around the vertebrae and back muscles, sometimes causing injuries to the discs and frequently causing upper or lower back pain. Sometimes a sudden jarring impact may also cause an acute injury



to the back. Back treatments vary widely depending on the condition, ranging from rest to physical therapy to surgery. The best way to reduce your risk of back pain and injury is to keep your back muscles strong and flexible with regular low-impact activities, warm ups and even good diet.

Conclusion :

Kho-Kho is a very complicated and strategic sport. Every team needs to adopt different strategies in order to score points and outfox the opponents. At the same time, every player has to demonstrate agility, strength, and tactical measures in order to score points. The game instructs you to devise strategies and prepare the players optimally for strong physical activities and stamina. Any lapse in the judgment or concentration can easily result in the player getting out. This research paper presents a detailed study on various injuries occurs during

kho-kho. Sprains, Knee injuries, Fractures, Tennis elbow, Plantar fasciitis/shin splints, Back injuries/back pain. Various injuries and how to avoid these injuries are described with this supported literature.

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Agriculture tourism in India

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ABSTRACT: The term “agri tourism” is often used interchangeably with “agri-tourism,” “agro tourism,” “farm tourism,” “agricultural tourism,” or “agritainment.” Agriculture is the backbone of Indian Economy. Around 85 per cent of the population is directly or indirectly dependent on Agriculture and almost 26 per cent of India's GDP comes from Agriculture. 90 million farmers are dwelling in 6.25 lack villages producing more than 200 MT of food grains feeding the country. There are a number of agro-tourism destinations in the country.

Introduction:

Agri tourism or agro tourism, as it is defined most broadly, involves any agriculturally based operation or activity that brings visitors to a farm or ranch. Agri tourism has different definitions in different parts of the world and sometimes refers specifically to farm stays as in Italy. Elsewhere, agri tourism includes a wide variety of activities, including buying produce direct from a farm stand, navigating a corn maze, slopping hogs, picking fruit, feeding animals or staying at a bed and breakfast on a farm. Agri tourism is a form of niche tourism that is considered a growth industry in many parts of the world today, including India, Australia, Canada, the United States, and the Philippines. Other terms associated with agri tourism are “agritainment,” “value added products,” “farm direct marketing” and “sustainable agriculture.”

Agri tourism is a field that is growing in popularity as producers try to diversify and increase profits. By combining agriculture and tourism, agri tourism offers new sources of revenue but also presents potential problems and legal complications to agri tourism operators. Simply stated, agri tourism could be thought of as the crossroads of tourism and agriculture. Stated more technically, agri tourism can be defined as a form of commercial enterprise that links agricultural production and/or processing with tourism in order to attract visitors on to a farm, ranch, or other agricultural business for the purposes of entertaining and/or educating the visitors and generating income for the farm, ranch, or business owner. Regardless of the exact definition or terminology, any definition of agri tourism should include the following four factors: 1) combines the essential elements of the tourism and agriculture industries; 2) attracts members of the public to visit agricultural operations; 3) is designed to increase farm income; and 4) provides recreation, entertainment, and/or educational experiences to visitors.

Review of literature:

Agriculture tourism comprises two concepts, - agriculture and tourism. The Chambers Universal Learners Dictionary (1980) simply defined tourism as the industry dealing with tourists. Tourists were defined as people who travel for pleasure. Okoroafor (1995) remarked that a visitor remains a tourist whether the objective of his mission is to transact business, participate in sports, appreciate the culture of his host destination, visit the people's museum and monuments for his intellectual enrichment, participate in conferences, conduct research, full fill religious obligations, visit a friend or a relative, observe unique flora and fauna in their natural habitats or simply to have a good time. Agriculture on the other hand is the science or art of cultivating land to raise crops; farming the production of crops, livestock, fishery or poultry and the diverse processes of finance, research, education, communication, engineering, conservation, processing, storage, distribution and marketing (Onweagba, 2000).

Rationale of the study:

Tourism is one of the emerging sector in world as well as in the country. Concepts like Agri-tourism are providers of niche offerings as products which are expected create more demand.

Objectives:

To study the on going Agri-tourism activities in India

Need and Importance of Agro-tourism in India:

It is said that agro-tourism is a better way to know about the traditional agricultural farming activities which brings us very close to mother-nature and it is also very essential thing for a sustainable living on this planet. Today, Indian cities are facing the problem of overcrowd and environment pollution. Now, it has become an assumed fact that agro-tourism can give us a relief from the hectic life of urban areas. That is why; agro-tourism, eco-tourism and rural tourism are emerging as key sectors of tourism

business in India. Most of the studies have proved the due importance and need of agro tourism on the following basis: Agro-tourism is a sustainable form of tourism business. It provides an additional source of income for the farmers. It gives prestige to rural life and creates new jobs at local levels. It gives an opportunity to urban tourists to escape from hectic life of the city. It enhances the quality of life for local residence. It gives the tourists glimpse of village ambience, local cuisine, culture and art. It expects the active involvement from the tourist, rather than a passive spectator, so a bond between guest-host is strengthened. It is eco friendly which is very essential in the present environmental scenario. It makes tourists familiar with the rural life and roots of early civilization. It has a vast scope in the present scenario of tourism business in India. It is less expensive gateway of tourism and the cost of accommodation, food, travel and recreation is very less in Agro-Tourism when compared to any other type of tourism. It widens the tourist base by widening the scope of tourism due to its cost effectiveness. It has a strong demand in the contemporary world scenario. It provides all opportunities to all age groups i.e. children, young, middle and old age, female, male, in total to the entire family at a cheaper cost. It makes tourists familiar with rural games, traditional dresses, festivals and food. It brings tourists close to the nature and provides variety of entertainment to them. It is a source of knowledge to get information about plants, animals, raw materials like handicrafts, woods, rural lifestyle and their languages, culture, tradition. Agro-Tourism which generally revolves around farmers, villages and agriculture has the potential to satisfy the curiosity of this segment of population. It is a way for tourists to look towards agro-tourism as a means for searching peace and tranquillity. It brings tourists very close to nature and crops, birds, animals, mountains, water bodies, villages provide totally different atmosphere to urban population in which they can forget their busy and hectic urban life. It provides tourists an opportunity to visit villages and spend time with family. It creates awareness about rural life and knowledge about agriculture science among urban children and it can effectively be used as educational and training tool to train urban tourists. It provides variety of recreation to urbanites through festivals and handicrafts.

Agri tourism presents a unique opportunity to combine aspects of the tourism and agriculture industries to provide a number of financial,

educational, and social benefits to tourists, producers, and communities. Agri tourism gives producers an opportunity to generate additional income and an avenue for direct marketing to consumers. It enhances the tourism industry by increasing the volume of visitors to an area and the length of their stay. Agri tourism also provides communities with the potential to increase their local tax bases and new employment opportunities. Additionally, agri tourism provides educational opportunities to the public, helps to preserve agricultural lands, and allows states to develop business enterprises. While agri tourism may create new potential revenue streams, it also presents new legal issues for farmers and landowners.

The concept is considered as a supplementary to the primary source of income and caters to a niche market due to its exclusivity. The idea has a novelty attached to it in terms of nostalgia as well as village visits for consumers. A plethora of diversified activities amalgamated with scientific methods of cropping are paving a way for a mechanized and secure future. The plate is full with offerings like dairy practices, bird watching, wine trails, hay making and local handicrafts to woo the consumers with the simplicity of villagers hooked to it in the background. Promotion of Agri-Tourism involves some more important stakeholders namely Ministry of Agriculture and line departments at state and central governments and farmers. Promotion of Agri-Tourism needs conceptual convergence with Rural Tourism, Eco-Tourism, Health Tourism, Adventure Tourism and culinary adventures. Research is one of the key factors for development in any discipline as it helps students and practitioners to get involved in their areas of interest and search for all possible solutions for the benefit of local issues and communities.

Agri Tourism will serve this purpose. Agri Tourism is the latest concept in the Indian Tourism industry. It gives an opportunity to experience real enchanting and authentic contact with real life. Promotion of Agri-tourism needs conceptual convergence with rural tourism, health tourism and adventure tourism.

Tourism is termed as an instrument for employment generation, poverty alleviation and sustainable human development. The world tourism organization has estimated that the tourism industry is growing at a rate of 4 per cent a year. Whereas the Indian tourism industry is growing at 10.1 per cent which is 2.5 times more than the world rate. The tourism sector is one of the major foreign exchange earners for the

country. Agri-tourism is one such form of tourism which has recently emerged in Maharashtra.

Agri-tourism industry in India has a lot of potentials to develop rural India. This report gives an overall perception of agritourism, its opportunities, challenges and the role of Extension & Advisory services in promoting agritourism in India.

Scope of Agri Tourism in India:

Agri Tourism is to experience the real rural life, taste the local genuine food and get familiar with the various farming tasks. Agriculture is the backbone of Indian Economy. Around 75% of the population is directly or indirectly dependent on Agriculture and almost 26 percent of India's GDP comes from Agriculture. 90 million farmers are dwelling in 6.25 lack villages producing food grains for feeding the country. More than a profession or a business, agriculture is India's culture. Hence, adding additional income generating activities to existing agriculture would certainly increase contribution of agriculture in the national GDP. Serious efforts need to be made in this direction and Agri-Tourism is one such activity. Tourism is termed as an instrument for employment generation, poverty alleviation and sustainable human development. During 1999-2000, direct employment created by tourism was 15.5

Agri Tourism Benefits:

The potential benefits of agri tourism development extend to farmers, rural communities, and tourism operators.

Benefits for Farmers:

- Ø expanding farm operations;
- Ø using farm based products in new and innovative ways;
- Ø improving farm revenue streams;
- Ø developing new consumer market niches;
- Ø increasing awareness of local agricultural products;
- Ø increasing appreciation of the importance of maintaining agricultural land;
- Ø improving farm living conditions, working areas & farm recreation opportunities;
- Ø developing managerial skill and entrepreneurial spirit; and
- Ø Increasing the long term sustainability for farm businesses.

Benefits for Communities:

- Ø generating additional revenue for local businesses and services from tourists;
- Ø upgrading / revitalizing community facilities for residents and visitors;

million. Besides, tourism also promotes national integration, international understanding and supports local handicrafts and cultural activities. During 2000, the number of foreign tourists that visited India was 26.41 lacks.

India's share in world tour market is just 0.38 percent. With this meagre share, foreign exchange earned is Rs.14, 475 crores. Turnover in domestic tourism is much more than this. To promote domestic tourism, thrust areas identified by Government of India are development of infrastructure, product development and diversification, development of eco-adventure sports, cultural presentations, providing inexpensive accommodation, streamlining facilitation procedures at airports, human resource development, creating awareness and public participation and facilitation of private sector participation.

In this process, important stakeholders are State and Central Department of Tourism, Indian Institute of Tourism and Travel Management, Tourism Development Corporations, Foreign Embassies, Travel Agents Association of India (TAAI), Indian Association of Tour Operators (IATO), Tourists, Transport Operators Association, Indian Convention Promotion Bureau and Pacific Asia Travel Association (PATA).

- Ø increasing protection of rural landscapes and natural environments for tourists and residents;
- Ø helping preserve and revitalize local traditions, art and craft;
- Ø promoting inter-regional, inter-cultural communication and understanding;
- Ø increasing awareness of agricultural issues and values among the public;
- Ø promoting the on-going use of local agricultural products and services;
- Ø helping to diversify & strengthen rural economy via job & income creation; and
- Ø Providing a more energetic business environment for attracting other businesses and small industries.

Benefits for Tourism Operators:

- Ø diversifying the mix of tourism products and services available to visitors;
- Ø increasing tourism flows into attractive rural regions;
- Ø increasing season length during traditionally off-peak business periods;
- Ø uniquely positioning rural regions in key tourism markets; and

The Agri-Tourist Destinations In India:

Dewalokam Farmstay Retreat, Karimannoor, Kerala- Dewalokam is the organic ancestral farm of a welcoming Syrian Christian family. The name means "paradise" and the property certainly is that! This faultless farm stay is conveniently located only 90 minutes drive from Kochi airport, in the spice belt of Kerala, bounded by a placid river and nature reserve. Fruit, vegetables, spices, milk, and honey are all produced there. An extensive range of activities is available for guests, including spice walks, village walks, bamboo rafting, temple visits, cow milking, and swimming.

Vanilla County, Kottayam, Kerala- It's located two and a half hours drive from Kochi airport, near Vagamon in the lush Western Ghat mountain range. Guests can swim in natural rock pools, go on plantation walks, go trekking, birding, visit villages and a local meditation ashram, and cruise the Kerala backwaters.

Konyak Tea Retreat, Mon District, Nagaland- The host is the great-granddaughter of a tattooed headhunter, and she's actively involved in researching and documenting the various tattoo patterns of her tribe. The boutique farmhouse is located in the middle of a remote, privately-owned 250-hectare tea estate. However, tea isn't all that's grown there. The farm also has an orange tree orchard and organic vegetable garden. Guests can pick and eat during harvesting season (mid-November to December).

Maachli, Sindhudurg, Nagaland- The name "Maachli" means "elevated huts" in the local Malvani language. There are four architecturally designed hut-style accommodations on the

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property, built deep within nature among the Samant family's coconut, betel nut, banana and spice plantation. Everything revolves around nature, and there is a sweet water stream flowing through the property. Responsible tourism is also a strong focus. Activities include village walks, cooking lessons, farming experiences, trekking.

Enchanted Forest Farm, Gangtok, Sikkim- The tranquil setting, deep inside the forest with a waterfall, and delightful hosts are totally worth it though! The farm is completely organic and the property is pretty much self-sufficient. There's a fish pond, cows and goats. If you're a music lover, you're also in luck. The host plays the guitar and loves a good jam session. Guest accommodations consist of three rustic yet elegant standalone cottages.

Conclusions:

Indian tourism sector which normally occurs on farms which gives an opportunity to experience the real enchanting rural life with the taste of local food including the familiar with the various farming tasks during the visit on a farm. India is a agriculturalist country and since 2004 Agro-tourism is operational, which started in Baramati Agri Tourism Center under the guidance of Pandurang Taware who received the National Tourism Award from the President Of India, for the most innovative Tourism Product. Agri-Tourism Development Corporation in India is pioneer in the development and marketing of agro-tourism concept in India which has 218 affiliated farmers and operates agro-tourism centers in their respective villages in the state of Maharashtra in 2014.

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Artificial Intelligence Vis-A-Vis Criminal Liability

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Abstract : The development of AI raises concerns regarding culpability for crimes committed by AI, primarily because AI operates independently and with little human supervision. This paper investigates the issue of AI responsibility, focusing on the *actus reus* aspect of culpability. The article examines the responsibility problem by examining fundamental criminal law ideas and notions present throughout many judicial systems. The study seeks to define AI for legal reasons and determine who is responsible when AI commits a legal offence. The technology world is quickly evolving. Whether we refer to computers, screwdrivers, cars, or telephones, there will be no distinction between them as long as we use computers as tools. However, when computers grew more complex, we began to refer to them as “thinking” machines. The problems started when computers developed from “thinking machines” to artificially intelligent thinking machines (thinking machines without the quotation marks). Artificial intelligence refers to a machine's capacity to mimic intelligent behaviour. Many people believe that if machines, without any human oversight, are operating freely and make decisions on their own, the development of artificial intelligence would lead to crimes being perpetrated by AI. The aim of this Paper is to investigate criminal responsibility in the context of AI, with an emphasis on the *actus reus* aspect of culpability.

Keywords: artificial intelligence, criminal liability, technology, Robot, crime, law

Introduction

“There are two kinds of creation myths: those where life arises out of the mud, and those where life falls from the sky. In this creation myth, computers arose from the mud, and code fell from the sky.”

George Dyson

Artificial intelligence is at the heart of an increasing number of science fiction works, including novels and films. Some express their apprehensions about the technology, while others express their excitement. The question of whether robots can think has been at the heart of the discipline of epistemology throughout history. Some people claim they can “think,” but the truth is whether they are truly capable of rational thought. The current use of artificial intelligence may offer a solution to this problem. Although this technology is deemed contemporary, its origins are not always so. Indeed, mankind has always sought tools to make everyday living easier since the beginning of time. These tools were fashioned of stone during the Stone Age. These tools were created of metal as humanity realised the benefits of metal. As human knowledge grew, so did the number of instruments developed to help people in their everyday lives.¹

Artificial intelligence is the use of computers to replicate human cognitive processes. The question is both intriguing and complex, yet there are no simple answers. The word “artificial” means “artificial intelligence,” or AI, is widely used in many contexts without comprehending either of these things. It may be

assumed that artificial intelligence is self-evident, and thus does not need to be defined. While it is, on the other hand, a product of the lack of agreement on a definition of AI among scientists around the world.² No one has yet supplied the law with a legal definition of AI, since lawmakers are more likely to control events that have already happened than to consider current or future events. The goal of this study is to figure out what artificial intelligence is and how it may be defined legally.³

It is a good idea to start by looking up the lexical meanings of the terms artificial and intelligence. Artificial is a synonym for terms like factitious, synthetic, and unnatural in English. A man-made or built object is one that is man-made or produced by people, typically to resemble a natural object. Artificiell, a Swedish term meaning artificial, and artificiel, a French word, are synonyms.⁴ The Latin prefix “artificialis” comes from the Latin word “artificium”, which means “handicraft” or “theory.” Artificial is used in law to refer to artificial persons (i.e. “legal persons”) and “artificial insemination” (i.e. “human assisted reproduction”). Artificial is therefore used in the same way regardless of the legal discipline.⁵

Intelligence is a more challenging term to describe. The term has a variety of connotations in English, Swedish, and French. The “faculty of understanding,” “the action or reality of mentally apprehending something,” or simply ‘intellect,’ are all terms used to describe intelligence.⁶

Hawking's concept of “intelligence” is also helpful, although it, like most other definitions, is

a little hazy. How can one adapt to change? By just accepting it or learning how to deal with it, for example?" Since a result, the definition of intelligence must be clarified, as the term seems to be ambiguous. For a long time, psychologists have disagreed over what constitutes intelligence and what constitutes de facto intelligence. As a consequence, there has never been a universally accepted definition of intelligence.⁷ Another problem with the many approaches to intelligence is that the majority of them are concerned with the human intellect. As a synonym for mental skills, intellect may be thought of as being restricted to the cognitive brain. An intellectual is a person who has a high level of intelligence and a strong capacity to understand complicated issues in their surroundings. In law, the term "person" refers to both natural people such as individuals and legal persons such as companies and other entities. Persons, according to philosopher John Locke, are "agents capable of a law, as well as pleasure and suffering." Misery and happiness are related to intellect and emotions rather than laws, thus even an artificially intelligent creature should be able to follow the law.⁸

To summarise, artificial intelligence may be defined as an "unnatural or synthetic intelligence." However, AI is more than a simple explanation. Words, as insignificant components of a phrase, give it actual meaning. To discover the practical meaning of artificial intelligence, it is essential to study AI in a wider and more scientific perspective.⁹

Define artificial intelligence as one of the initial steps toward creating a thinking machine. There have been many definitions suggested.

"Bellman" defined it as *"the automation of activities that we associate with human thinking, activities such as decision-making, problem solving, learning."*¹⁰

"Haugeland" defined it as *"the exciting new effort to make computers think... machines with mind, in the full and literal sense"*,¹¹

"Charniak and McDermott" defined it as *"the study of mental faculties through the use of computational models"*.¹²

"Schalkoff" defined it as *"a field of study that seeks to explain and emulate intelligent behavior in terms of computational processes"*.¹³

"Kurzweil" defined it as *"the art of creating machines that perform functions that require intelligence when performed by people"*.¹⁴

"Winston" defined it as *"the study of the computations that make it possible to perceive, reason, and act"*.¹⁵

"Luger and Stubblefield" defined it as *"the branch of computer science that is concerned with the automation of intelligent behavior"*.¹⁶

"Rich and Knight" defined it as *"the study of how to make computers do things at which, at the moment, people are better"*.¹⁷

Artificial intelligence (AI) is becoming more widely used these days. Face recognition technology is used by businesses and governments to authenticate our identities; mapping and translation applications are available on almost every smartphone; and machine learning is used in a variety of areas, including conservation, healthcare, and agriculture.

At the same time, AI in cyber security helps security professionals by helping them understand and investigate crimes better. The extra layer of protection provided by this new technology enables companies to stay ahead of hackers and maintain the security of their customers and workers. When you contrast artificial intelligence (AI) with natural intelligence (N), it may be difficult to get resources. It is important to keep in mind that it may not be suitable in all circumstances. The result may be much more devastating: malicious hackers may use technology to improve and perfect their attacks, and use it as a tool in a larger campaign.¹⁸

Research Problem

It has not been given much consideration as to who will be held responsible for the crimes perpetrated by artificial intelligence systems. As a consequence of emerging technology, society is being challenged with many issues, not only technological but also legal. Artificial intelligence and criminal responsibility: One of these problems that need further investigation is the idea of criminal responsibility in the setting of artificially intelligent systems. In the short term, the most important question is who should be held legally accountable for crimes done using AI. It may be provided by programmers, producers, users, and even AI. Artificial intelligence entities, such as unmanned vehicles, surgical robots, industrial robots, trading algorithms, and personal robots, are often found in most industrial countries. Regardless of whether it is for personal, medical, military, commercial, or industrial purpose, anything is conceivable. Criminal liability is brought into focus when an autonomous vehicle is involved in a car accident, a surgical robot is used in surgical errors, and so on. While the business itself may be held legally liable for these acts, the manufacturer, programmer, and user may also be

held accountable. Criminal law's main goal is to avoid damage, as it holds those who engage in criminal activity accountable for their actions by expressing their wrongdoing and their moral condemnation. When giving criminal law's moral instructions to people, we must first assume that prospective offenders are morally responsible, and then ensure that they are discouraged by the fear of criminal penalties. Super-intelligent artificial beings pose a problem to criminal law since it is vital to have human control over an individual when holding someone criminally responsible. When an AI operates independently, humans already find it difficult to exercise control over the actions the AI has committed. Without direction to explain who is to be held accountable for the AI's actions, the law will become the ultimate restriction that limits how far we may extend human accountability for the AI.

Aim Of Research

The primary aim of this article is to investigate and inquire into the criminal external *actus reus* legal situation in regards to crimes committed by an AI. In the investigation, the issue of defining AI legally and the point at which a person is held responsible for an AI's criminal action are explored. The author seeks to look at these issues from a broad viewpoint, drawing on many legal systems' legal systems-wide concepts that apply to criminal law.

Research Methodology

The present study is based upon secondary data to analyse the AI's criminal liability. The data which is secondary in nature has been collected from various books, research journals and proper care has been taken while analyzing the data to reach on a specific conclusion of the study. The nature of the study is descriptive which is based upon previous research papers which have been published in reputed research journals.

Hypotheses:

This is hypothesised that there are many problems that might be solved with criminal law, yet liability issues with AI in criminal law remain difficult.

Artificial Intelligence And The Actus Reus:

The act requirement is typically the broad foundation for criminal culpability. Only human actions may be used to justify a punishment. The crime committed by an AI must be able to be attributed to a person who has the components of criminal culpability, *actus reus* and *mens rea*. The *actus reus* requirement is the subject of this argument. It is essential to classify the players engaged in the AI and it's administrative in order to analyse the *actus reus* factor. The user is the

first and most apparent performer. The user is the person who initially launches the AI and directs it on its duties, as well as the person who benefits from the AI's work. The user, along with the supervisor, has been the subject of criminal investigations into the behaviour of AIs in the past. The supervisor is the next potential actor, who supervises the AI and has the ability to interfere in its decision-making if required. The producer creates the AI and may be responsible for all aspects of its creation, including hardware, software, and other characteristics.¹⁹ At least in the state it was originally brought to the market, the maker knows the technology behind AI's decision-making process. Because only the producer can affect how the actors see the AI in action, he has the most impact on their assumptions about the capabilities of the AI. In this approach, the software developer is regarded as a part of the producer even if he or she is hired by the producer to help create the product. Before they are sold, owners are the same as producers. While this, nevertheless, must be done, it is critical that the owner be acknowledged because his or her participation will be essential in the *delege ferenda* investigation. Finally, an outsider is an independent party that has no relationship with the AI but is capable of influencing its behaviour or having some type of engagement with it. While it may be someone, such as a hacker or someone similar, or, in more severe cases, malware or a virus, it is possible that it is a programme rather than a person. The importance of impact and capability when it comes to accountability when it comes to crime repercussions, as well as criminal liability, may be quite important. I believe accountability for crimes done by AI must be connected to a human being behind the AI, since the argument here is confined to who should be held accountable for the crimes AI commits. It must be possible for that person to influence the AI in some way. This seems to be based on the individual circumstances of each charge.²⁰

Crime And Artificial Intelligence

Since previously stated, there must be a human to whom the AI's crime may be ascribed, as only humans are thought to be capable of committing crimes. The *actus reus*, or guilty act, is the act that constitutes the offence's outward components, rather than the defendant's mental condition. Although specific offences vary by jurisdiction, many of the ideas and philosophies that govern various legal systems are remarkably similar. Any criminal offence's *actus reus* may be broken down into three parts: behaviour,

circumstances, and consequences. Acts and omissions that must have resulted in the crime's consequences are included in the legally relevant behaviour. To constitute a criminal offence, an act must be subject to some level of human supervision. In general, the legally relevant behaviour must be *prima facie* a positive act. When identifying positive acts, they are often easy to identify and, most of the time, the person carrying out the act has the ability to affect the result they anticipate to see given their position. Volition, a human control act, is an act under criminal law. What we do know is that during the moment of the crime, humans are not in charge, which is a problem when it comes to implementing AI accountability. The more autonomy AI has, the less human control it will have. As far as law is concerned, the AI is performing the positive act, while the human is, for the most part, inactive or just a spectator when the AI accomplishes anything. In order to correctly attribute guilt for crimes perpetrated by AI, it is important to emphasise human acts of positive influence. However, exceptions may always be found to the positive act criterion.²¹

Artificial Intelligence's Legal Position

The unborn child does not have any explicit legal protections under the Indian legal system. As well as granting an unborn child the rights of a legal person, some laws recognise and state about the unborn child, and they also designate the unborn child as a person who only acquires such rights when he or she is born. The law lacks a response to this notion of "protection" and "obligations" that is equally applicable to those who are not yet born and those who will be born in the future.²² Similarly, AI systems are still in their infancy, and the Indian legal system has yet to acknowledge them, which is a concerning situation, much alone the imposition of any rights, obligations, or liabilities on AI systems. Because a person's or entity's legal position is inextricably connected to their autonomy, this status is bestowed not just on individuals, but also on cooperatives, businesses, and organisations.

However, no legal system has yet recognised artificial intelligence as a legal entity,²³ with the exception of "Saudi Arabia", where a robot named "Sophia", which is the state, has acknowledged an artificially intelligent humanoid as a citizen of the country with privileges and duty equal to those of individual, a noble person living within the state. Whether artificial intelligence robots or software may be granted particular rights and duties depends on whether or not they may be entrusted with them.

An artificial intelligence system is made by humans, and operates according to the programmes which have been attached to it to carry out particular tasks, but it also has the capacity to function independently.²⁴

Corporations or enterprises are just as liable to the stakeholders for future obligations as other legal entities. Still, despite this, artificial intelligence can make decisions and act on its own, thus it is capable of committing crimes even when the developer of that software did not intend for this to happen. In any country's state law, it is uncertain whether artificially intelligent robots are legally responsible for their illegal actions. Judicial pronouncements are the primary source of decision in cases where artificial intelligence is responsible for committing a specific crime (involving or excluding the directions of the creator which created such artificial intelligence robot software or algorithms).

Criminal and civil liability for AI entities are intimately connected to whether or not they should be granted legal personhood. Kurki and Pietrzykowski delve into the moral and legal consequences of legal personhood in the context of normative jurisprudence. They talk about how the connection between humanity, legal personhood, and legal personality influences the practical and different economical reasons for granting AI systems legal personhood. When speaking of words like "personism" and "personalism," as well as personal differences from humanity, they assess "personism" and "personalism." The legal personality hypothesis, outlined by Kelsen, claims that it is a technical personification to assign rights, duties, and liabilities to legal people. Legal personality is a tool used to organise the rights and obligations of entities. Under the Hohfeldian theory of rights, every right has a corresponding duty.²⁵ The issue of whether robot rights and liabilities may be properly claimed by giving them legal personhood is addressed in light of a jurisprudential examination of these ideas. As a consequence of granting legal personhood, people involved in the manufacture, programming, or operation of the AI system may face reduced responsibility. It is claimed that, at this moment in time, when technology is still being created and tested in fresh areas, giving legal personhood to an AI entity for the sake of determining responsibility may not be required to render it responsible instantly. However, given the increasing overdependence on AI systems, granting it personhood may become necessary in the near future to establish the precise amount of

responsibility of such systems. While the legal theory of artificial agents is still in its infancy, whichever route is chosen will have a major impact on philosophical thinking on artificial beings. Because computation and mind are not dependent on a specific physical substrate, it is conceivable to speculate that creatures' cognitive state will be a question of pragmatic judgement.²⁶ The legal system is the pinnacle of such pragmatic reasoning.

Current Implementations Of Artificial Intelligence In Operations

A. Job Augmentation

Digital technologies are here to stay, and will ultimately displace human employment. However, instead of fully replacing human workers, AI may perhaps make tasks inside the workplace less daunting. Artificial intelligence and human intelligence are both excellent at intelligence tasks, but human intelligence benefits from working alongside artificial intelligence.²⁷

B. Business Intelligence

Business intelligence (BI) is essential for every professional organization's capacity to properly monitor and analyse data, improve workflow, and set short- and long-term operational objectives. AI and BI are therefore complimentary to one another. AI can be used to gather and organise huge quantities of data quickly and conveniently. The data may then be used by analysts and managers to make practical choices about operations, short- and long-term initiatives, financial planning, and more.²⁸

C. Hiring Procedures and Recruitment

AI is becoming a more frequent technique in pre-screening and choosing job applicants for vacant jobs, as many big businesses are already aware. Aside from candidate recruiting, some AI hiring systems provide automated scheduling and redirection of excellent applicants to other appropriate roles inside a business.²⁹

D. Cyber Security

Managing cyber security risks is one of AI's most difficult applications. For example, AI may be trained to detect malware and viruses. Through automated threat detection, it may become quicker than humans in detecting cyber threats to your systems over time.³⁰

Criminals' Methods Artificial Intelligence Is A Term That Refers To Artificial Intelligence.;Attacks On Cybersecurity

1. DATA POISONING: Machine learning algorithms may be vulnerable to attackers that target machine learning data. The strategy of "data poisoning" involves contaminating a training dataset in order to change the model's

predicted behaviour, for example by reclassifying spam emails as non-offensive materials.

Assaults on the availability of a machine learning algorithm, as well as assaults on its integrity, may take the form of data poisoning. Based on studies, a 3% training data poisoning reduces accuracy by 11%. Attackers use backdoors to inject untrusted input into programmes that their authors are unaware of. In order to fool the machine learning system, the attacker uses a backdoor to trick the system into misclassifying harmless text as containing harmful data.³¹

Generative Adversarial Networks: GANs (Generative Adversarial Networks) are essentially two AI systems pitted against one other, one simulating original material and the other spotting its flaws. They produce material that is compelling enough to pass for the original by competing against one other.

According to Thomas Klimek's article, "Generative Adversarial Networks: What Are They and Why We Should Be Afraid," GANs may be used for "password cracking," "avoiding malware detection," and "tricking face" recognition. After being trained on an industry standard password list, a "PassGAN" system developed by machine learning researchers was able to guess more passwords than many other tools trained on the same dataset. "GANs" may generate malware that evades machine learning-based detection methods in addition to producing data.

Manipulating Bots: If AI algorithms are making choices, panellist Greg Foss, senior cybersecurity expert at "VMware Carbon Black," believes they may be influenced to make the incorrect conclusion. "If attackers understand these models, they can abuse these models," he said.

"Attackers went in and figured out how bots were doing their trading and they used the bots to trick the algorithm," he said. "This can be applied across other implementations."³²

Artificial Intelligence for Cyber security

Cybercriminals are world-class hackers at picking up on technologies and techniques that help them overcome security measures. It has been observed that new forms of AI are already under development and taking effect: one variety of these technologies protects against both "solid" AI – systems that are useful, resourceful, and human-like – and "ineffective" or "restrictive" AI – systems that mimic human behaviour to complete assigned tasks. AI has the capacity to fundamentally alter the cybersecurity landscape and address four key cybersecurity issues within the next several years.

Using Artificial Intelligence In Cybersecurity

Businesses have an extensive attack surface, and it is only increasing. To fairly gauge risk, your business should analyse hundreds of billions of different time-varying signals. New technologies like artificial intelligence (AI) and machine learning (ML) are now essential in information security, since they can quickly identify numerous threats, including zero-day

Conclusion

In this article, we have cast a fleeting look into the future, and how fundamental ideas of criminal law will be challenged in the process. "Artificial intelligence is the activity dedicated to making computers intelligent, and intelligence is the characteristic that allows an entity to operate properly and with foresight in its environment," according to the conclusion of chapter two. Thus, there are many different kinds of artificial intelligence, but they all have a few features in common: the lack of responsibility, the lack of predictability, and the lack of autonomous behaviour. Additionally, these characteristics are one of the primary reasons for the liability problem.. As a consequence of unexpected occurrences coupled with autonomy, accountability cannot be established for actors who should be held accountable in specific circumstances, leading to a decrease in the number of potential defendants to those who have a legal obligation to act. That problem arises mostly because there is no evidence of meaningful causality when AI works autonomously without the participation of a human. The rule of law limits the possibility of criminal behaviour in humans to controlled actions and omissions that are done on one's own initiative. A voluntary act is one that is not motivated by a desire to do so. The defendant and the AI have no established causal link if the AI operates independently, unless the launch or usage of AI is itself damaging, at which point there is a causal chain. Using the actus reus element, this article examines the guilty act of a crime and demonstrates the problems that a court has when trying to identify a responsible defendant for crimes committed by artificial intelligence. It should come as no surprise that the number of legal challenges will grow as the defendant's level of control decreases. Although the mens rea aspect has not yet been examined, it is clear that if identifying a responsible actor is difficult at the exterior level of the crime, proving the necessary mens rea of the defendant will be much more difficult. In order to maintain the retributive and deterrent effects of criminal law, we must target the law at individuals who

vulnerabilities, malware exploiting them, and risky behaviour that could lead to a phishing attack or malicious code downloads. This system becomes better over time, benefitting from past incursions to identify and stop new varieties of attacks in the present. Behaviour history-based user, asset, and network profiles help AI to detect and respond to deviations from norms.³³

are capable of moral responsibility, i.e. the humans who are perpetrating the crime, rather than at artificial intelligence (AI) as a whole. Despite the fact that the supervisory duty is de facto directed at those who work in the background, it is not the most perfect solution to the liability problem in the long run. While it comes to criminal law, it is possible to "bark up the wrong tree" when attempting to address the liability issue using artificial intelligence. At the present, the AI and its principles are levitated in a vacuum, with no clear understanding of what is good and wrong in the realm of criminal law.

As the cyber risk landscape evolves, businesses will be forced to defend themselves against attacks that are becoming more dynamic and linked than ever before. Key breakthroughs of the Fourth Industrial Revolution, such as artificial intelligence, have the potential to affect a wide variety of structural changes across the globe. In addition, artificial intelligence will determine the threats to organisations in the coming years, and the "World Economic Forum and its collaborators will work to identify the appropriate measures that will be required to reduce and address these challenges through the Future Series: Cybercrime 2025 Initiative."

Through machine learning methods, artificial intelligence can optimise data and improve its understanding of new security risks. With a deep justification scheme, artificial intelligence can detect links between risks, find profiles of its most aggressive attackers, and identify information and information systems that are susceptible to compromise.

Despite the fact that the notion of artificial intelligence taking over entirely is highly appealing, it is important to remember that AI is made up of a variety of components and is thus very adaptable. Despite the fact that artificial intelligence is performing cybersecurity miracles, it is also making its way into the hands of hackers for illegal purposes. When it is abused, it has the potential to do immense damage and to become an even greater danger to cyber security.

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Functional Space and Mobility of Rural Kumauni Women: Perceptual Experience

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Abstract- The purpose of this research paper is to Study of Kumauni women workload. Due to geographical condition prevailing here, Kumauni women worked at least 15-16 hours per day, but their work not count. Because their work have unpaid work. Their work has no economic value. According to survey the functional space of Kumauni women occupied by the 10-12 year old girls or older women.

Introduction

The meaning of Functional space of rural Kumauni women is the particular area where the Kumauni women worked. Uttarakhand is the hilly state of India. It is divided into two parts-Garhwal mandal and Kumauni mandal. Kumaun mandal has total population of 3563969 out of which 1764327 is female population which is % of total population .Due to geographical condition prevailing here, Kumauni women worked at least 15-16 hours per day, which only help them to survive .In present scenario, we can see two faces of women –on one hand Kumauni women after so much hard work and struggle their remain unpaid, unrecognized undervalued for example household works, field works. On the other hand Sonia Gandhi, Ambika soni, anupriya Singh patel, arpita ghosh, Brinda karat etc. Makes policies, running various organization and participating in the Indian politics actively. On the other side Kumauni women having struggle with their daily needs. They have no time for themselves due to extra workload. In Uttarakhand mostly male population has migrated; it is one of the major problem in hilly areas. Due to which the work load, responsibilities of Kumauni women has been increased. Now they have to perform all indoor and outdoor activities. Although the remaining males performs household activities or either not participate in important activities. The past studies reveal that Kumauni women are busy throughout the year and yet, there are few months when they do not have enough time for a proper meal as well.

The role of women various with the geographical social and culture setting in different parts of the world. Kumauni women of all ages play a pivotal role and have and have varied and demanding chores to perform.

Objective Of Study

The specific objectives of the study are:

1. The classification of Kumauni women's work.
2. The comparison with regard to workload of plains women and Kumauni women

3. The contribution in environment and sustainable development.
4. Changes in their functional space.

Methodology:

This research paper is an empirical study. Here used primary and secondary data. For collecting primary data used questionnaire, and observation. Secondary data collected by many NGO, S and articles those are related to Kumauni women.

Classification Of Kumauni Women's Work:

The work of Kumauni women is divided into two parts-indoor and outdoor activities. Indoor activities includes cooking, cleaning, to take care of child, cattle rearing etc. In which women spend 4-5 hours. According to survey this functional space occupied by the 10-12 year old girls or older women.

Outdoor activities include mainly fodder collection, water fetching, to collect fuel wood and agriculture work. Kumauni women for collecting fuel wood, fetching water and fodder walks 6-7 km per day and spend 5-6 hours. The agriculture production per hectare is very low because of small fields, lack of use Morden techniques, and lack of irrigation facilities etc. And lack of irrigation facilities etc. The agriculture population is not enough to meet their needs for whole year. Because of this male population migrates to cities in order to have better opportunities. This led into the increase of workload and functional space of Kumauni women. So need arise to give more time to outdoor activities.

Mostly, the agriculture is managed by the women in this region and broadly includes field preparation, seed showing, paddy transplantation, manuring, crop plantations, crop harvest and storage. The hill agriculture systems are based on labour intensive traditional methods and agriculture output is not sufficient to cater the cultivators especially under rainfall system.

After observing the work of women we come to know that for some months outdoor activities increased, while their indoor activities decreased and vice versa. For example-

May to July- Season of kharif crop –paddy, barley, mandua, pulses etc. are sown. The agriculture plots are very small here, due to which technological equipment are not used. That is why, the whole agriculture work done manually, and this take 10-12 hours per day. So, this is the season, in which women spend maximum time in outdoor activities and their fields.

August to September- In this time women have less work comparatively June and July. They do their domestic work and light work related to fields.

October to December- At this time women again very busy in outdoor activities. This is the time of harvesting of kharif crop and sown Ravi crops. Another work increased during October is the storage of fuel wood and fodder; because of severe cold it is not possible to collect it in winter.

January to February- There indoor activities increased due to chill weather. They spend only 4-5 hours in outdoor activities.

March to April- In this season women return to their fields to harvest the Ravi crops and sown Jayed crops which provide little bit income after selling like pumpkin, cucumber, and bottleguard etc.

Comparison With Regard To Work Load Of Plain's Women And Kumauni Women: Their Contribution In Environment And Sustainable Development:

Kumauni women are very intelligent. When they collect fire wood, they did not cut the tree from the roots, but from branches. And this shows that they are concerned about environment. They knows that the trees helps in the protection of water reservation, gives fire wood, protection of environment from population. WE know that the founder of 'Chipko Movement' were women. Mati movement in Uttarakhand is also related to protection of tree which was started by women, and all this considered a great achievement in the field of sustainable development. The conclusion is that although Kumauni women, preserve the forest for their personal benefits, but the benefits of environment protection goes to the whole world.

Changes In Their Functional Space:

The functional space of Kumauni women has been changed. There are lot of changes we can see. The nature of their work is changing for example –they start L.P.G. gas cylinder in place of fire wood, cattle rearing, cultivation and fodder collection are decreasing etc. This is because of their inclination towards urban

Both plain's women and Kumauni women have similar works to do. The difference lies in the duration of work. After observation, we noticed that due to geographical condition in hilly areas, Kumauni women have to walk many kilometres per day to collect such things. If we see at a global level women are working for long hours in both domestic and economic activities (11-14 hours per day) have been documented in nearly every country. Of the total burden of work, women carry on average 53% in developing countries and 51% in industrial countries (UN Report).

Compared to men, women in rural areas of developing countries spend long hours working in survival activities such as fire wood collection, water hauling, and food processing, cooking. The proportion of rural Kumauni women affected by water scarcity, for example, is America, with the median time for collecting water in the dry season at 1.6 hours per day (UN report).

On the other side, where the geographical condition is also challenging so it is a matter of reward that a Kumauni women is not only surviving but also giving their contribution in economy. But women energy is essential to survival in remote area of Kumauni. Instead of their hard work, it remain unnoticed and unpaid.

culture, increase in demands. Now they started to contribute their time in crafting, stitching, weaving etc. to earn more money. Drastic changes came to villages nearby towns\cities. In such villages, their outdoor activities changed a lot, women start teaching in school, Aaganbari, take home tuitions, other private jobs and give time to their children education etc. According to recent survey Kumauni women image has been changed from struggling women to an empowered women for example now they are taking interest in politics and making Mukhiya of Gram panchayet etc. they give more time to other extra activities and their indoor and outdoor activities has changed as compare to past. This is because of the impact of globalization and urbanization.

Conclusion And Recommendation:

As we have seen that Kumauni women share major responsibilities and perform a wide spectrum of indoor and outdoor activities. The workload of Kumauni women is much high as compare to plain's women the women of 15-40 years are the major work force. They perform such work which require greater physical strength like agriculture work, fire wood collection, water fetching etc. and elder one

perform the remaining work which require lesser energy.

Although, lots of changes has come to Kumauni women functional space. But still, interior places remain unchanged. Even though functional space has changed to some extent, but it is not enough, there is need to improve certain other aspect of their life-

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- 1- Development of roads network will improve accessibilities to the basic amenities.
 - 2- Awereness among women related to benefits of education and other women related schemes.
 - 3- Use of modern technology, this result into increase in agriculture produces.
 - 4- They can also contribute in crafting, weaving, stitching, food processing etc.

Dry, Dull and Withered: A Study of Images in T. S. Eliot's Early Poetry

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Abstract: Dull, dry and withered pictures are the striking phenomenon in Eliot's early poetry. They very aptly express his ideas and emotions shaped by the darkness and dismality of the modern world. The modern world is the ground on which Eliot built his poetic world. The poetry of Eliot takes its root in the study of modern man and society. It is rapidly drifting towards chaos because it is distancing from the essentialities of life. The modern man's mind is always anxiety-ridden. Wars were the underlying cause of such situation and the wars were the outcome of racial hostility, discrimination, apartheid. The post-war world was shattered. Modern man lost his individuality. Man running after materialistic pursuits has lost touch with God and religion. The world is converted to a sterile, barren piece of wasteland where people are devoid of their vigour and vitality. This article aims at reflecting the condition of modern man and the modern world in most of Eliot's early poetry with the apt use of images.

Key Words: dull, dry, chaos, images, modern world, waste land.

Introduction

The post war generation is often dubbed as 'a lost generation'. When the war broke out the economy was shattered into pieces. The war ravaged economy affected the world. Eliot was moved by socio-cultural background. St. Louis, the city in which Eliot was born and brought up, also played an important role in formation of his literary imagination. It has touched him more deeply than any other environment. In mid-nineteenth century, the city was prosperous and rapidly developing. It was a growing town, prosperous in art and rapid in industrialisation. However, by the turn of the century it had become notorious for its urbanization as well as for its financial and political scandals. The area in which Eliot grew up 'had become shabby to a degree approaching sliminess', he later reminisced. It became a place of disorder, indiscipline and lawlessness.

Modern poetry gives expression to the sordidness and squalor of this urbanization and Eliot is no exception. The finer sensibility, traits, nuances of life almost disappear in the early twentieth century because of the early practice of amassing wealth. The human beings have been dehumanized. Modern man is running after materialistic pursuits at the cost of spiritual upliftment. He has become self-centred, self-motivated, self-conceited. A man shaped and moulded by conflicting experiences, ideas and beliefs defines modern man.

In this mechanical civilization man has become an automaton. He has lost his individuality and originality amidst the crowd. Modern man is said to be: 'a specimen in the crowd'- Soren Kierkegaard

'an ant in an ant heap'-Dostoyevsky

'a mass man'-Fredrick Nietzsche.

Everywhere there is rivalry, treachery and cut-throat competition. Eliot is painfully aware of the degradation of man. Human values like love, friendship, fellow feeling have disappeared. Despair and disillusionment have eaten into the very vitals of modern man. There is a spiritual void encompassing the contemporary ethos and atmosphere. These find a faithful representation in Eliot's poetry; and his images are a baffling medium of conveying his thoughts and ideas.

The imagery in Eliot's poem is drawn from his direct experience of the grim realities of city life. If the bare structure of the poem is its skeleton, the words and phrases and images employed in it are its sinews and nervous system. Eliot's imagery adds extra charm and quality to his poetry. It is the literary device which fills his poems with great clarity and precision. His acute sense of observation comes out vividly through his images.

Eliot's images are drawn directly from life or from his own experiences and knowledge. They are an integral part of his eventual life. Eliot could readily call up the dreary associations of filth and fog common to all who know big city life, and the further psychological associations of hopelessness and loneliness intertwined with them.

In addition to the images and allusions drawn from Christianity and the Bible; classics like Dante, Shakespeare and Milton, the use of dry, dull and withered images is a significant part of his poetry.

The images of dry, dull and withered are striking elements in Eliot's 'Prufrock' poem. 'The Love Song of J. Alfred Prufrock' is a psychic projection of inaction and loss of consciousness, weariness of Prufrock in modern times. Prufrock is sickly, tired. The expression of sorrow and love is used in an ironical sense. The evening is a

projection of Prufrock's sickly and inactive consciousness. The poem starts off with action, an invitation to go, and moves to inaction and a desire for inactivity to the point of enforced release from pain.

Let us go then, you and I,
When the evening is spread out against the sky
Like a patient etherised upon a table;
(The Love Song of J. Alfred Prufrock:
II.1-3)

The opening image of the patient suggests Prufrock's view of himself as helpless, etherized. The world in which these events occur is a world in which action is trivial. Prufrock is a man caught in a sense of defeated idealism and tortured by unsatisfied desire. He is unimportant to others, but aware of his own despair. Prufrock's physical body is thin, wispy and weak. The poet gives naturalistic picture of dark, filthy modern nights. Image of the fog reflects Prufrock's mental state: desire which ends in inertia. Yellow fog symbolizes dark, deadly, dismal, gloomy picture. The beauty is lost. There is a sordid picture of the town. The yellow fog, yellow smokes and soot are the images suggestive of industrialization.

The yellow fog that rubs its back upon
the window panes.

The yellow smoke that rubs its muzzle on
the window panes. (II.15-18)

Prufrock distracts himself by contemplating yellow fog. Having distracted himself with fog, he persuades himself that he has time 'to prepare a face' for whatever he will be called upon to do. Prufrock turning bald suggests his withered state. He is no more young, exile youth statured.

Time to turn back and descent the stair
With a bald spot in the middle of my
hair. (II. 39-40)

He is aware of his baldness - aging, loss of sexual potency and his thinness. His timidity and self-consciousness preclude his taking any action regardless of desire. He has "measured out his life with coffee spoons" that symbolizes insignificance, triviality. The tedium and monotony of all his previous experience begins to build in him the tension of action as opposed to inaction. To his frustrated self he explains that "among some talk of you and me" he might have revealed his buried self and wearied life. The worthlessness of life is stressed in these lines:

The grimy scraps
Of withered leaves about your feet.
And newspapers from vacant lots;
The shower beat.
(Preludes: II. 4-9)

Have known the evenings, mornings,
afternoons,
I have measured out my life with coffee
spoons;
(II.50-51)

'The tone becomes satiric here. For the protagonist, it is not possible to change the style of his living at an advanced age - Then how should I begin/ To spit out all the but-ends of my days and ways? These are undoubtedly life images. Earlier in the poem, 'women' were taken as a symbol of life, and it is against the backdrop that the poet powerfully evokes the picture of death-in-life.

I know the voices dying with a dying
fall
Beneath the music from a farther room.
(II. 52-53)

The consciousness of 'old age' is one of the reasons for the failure of the protagonist. He says,

I grow old I grow old
I shall wear the bottoms of my trousers
rolled.
(II. 120-121)

"The long, dreary sounds of weariness are heard in the line 'I grow old I grow old ... I grow old....' which he asserts the unromantic character to which he resigns himself, resolving, however to be a little sportive in dress".

(Williamson 1956:65)

Such a consciousness is reinforced by such expressions as 'with a bald spot in the middle of my hair' and 'How his hair is growing thin!', 'How his arms and legs are thin!'. The consciousness decrepit age, of decay and destruction prompts the poet to evoke a formidable image of death in the following:

And I have seen the eternal Footman
hold my coat
and snicker..... (1.85)

The protagonist has lost all sense of dignity due to overpowering fright; and his cowardly nature is exposed.

The 'Preludes' may appear to be imagistic representations of urban life, but the objectivity and detachments are illusory. The poem gives a dry and dull representation of the contemporary life. According to Eliot the ends of the days are the burnt out ends of cigarettes.

The burnt out ends of smoky days
And now a gusty shower wraps

The sky is covered with fog picturing dull photograph gone into the psyche of poet. The image of grimy scraps focuses on ugly, dull and sordid life. The grimy scraps of withered leaves fallen down at the feet, the old newspapers displays the sordidness and squalor of urban life. The primitive women collecting dried leaves and fuel gives expression of the dark and dismal picture of entire surrounding.

The world's revolve like ancient women
Gathering fuel in vacant lots. (II. 53-54)

The opening lines of "Gerontion" reveal that an old man is speaking; he is described as in A.C. Benson's life of Edward Fitzgerald who also sat "in a dry month, old and blind, being read to by a country boy, longing for rain..." 'Dry' suggests the spiritual aridity. It's also the psyche of the modern man. The object outside is dry at the same time the perceiving consciousness is internally dry too. Dryness is the negation and simultaneously a positive journey towards heaven. Eliot perhaps suggests a contrast between the spiritual aridity of his protagonist and the passage of the soul from age through death and purgation to an eternal life. Upon the old man here lies the burden both of his own sins and of those antecedent to them; in a sense he is history itself just as he is the "decayed house" in which he sits awaiting to die.

My house is a decayed house. (Gerontion: 1.7)
The line refers to his own body where the body is in process of decay and the soul resides there. All the perceiving objects are transformed to Gerontion's old mind.

A dull head among windy spaces. (I.15)
Gerontion sums himself up as 'a dull head among windy spaces'. He is not a whole man, symbolic of a civilization ministering to body, mind and spirit. He has shrunk to an abstract intelligence, anchored to nothing stable, with no organic relationship between himself and a living culture. There is a projection of poetic persona here. He is a dull head in a withered state amidst void and vacuum.

An oldman in a draughty house
Under a windy knob. (II. 3 1-32)

It suggests the empty mind, the dry surrounding and the vacant space in the old man's house and within himself. Vacant shuttles weaving the wind suggests meaninglessness. This speaks of his predicament and restlessness. "Alone in his corner, having rested unlike Ulysses, from travel, the old man sits while the wind sweeps his world,"

Beyond the circuit of the shuddering
Bear

In fractured atoms. (II. 68-69) (Smith
1956: 61)

He imagines his soul is imprisoned in the viewless winds and blown with restless violence. He has become contracted to nothing but 'a dull head'. 'I have lost my passion..... I have lost my sight, smell, hearing, taste and touch', he says, and 'I have no ghosts'.

The negative deprivation of Gerontion and his dream world, possessing 'neither heat, affection, limb nor beauty', is revealed in detail by its physical characteristics. The whole vision is 'thoughts of a dry brain in a dry season'; Gerontion has been driven by the parching trade winds, steadily blowing in the same direction into a sleepy corner'; his house is peeling and decayed, and he 'stiffens' in it, passive and inert, 'waiting for rain', surrounded both within and without by emblems of degradation". (Drew 1970:39)

The moral and spiritual condition of the hollow men corresponds to that of the souls described in the Inferno iii. They refer to lost souls. According to Eliot, the modern man's condition is that of hollow men. Minds are emptied and dried. They are stuffed men filled with nothing:

We are the hollow men
We are the stuffed men
Leaning together

Headpiece filled with straw. Alas! (The Hollow Men: 1. 1-4)

There is a deadening uniformity. Modern man is a specimen in crowd. Headpiece is filled with straw suggesting dry and dull mind. Eliot portrays the degenerated humanity, the degradation of modern man's condition and surrounding. There is dryness all around, a symptom of spiritual void. Voices are dried. There is no pleasure, no music.

Our dried voices, when
We whisper together

Are quiet and meaningless (II. 5-7)

The whispers of the Hollow Men are 'quiet and meaningless!/As wind in dry grass' or 'rat's feet over broken glass/ In our dry cellar'. There is no moisture in grass. The wind blows over dry grass. The image pictures aridity. "The only possible step from the 'essence' of the poet's present despair, enclosed in his 'dry cellar', would be the active 'descent', the repudiation of his faint dream visions of empty hope, the entrances into the 'twilight kingdom'". (Drew 1970:77)

The images of the dryness, the nullity, the emptiness are joined by further symbols of

agonizing frustration. In this last of meeting places

We grope together
And avoid speech

Gathered on this beach of the tumid river. (II. 57-60)

“The water symbol here has no regenerative value. It is the ‘tumid river’ as described in Heart of Darkness: ‘this stillness of life did not in the least resemble a peace ‘An empty stream, a great silence. Life is nothing but ‘this broken jaw of our lost kingdoms’- a packed image which suggests the deadness and dryness of existence”. (Drew 1970:76)

Death’s dream kingdom is imagistically shown in the lines,

This is the dead land
This is the cactus land
Here the stone images

Are raised, here they receive
The supplication of a dead man’s hand. (II. 39-43)

The poet realistically presents the death’s dream kingdom where there is cactus all over. These images refer to the wasteland in the lines suggesting the wasteland,

for you know only

A heap of broken images. (“The Waste Land”: II. 2 1-22)

The stone images suggest the worshipping in ancient times but now it’s far away from Christianity. In this dry land there is no vegetation, but only filled with cactus. The people are far away from religions, having no respect for Christian faiths, morals and practices. These stone images receive the supplication of dead man’s hand only. The prickly pear has also been substituted for its sterility, its “wasteland” connotation.

Here we ground the prickly pear

Prickly pear prickly pear. (II. 68-69)

The poem specifically depicts the scarecrow effigies of hollow men in the modern wasteland. The dryness, aridness of the wasteland is certainly apparent in the first line. There is no action in a physical sense. The action is totally psychological. The straw men, as represented by their spokesman, have sunk into profound misery.

The ‘Waste Land’ presents a disturbing vision of the state of the contemporary world in free verse interspersed with a variety of literary allusions and quotations and rising to a prophetic tone in which there appeared to be no sound of Christian hope. The images of ‘dead land’, ‘dull roots’ at the beginning of the poem define the

barrenness of the wasteland in a paradoxical situation of ‘spring rain’.

mixing

Memory and desire, stirring
Dull roots with spring rain.

.....feeding

A little life with dried tubers.

(The Waste Land: II. 2-4, 6-7)

The same sense is echoed in the lines:

What are the roots that clutch, what
branches grow

Out of this stony rubbish? (II.19-20)

The world, the modern men are denied the spiritual essence or power in a dry and atheistic milieu:

for you know only

A heap of broken images, where the sun
beats,

And the dead trees give no shelter, the
cricket no relief,

And the dry stone no sound of water. (II. 21-24)

Eliot gave a naked and real picture of London city as:

Unreal city,

Under the brown fog of a winter dawn,
a crowd flowed over London Bridge, so

many,

I had not thought death had undone, so
many. (II. 60-63)

The recurring images of ‘fog’ with different colours suggest dismality of industrialization and urbanization. It negates the shine and brightness. World is characterized by artificiality, pomp and show. People are not concerned with each other. The busy life under the bridge is moving towards a meaningless journey. In the foggy winter dawn nobody is recognized. The world has been converted to a mechanical world. There is no time to stand and stare. There is no time to have a glance of nature. Death had taken the life of so many people. Man is devoid of essence of life. Modern man has no time to see anything or know and remember anything. He is only concerned with present. He doesn’t move his head to past or think of future.

Marriage has degenerated to mere sex without love or sanctity. There is only mechanical relationship between modern men. Man is concerned with himself only. Universality has turned to individuality. Eliot shows the love, the sex through the episode of the clerk and the typist girl as:

Well now that’s done: and I’m glad it’s
over (I. 252)

The life is marked by monotony, boredom. It has become routine- oriented. There’s no novelty,

chivalry, no romances, no adventure. Modern man is sitting in a flying saucer that moves round and round where there is no work, no acceleration, no force and no displacement. It's a journey from nowhere to nowhere. He is leading a life of having no conclusion His life is like a rudderless ship that has no direction and no ambition. It is a Jeremiah like vision of human society as Eliot saw it after the war: confused, dirty, barren in spirit, and altogether horrible.

"The Waste Land" attempts to project the modern man's 'illusion of being disillusioned'. Whatever may be the poet's view, it seems that in his poem, Eliot is dealing with the themes of futility, frustration and the spiritual and physical barrenness of twentieth century western civilization.

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Conclusion

Images suggesting dry, dull and withered reveal the deep-seated agony of Eliot's life. They hint the absence of spiritual value. The dryness in season, the windy space, the vacuous mind, the withered state of the wasteland like world reflects the condition of modern man. Eliot is painfully aware of the modern trends. Obsession with materialistic pursuits, the modern practice, mechanization, the bubbling industrialization has brought in dehumanization. The early practice of amassing wealth was the cause of loss of finer sensibility and traits. Modern man's life is not a life but a living. It is only the contemporary society and life that are portrayed in Eliot's poetry.

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A Study on Job Attrition among Employees in Bpo Sector

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Abstract: Business Process Outsourcing has emerged as a buzzword in the industry circles of the developed countries and which has immensely benefitted by the developing countries like India. “Attrition is said to be the gradual reduction in the number of employees through retirement, resignation or death. It can also be said as Employee Turnover or Employee Defection”. The main objectives of the study analyze the level of attrition attitude of employees and identify remedial measures to control the attrition among employees. 153 respondents are used for this study. Finally the researcher found that company should provide best career opportunities to employees for efficient and effective working in BPO sector and also BPO sector should motivate the employees to reduce the attrition.

Introduction :

Business Process Outsourcing has emerged as a buzzword in the industry circles of the developed countries and which has immensely benefitted by the developing countries like India. Attrition is a critical issue and pretty high in the industry these days. It's the major problem which highlights in all the organizations. Though the term 'ATTRITION' is common, many would be at a loss to define what actually Attrition is, “Attrition is said to be the gradual reduction in the number of employees through retirement, resignation or death. It can also be said as Employee Turnover or Employee Defection”.

Statement Of The Problem

In today's competitive environment, attrition is bringing the big loss in the organization as a whole because to retain the talented employees becomes a big challenge for the employers for the long term. The study has been to analyze the nature of work, freedom of work and also the organizational attributes prevailing in the BPO sector. High attrition is big challenge faced by BPO sectors.

Scope Of The Study

The study aims to find out the organizational attributes prevailing in BPO sector. Besides these, the study analyzes the attrition attitude of employees and the

remedial measures that are taken to control attrition. The result of study would be immense help to BPO sector, to decide about the attrition problem.

Objectives Of The Study

1. To analyze the level of attrition attitude of employees.
2. To identify remedial measures to control the attrition among employees.

Research Methodology

I. Source of data - Primary data and Secondary data.

II. Sample size

Data has been collected from 153 respondents of “A study on job attrition among employees in BPO sector”.

III. Sample Technique

The sampling technique used for the study is simple random sampling.

IV. Tools used

Simple percentage analysis, Descriptive analysis, ANOVA, t-Test

Limitations Of The Study

1. The study is restricted to 153 BPO employees only.
2. The findings of the study are based on information provided by the respondents only. So the study may not be valid for long period.

Review Of Literature

LavanyaLatha (2017) in her study on a study on employee attrition and retention in manufacturing industries in

Nellore District, Andhra Pradesh is to identify the factors which make employees dissatisfy. Data have been collected from 130 employees using convenient sample method. Percentages, t-test and ANOVA have been applied for analysis purpose. This study reveals that to reduce attrition industries should create some opportunities for the growth of their employees within the organization by adopting new Innovative Technologies and Effective training programs.

Shikha Bhardwaj and Ashutosh (2017) in their study on the “Factors Affecting Employee Attrition among Engineers and Non-engineers in manufacturing industry” is to Retain the talented employees is the biggest problem faced by India Incorporation. Data have been collected from 75 employees using personal and telephonic interview method. Percentage analysis and Chi-square have been applied for analysis purpose. The study reveals that Smooth and open communication channels should be there so as to improve employee-employer. Salary structure should be revised and proper hikes should be given and maintain.

Kavita Chordia (2017) in her study on the “Retention Strategies with Reference to BPO Sector” is to understand the various strategies adopted by BPO sector for retaining their employees. Data have been collected from 50 employees using interview method in Pune. Percentage analysis and Chi square have been applied for analysis purpose. The study reveals that employee Retention

Objective I - To Analyze The Level Of Attrition Attitude Of Employees- Descriptive Statistics

The mean ratings have been assigned as 1 for Highly Disagree, 2 for Disagree, 3 for Neutral, 4 for Agree and 5 for Highly Agree.

Attrition attitude among employees – Descriptive statistics

Statements	N	Minimum	Maximum	Mean	Std. Deviation
Work life imbalance	153	1	5	3.33	1.038
Lack of promotion	153	1	5	3.19	.985
Unsatisfied job	153	1	5	2.96	1.129
Lack of career growth	153	1	5	2.92	1.073
Health issues	153	1	5	2.99	1.029

strategies can be classified into two categories i.e. monetary & non-monetary strategies, like Performance Linked Incentives, Rewards, Increment in Salary, Job Rotation, Job Enrichment, Exit Interviews, Participation in Management, Public Recognition of Achievements etc.

Ruchira and Akanksha (2018) in their study on the employee attrition and employee satisfaction of H.R performance appraisal & training practices in defense PSUs in India is to examine the impact of H.R. practices on the employee attrition. Data have been collected from 472 employees using questionnaires. Frequency analysis, Chi square analysis and correlation analysis have been applied for analysis purposes. The study reveals that there is no universal attrition management solution for every company and so companies should adopt remedial measures to retain their efficient employees.

Saket and Madhav (2018) in their study examine the “Employee Intension about Attrition in Indian IT sector” is to explore different factors that influence employee attrition. Data have been collected from 120 employees using questionnaire. Mean, t-Test and ANOVA have been applied for analysis purpose. The study results that the reasons of attrition among the IT employees are dynamic in nature. There is a change in the opinions of the employees about the reasons for attrition with a change in their age, gender, education, marital status, qualification and designation.

Long working hours	153	1	5	2.94	1.047
Power and politics	153	1	5	2.77	1.085
Total				40.16	14.052

Source: primary data

Interpretation:

The total mean rating of the respondents in attrition attitude prevailing in BPO sector is 40.16. The highest mean score of 3.33 has been found for “work life imbalance” to employees with the standard deviation of 1.038 and the lowest mean score of 2.77 has been found for “Power and politics” with the standard deviation of 1.085.

It is inferred that the level of attrition is due to work life imbalance is mainly due to change in nature of shift.

Objective –Ii

Demographic Factors Vs Remedial Measures To Control The Attrition- Anova

Ho: “The average mean score of remedial measures to control the attrition do not differ significantly among the demographic factors”.

Personal factor		N	Mean	SD	t-value	f-value	Sig.	S/NS
Gender	Male	54	3.2948	0.80481	.569	-	.570	NS
	Female	99	3.2180	0.79296				
Age	21-30 years	72	3.4630	0.76936	-	5.404	.005	S
	31-40years	58	3.0575	0.83175				
	Above 40 years	23	3.0362	0.61177				
Marital status	Single	65	3.5577	0.72318	4.426	-	.000	S
	Married	88	3.0142	0.77045				
Area of residence	Rural	45	3.2389	0.75097	-	.671	.513	NS
	Semi-urban	56	3.1622	0.77194				
	Urban	52	3.3397	0.90776				
Education qualification	Diploma	19	3.1667	0.73441	-	3.065	.050	S
	Undergraduate	63	3.4312	0.70751				
	Post graduate	71	3.1009	0.85888				
Salary per month	Less than Rs20000	61	3.4686	0.72412	-	9.076	0.00	S
	Rs20000 to 40000	52	3.3077	0.73737				
	Above Rs40000	40	2.8229	0.82565				
Total				12.3228				

NS- Not significant at 5% level of significant

Interpretation

The respondents whose age is between 21 to 30 years are found to have the highest mean score of 3.4630. The mean score 3.3397 has been high for who are living in urban area. The mean score 3.4312 has been high for the respondents who are under graduates. Respondents whose

salary per month is less than Rs.20,000 are found to have the highest mean score of 3.4686.

ANOVA results indicate that there is no significant difference in the mean score of Remedial measures to control the attrition in respect of area of residence Hence the null hypothesis is accepted. However, in case of

age, educational qualification and salary per month there is a significant difference in the mean score of the remedial measures to control the attrition. Hence the null hypothesis is rejected.

Findings, Suggestions And Conclusion

Findings

Descriptive Statistics

The total mean rating of level of attrition attitude of employees is 40.16. The highest mean score (**3.33**) has been found for work life imbalance and the lowest mean score (**2.77**) for power and politics. **The level of attrition due to work life imbalance is mainly due to change in nature of shift.**

ANOVA

Demographic factor namely area of residence has no significant difference towards remedial measures to control the attrition among employees, therefore, null hypothesis is accepted. It is inferred that age, education qualification and salary per month have significant difference between remedial measures to control the attrition among employees,, therefore, null hypothesis is rejected. **The youngsters and married employees prefer more remedial measures to reduce their attrition attitude to work in BPO sectors.**

Suggestion

BPO sector should motivate the employees to reduce the attrition.

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It is inferred that youngsters and married employees prefer more remedial to reduce their attrition attitude to work in BPO sector.

The BPO sector should make retention strategies to control the attrition rate.

Stress relief activities should be provided and various activities should be promoted to employees in company.

Counselor should be appointed by the BPO sector to overcome the problems of the employees.

Conclusion

The BPO sector is rapidly growing sector in India. It is one of the industries which have witnessed high growth. Most of the employees have attrition problem in BPO sector. The employees prefer more remedial measure to reduce their attrition to work in BPO sector. To retain the employees the income level should be increased to employees and organization has to make retention strategies like rewards and recognition, pleasant working environment, skill recognition, support learning, training and development opportunities, group medic-claim and personal accident insurance scheme, recreation and cafeteria facilities and loan facilities are very helpful in retaining the employees.

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The Effect of Meditation on Physiological Parameter

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Abstract- Yoga is complete science of life that originated in India many thousands of years ago. It is the oldest system of personal development in the world encompassing body mind and spirit. The ancient Yogis had a profound understanding of man's essentials nature and of what he needs to live in harmony with himself and his environment. They perceived the physical body as a vehicle with the mind as the driver the soul man's true identity and action emotion and intelligence as the three forces which pull the body vehicle while the proactive of positive thinking and meditation gives clarity mental power and concentration. Meditation is the practice by which there is constant observation of the mind. It means focusing the mind on one point stilling the mind in order to perceive the self by stopping the waves of thought you come to understand your true nature and discover the wisdom and tranquility the lie down.

Objectives of the Study

- 1) To measure the physiological parameters. [Blood pressure and pulse rate]
- 2) To design meditation programme based on the analysis of physiological parameters.
- 3) To study the effectiveness of meditation programme.

Sample

All the male students of Charashekhar Agashe College of physical education, Pune who have participated in intercollegiate competition in any event are considered to be the population for the current study.

Meditation tools

Sr.no.	Meditation tools
1	Om
2	Incense
3	Candle or oil lamp
4	Fresh flowers
5	Mantras

The researcher selected 30 students aged 21 to 25 years through stratified random sampling. These 30 students were divided in two groups. Control group and experimental group

Tools used for data collection.

Pulse rate was measured by stethoscope.

Scoring : Pulse rate was counted in Beats/min

Blood pressure.

Blood pressure is measured by Sphygmomanometer

Scoring : The blood pressure was counted in mm/Hg

Design of the study

Pre-test, post – test, equivalent

Independent variable	Dependent variable
Meditation	Blood pressure
	Pulse rate

Procedure

		Time
Step1	Prayer (padmasana)	2 minutes
Step2	Bearing concentration	1 minutes
Step3	Ears concentration	2 minutes
Step4	Breathing concentration	3 minutes
Step5	Ears concentration	3 minutes
Step6	Lie down	30 minutes
Step7	Open & close eyes	5 minutes
Step8	Open eyes	4 minutes
Step9	Padmasana (position)	5 minutes

Prayer

Sahana vavatu, sahanov bhunaktu Sahaviryankaravavahai Tejasvina vadhitamastu ma vidvisavahai Om shanti shanti shanti

Conclusions

The purpose of this study was to study the effect of meditation on physiological parameters of post graduates of C.A.C.P.E.

For this study 30 subjects were selected and divided into two groups. A pre-test was

conducted on both the groups. Then the experimental group was given meditation for 1 month (one hour/day). A post test of the same testing variables was taken after one month. To find out the significant difference 't'

Means and standard deviation of pre-test pulse rate of control and experimental groups

	Group	N	Mean	Std. deviation
Pre-Test Pulse Rate	Control	15	69.8667	8.53452
	Experimental	15	68.7333	7.01495

The mean difference of pre-test pulse rate of control group and experimental group

	F	Sig.	T	Df	Sig. (2-tailed)	Mean difference
Pre-Test Pulse Rate	0.172	0.681	0.397	28	0.694	1.133

Means and standard deviation of the change in pulse rate of control and experimental groups after post test

	Group	N	Mean	Std. deviation
Change In Pulse Rate	Control	15	-.1333	6.52322
	Experimental	15	-5.0000	3.40168

The mean difference of the change in pulse rate of control and experimental groups after post test

	F	Sig.	T	Df	Sig. (2-tailed)	Mean difference
Pre-Test Pulse Rate	3.608	0.068	2.562	28	.016	4.8667

Recommendations

Pulse rate can maintained using meditation.
 Meditation can be use in the different training process of players.

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Economical and Educational Condition of the Beneficiaries of Mnrrega in Mahendergarh District, Haryana

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Abstract : The present study tries to examine the impact of MGNREGA (Mahatma Gandhi National Rural Employment Guarantee Act) on socio-economic status of MGNREGA beneficiaries in mahendergarh district of haryana, India by using both primary and secondary data. Secondary data are collected from official website of MGNREGA during the period from 2012-2013 to 2021-2022. Primary data collected through semistructured questionnaire from five blocks of the district, namely Mahendergarh, Narnaul, Ateli, Satnali And Kanina with the total sample size of 400 households. In selecting the sample households, a proportionate sampling along with simple random sampling technique has been used. For analysis of the study, a five-point Likert scale has been used to measure the perception of sample respondents on the improvement of socio-economic conditions after implementation of MGNREGA. Thus, it can be concluded that the MGNREGA has not been effective in improving the socio-economic status of MGNREGA beneficiaries in Mahendergarh district of Haryana.

Keywords: MGNREGA, socio-economic status, MGNREGA beneficiaries.

Introduction:-

Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) implemented by the Ministry of Rural Development (MORD), is the flagship programme of the Government that directly touches lives of the poor and promotes inclusive growth. The Act aims at enhancing livelihood security of households in rural areas of the country by providing at least one hundred days of guaranteed wage employment in a financial year to every household whose adult members volunteer to do unskilled manual work. Mahatma Gandhi NREGA is the first ever law internationally that guarantees wage employment at an unprecedented scale. The primary objective of the Act is augmenting wage employment and its auxiliary objective is strengthening natural resource management through works that address causes of chronic poverty like drought, deforestation and soil erosion and so encourage sustainable development. The process outcomes include strengthening grassroot processes of democracy and infusing transparency and accountability in governance.

The Indian government has taken up various measures to overcome the problem of poverty. Poverty alleviation programmes comprising of wage employment programmes, rural housing schemes and a public distribution system have been initiated from time to time. Some were partially successful in addressing the issue of poverty whereas others suffered from major flaws in their implementation. National Rural Employment Programme (NREP) 1980-89; Rural Landless Employment Guarantee

Programme (RLEGP) 1983-89; Jawahar Rozgar Yojana (JRY) 1989-99; Employment Assurance Scheme (EAS) 1993-99; Jawahar Gram Samridhi Yojana (JGSY) 1999- 2002; Sampoorna Grameen Rozgar Yojana (SGRY) since September 2001; National Food for Work Programme (NFFWP) since November 14, 2004 (SGRY and NFFWP now merged with NREGS 2005) were national level rural employment generation schemes. However these programmes could not provide social security to the rural poor. The Central Government launched NREGA on February 2, 2006. The Act guarantees the right to work to by providing 100 days of guaranteed wage employment in a financial year to every rural household whose adult members are willing to do unskilled manual work. NREGA is the first ever law internationally, that guarantees wage employment on an unprecedented scale. Its auxiliary objective is to strengthen natural resource management through works that address causes of chronic poverty like drought, deforestation and soil erosion and so encourage sustainable development.

The outcomes include strengthening grassroots processes of democracy and infusing transparency and accountability in governance. NREGA covers the entire country with the exception of districts that have 100 percent urban population. NREGA provide a statutory guarantee of wage employment and is demand driven which ensures that employment is provided where and when it is most needed.

Review of Literature

Lakshmi, P. A., Jampala, R. C., & Dokku, S. R. (2018) conducted a study entitled "A Study on Role of MGNREGA in Rural Development: with reference to Krishna District, Andhra Pradesh India". "The objectives of the study were to study the impact of MGNREGS on the Socio-Economic development, to study the impact of MGNREGS on employment creation of beneficiaries, to evaluate the impact of MGNREGS on the rural upliftment and employment generation for the beneficiaries, to know the satisfaction of the beneficiaries of MGNREGS.

Singh, H. (2017) conducted a study entitled "Implementation Of Mgnrega In J&K: Performance And Creation Of Assets In Kishtwar District". "The objectives of the study were to study the implementation of the MGNREGA scheme, to explore the performance of the scheme, to identify various assets developed under the MGNREGA scheme. The study was based on both primary and secondary data.

Kumar, U. De and Bhattacharyya P (2013) Progress of a nation is greatly shaped by the status of involvement of women along with their counter part. Examples of high developed countries show a gender-wise balanced use of human capital has a significant relation with the level of development. The paper tries to examine the level of participation of women in the much popular Mahatma Gandhi National Rural Employment Guarantee set (MGNREGA)

Research Methodology

The following Keeping in view the above objectives, a multistage stratified sampling was adopted by taking primary and secondary data. The primary data was collected from the sampled beneficiaries, village Sarpanch, non-beneficiaries in rural area during the year 2005- 2010. The requisite secondary data at the State level was collected from Director,

Data analysis

This chapter is based on the findings of field survey of 400 sampled beneficiaries of 80 villages from 6 selected Blocks. The analysis has been made on the basis of primary data and detailed discussion held with the head of Gram Panchayat/ Panch or other knowledgeable person of this scheme of the

Data Analysis

activities vis a vis their wale counterpart where special provisions are kept for the increased participation of women. It is done with the help of primary survey carried out- Morigaou District of Assam. By using tabular method to compare level of participation of women across communities vis a vis men, we also examined various socio-economic attributes that reflect the primary factors responsible for such gender wise variation. Also, probit analysis is followed to find out the role of gender along with other factors in the participation level. The result 47 suggests that participation of women in physical activities and decision making is for from satisfactory except from backward communities who are worn involved in physical work. Though education primary occupation and age have inverse impact on participation in physical activities, education, distance from pandhayaal centre has inverse impact on participation in decision making.

Ahirrao Jitendra, (2012) his essay on "A Brief Scanning of MGNREGA" discussed progress made under the MGNREGA programme during 2006-07 to 2011-12 at all India level. The study reveals that women got 40 per cent of total person days of employment generated got through MGNREGS in study area. The Schedule Caste families have been provided with 30 per cent and the Scheduled Tribe families with 20 per cent person days of work. During the year 2009-10 the performance of the scheme in demand and supply was recorded 99.37 per cent achievement.

Rural Development Department, at district level from Additional Deputy Commissioner-cum-Chief Executive Officer's Office of the District Rural Development Agencies in the State, at block level from Block Development and Panchayat Officer/Assistant Block Programme Officer. The following methodology and sampling design has been adopted for conducting the evaluation study.

selected villages. A lot of difficulties and problems were noticed in the implementation of the scheme. Suggestions were also received during field survey. The main emphasis was given to assess the extent of the benefit of the various activities provided to the sampled beneficiaries under the MGNREGS

Block-wise Economic status of beneficiaries before getting employment under MGNREGS is given in table 1.1

Table No. 1.1

Sr.No.	Block	BPL	APL	Total
1.	Mahendergarh	60	20	80
2.	Narnual	63	17	80
3.	Ateli	58	22	80
4.	Satnali	57	23	80
5.	Kanina	62	18	80
	Total	300	100	400

Above data shows that as many as 75% beneficiaries were found Below Poverty Line (BPL) category where as only 25% beneficiaries Above poverty Line (APL) category.

1.2 Economic Status of beneficiaries after getting employment:-

Table No. 1.1

Sr.No.	Block	Living Standard Improved		Educational Status improved		Total
		Yes	No	Yes	No	
1.	Mahendergarh	43	37	49	31	80
2.	Narnual	47	33	45	35	80
3.	Ateli	50	30	41	39	80
4.	Satnali	45	35	48	32	80
5.	Kanina	40	40	47	33	80
	Total	225	175	235	165	400

After analysis of the data for 400 selected beneficiaries, 225 (56.25%) gave positive response that their living standard has improved after getting employment under the scheme and 175 (43.75%) told that their living standard has not improved because of the provision of low wage rate in the scheme and increasing trend of

Conclusion

The survey has highlighted certain shortcomings/ bottlenecks as per observations made by the

1. Non utilization of released funds.
2. Lack of timely wage payment to the worker under the scheme.
3. Lack of door to door survey for identification of person willing to do work.
4. Lack of the satisfaction with the current wage rate.

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The effect on the living standard and Economic status of selected beneficiaries after getting employment under the scheme is shown below: block-wise Economic Status of beneficiaries after got employment in the scheme as under:-

higher rate of daily consumption of goods. In case of educational status of beneficiary's family, 235 (58.75%) said that their educational status improved and 165 (41.25%) told that there is no effect on their family educational status after getting employment under the scheme.

survey team in smooth execution of the various activities of the MGNREGS which include

5. Lack of facility provided to beneficiaries by G.P.
6. 100 days employments were not provided to a person in a year in the State.
7. Lack of Mismanagement was seen at Administrative level.

Role of Transcendental Meditation on Occupational Stress and Self Confidence

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Abstract: The aim of this research is to study the role of Transcendental Meditation on occupational stress and self-confidence. Sample of 40 participants were selected different colleges from Aurangabad city. The age range of the participants was 30 to 50 years. Pre-test and post-test design was used for this study. Results show that Occupational stress decreased among college teachers with the practice of Transcendental Meditation. Self-confidence increased among college teachers with the practice of Transcendental Meditation.

Keywords: Transcendental Meditation, Occupational Stress, Self-Confidence, Teachers.

Introduction:

Today's workplaces have become very challenging. The inability to cope with these challenges has become the source of what we term as 'Occupational Stress' among lot of people. Stress at work mainly termed as "Occupational stress". Occupational stress is a main factor that causes mental health problems at the workplace. It causes physical illness, mental illness, substance abuse, and family problems. Occupational or workplace stress is the change in one's physical and mental state in response to workplace the pose and appraised challenge pose threat to the employee. Stress is the one's physical and mental state in response to situation that poses challenge or threat. There are many factors that contribute to occupational

Objectives Of The Study:

1. To find out effect of Transcendental Meditation on stress among teachers
2. To examine the effect of Transcendental Meditation on self-confidence among teachers.

Hypothesis Of The Study:

1. Transcendental Meditation reduces occupational stress among college teachers.
2. Transcendental Meditation increase self confidence among college teachers.

Method:

Sample:

The sample was randomly selected. Sample of 40 participants were selected different colleges from Aurangabad city. The participants were taught the procedure of Transcendental Meditation. The age range of the participants was 30 to 50 years. Only Private college teachers were selected for this research.

Variables:

1. Independent Variable: Transcendental Meditation
2. Dependent Variable: i) Occupational Stress
ii) Self-Confidence

Design of the Study:

This research is an experimental research. Pre-test and post-test design was used for this study.

stress. Negative workload, isolation, types of hours worked, difficult relationships with administrators/ coworkers.

Charles (2014) evaluated the effects of the Transcendental Meditation program on Psychological distress and burnout among staff of residential therapeutic school for students with severe behavioral problems. He found that Transcendental Meditation program was effective in reducing psychological distress in teachers. F Travis, DAF Haaga, J Hagelin, M Tanner, S Nidich, C Gaylord-King, Effects of Transcendental Meditation practice on brain functioning and stress reactivity in college students. *International Journal of Psychophysiology* 71 (2), 170-176.

The participants were distributed equally into two groups. One group was an experimental group and another group was controlled group. After –pretest Transcendental Meditation technique was implemented for experimental group.

Tools:

The occupational Stress Index developed by A. K. Shrivastav and Dr. A.P. Singh (1984) was used for this research. The scale consists 46 items, each to be related on 5-point scale. The reliability is 0.935 and 0.90 and validity is 0.40 and 0.56. The self-confidence inventory developed by Rekha Gupta is used for this research. This inventory consists 56 items with two responses alternative 'Yes' and 'No'. The reliability of this inventory is 0.95 and 0.94 on split-half reliability and test-retest reliability. Validity is 0.82.

Aim Of The Study:

There is a lot of stress in teaching field. Stress adversely affects on teaching performance and mental health. Many research found that those who practices Transcendental Meditation show less stress. The aim of the study is to study the effect of Transcendental Meditation on occupational stress and self-confidence.

Result And Discussion:

Hypo. 1: Transcendental Meditation reduces occupational stress among teachers

Experimental Group

Type	N	Mean	Standard Deviation
Pre-Test	20	11.47	0.63
Post-Test	20	6.17	0.57

The above table shows the score of experimental group. The mean and standard deviation of pre-test is 11.47 and 0.63. The mean score and standard deviation of post-test is 6.17 and 0.57.

The score on pre-test and post-test shows that mean score and SD of post-test are less than pre-test. These result shows that transcendental meditation reduces occupational stress.

Controlled Group

Type	N	Mean	Standard Deviation
Pre-Test	20	8.35	0.64
Post-Test	20	12.15	0.66

The above table shows the score of controlled group. The mean score and standard deviation of pre-test is 8.35 and 0.64. The mean score and standard deviation of post-test is 12.15 and 0.66.

The score on post-test and pre-test shows that mean score and SD of post-test are less than pre-test. These results shows that transcendental meditation increase self-confidence. On the basis of results the hypothesis were tested and verified. The conclusions are as follows: Occupational stress decreased among college teachers with the practice of Transcendental Meditation. Self-confidence increased among the college teachers with the practice of Transcendental Meditation.

Conclusion:

Meditation is the technique of silencing the mind. It gives deep state of relaxation. During the meditation we focus our attention and eliminate the stream of jumbled thoughts, which are the causes of stress. Meditation enhances physical and emotional wellbeing.

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A Case Study on the Socio Cultural Aspects of Mannan Community at Kovilmala

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Abstract: Tribal population of India is as diverse as the country itself. The tribal population is identified as the aboriginal inhabitants of our country. They spread throughout India. In Kerala, majority of the tribal divisions have a greater Gothra identity. They are leading a simple life in the natural environment. The tribal peoples have developed their own cultural patterns convenient to their physical and social environment available to them. Among different tribal communities, the Mannan community in Idukki district has a special identity. Among the different tribal groups in India, the Mannan community were one of the only two communities still have a traditional king as their leader. They are following a traditional hierarchical social system with a king as their administrative head. If we provide more importance to the Mannan culture and tradition, we can bring them to the lime light of the mainstream culture. In the present study, the researcher tries to analyze the educational, cultural and socio-economic aspects of Mannan tribal community.

Keywords: Case study, Sociocultural aspects, Mannan Community, Kovilmala

Introduction

India is a developing country suffering with not only the problem of economic instability, unemployment, regional imbalances, overcrowded population but also illiteracy and ignorance which directly or indirectly hindrances the national progress in one way or other. Influential sections, more promptly in control of their circumstances, are more likely to come off advantageously where rest of the peoples are more passively responding to the change affecting them. Of these disadvantaged, marginalized and oppressed groups in this country, the scheduled tribes are clearly among the most apathetic in this kind of change. Needless to say, education plays a pivotal role in the all-round developmental process of the society and the country as a whole. India has the largest concentration of tribal peoples in the world. According to the census report of 2011, Idukki district have the second position in keeping a larger tribal population. The tribal people are leading a simple life and they have some unique customs, traditions and cultural practices because they lived a life of geographical isolation. They have some unique characteristics which separate them from other tribes. Culture is a unified whole of some characteristics which distinguishes the human beings from animals. All the tribal peoples are responsible for preserving their own culture to maintain a cultural identity and therefore they are maintaining that identity. Kerala is the homeland of various tribal communities. Thirty-six communities are listed in the Scheduled Tribes list of Kerala. Socio-culturally, techno-economically, eco-demographically, educationally etc., the tribal communities vary from one another and lay at different aspects of

development. The welfare programmes implemented are not focused on the felt needs of the tribal communities, hence desired result are not attained yet. The tribal people are the earliest among the present inhabitants of India. They are still living in the primitive stage and are far from the impact of modern life. They are living in the forest or hilly regions, mountains or deep valleys. The tribal are known by different names such as jungle people, girijans, aboriginals, adivasis etc. The constitution of India referred them as the Scheduled Tribes. A tribe consists of indigenous peoples, dependent on their land for their livelihood, who are not integrated into the national society. The tribal people in Kerala are residing in Wayanad, Palakkad, Idukki, Malappuram, Kozhikode etc. The present study is conducted in Kovilmala, a tribal village situated at Idukki district in Kerala. Scheduled tribes are considered as the most vulnerable community in the State. The Mannan community in Kovilmala are vested as one of the backward groups among the tribes in Idukki. This tribe form an important part of the total tribal population and it represents an element in society which is incorporated with the cultural mixture of our nation. The Mannan community lag behind other communities with respect to income, occupation, schooling, status, living standards and other basics. Low level of education, isolation from mainstream society and low economic status are the major factors of socio-economic issues among the Mannans. These socio-economic problems leading the tribal groups in Kovilmala are vested as most backward group. Stories about kings and palaces from our ancient society always capture our imagination and curiosity. Now a days, king and kingship is gone and instead of that a new

administrative structure came into existence. But deep in the forests of Idukki, a mountainous district in Kerala, there still exist a king and his subjects. It is the Mannan tribal community, who lives in the forests of Idukki, follows time honored traditions, including a system of matrilineal kingship even today. This study made an attempt to understand the life pattern and cultural characteristics of Mannan community.

The Mannan community is one of the Scheduled Tribes who live in Idukki district in Kerala. The Mannan tribal group have a hereditary king who leads them. They are said to be subjects of Pandyan King and their mother tongue is Tamil. The Mannan tribes have long lived in the dense forest areas, but more recently they moved to working small farms. They have a literacy rate far below the average rate in India. The Mannan community mainly inhabits at Kovilmala in **Need and Significance of the Study**

Today, in our society, rapid changes are happening due to the advancements in information and communication technology. Due to the advancements in the scientific field, our community's cultural aspects are getting modified. But, even today, the Mannan tribes maintain their own unique cultural identities, value system and cultural practices which are accepted by the modern society. Many important aspects of the social structure of Mannan community are not known to the public. The investigator goes through many articles about the Mannan community and understood the bond **Research Question**

1. Do the cultural practices of Mannan community are still existing?
2. Do the king and kingship exist even today?

Objectives of the Study

1. To study the cultural characteristics of Mannan community.
2. To identify the nature and extent of cultural practices of the people belonging to Mannan community
3. To understand the factors influencing the degradation of cultural practices of the people belonging to Mannan community
4. To study the administrative structure of Mannan community

Methodology

Research methodology is a systematic and scientific attempt to solve a problem under consideration and it should be emerged out of detailed review of literature. It is very essential

Population

Sample selected for the study

The Mannan community lived in different settlements in Idukki district. From these, the

Idukki district. Their settlements are also seen at Kumily, Azhuha, Devikulam and Idukki block panchayats. The Mannan tribes have unique customs and rituals. Though they used to stay in remote forests, a few decades back, they were forced to migrate to plots allotted by the government at the outskirts of the Periyar Tiger Reserve, following a government ban on deforestation in the preserved area. However, they still like to follow their traditional customs and rituals. One interesting fact about this tribal community is the presence of a king even today. They still honour the king and kingship dearly. The Mannans cultivate some basic crops in the allotted farm land, collect forest produce from the non-restricted area and engage in manual labour or cattle breeding as a means of their living.

among the peoples belonging to this community. Even though they occupy a special place in the history of India, their educational and social status is very low. It is necessary to make an awareness on the cultural characteristics of such communities. But the investigator identified that, very few studies were conducted about the cultural and historical aspects of Mannan community. Therefore, the investigator decided to conduct a case study on the cultural, educational and socio-economic characteristics of Mannan community. This study aims to reveal a remote tribal community and their features to the public. Hence the present study is significant. 5. To study the educational and socio-economic status of Mannan people.

Rationale for selecting the Case

According to the census report of 2011, about 11516 tribal families are living in Idukki district. Among these, Mannan tribes were one of the only two tribal communities in India still follows a system of democratic monarchy and kingship. But this fact is unaware to most of the people in our nation. From the reviews, the investigator understood that, not much studies were conducted on Mannan community even though they have many specialties than the other tribal communities. Thus, the investigator selected the topic for the study.

and success of any research work depends upon the methods, tools and techniques of analysis employed for the study. In the present study the investigator has adopted 'case study method' by considering its relevance and feasibility.

The Mannan tribal people in Idukki district of Kerala form the population of the study. investigator selected 50 Mannan people by using simple random method for the present study.

Tools and Techniques used for the study

The investigator collected data from primary and secondary sources. The primary data were collected by using a self-made interview schedule and through participant observation. The secondary data were collected from books,

Analysis of Data

To study the Mannan community, the investigator collected data through direct observation and interview with the Mannan king

Mannan Community

The Mannan community is a tribal group who follows unique rituals and traditions. A few years back, followed by the governmental ban on deforestation they were forced to migrate to the government allotted plots at the outskirts of the Periyar Tiger Reserve. Even though they had lost their traditional living place, they stick on to their long-established rituals and customs. One fascinating aspect of the Mannan community is the presence of a king. The Mannan peoples are engaging in their traditional occupations and they are collecting their livelihood mostly from the forests. The literacy rate of the Mannan community is far below the average national literacy rate. Most of the Mannan families do not have a stable dwelling place nor the basic needs for a good living. There are so many variables

System of administration

The Mannan tribal community follows a unique system of administration known as democratic monarchy. In this system a king is elected by the community people to rule the entire Mannan community. They follow a matrilineal system of inheritance in which the power and properties are inherited by the nephew. A king is elected by the people and he got a title of Rajamannan. The elected king has the responsibility to look after the 46 settlements (kudis) of Mannan community. The elected king has a council of nine community leaders who were known as Kanis. This council of ministers help the Rajamannan to settle different disputes related to internal and external affairs of Mannan community. There is an annual meeting of the representatives of each kudis every year and these kanis are responsible to elect a new king after the death of any king. Every individual settlement had their own administrative system. Each settlement has a leader known as 'kanikkaran' who is responsible for mediation and decision making. If they can't settle the conflicts, the king takes initiative for taking the

journals, magazines, newspapers, website collections and research papers related to Mannan community. With regard to primary source, the investigator has been supplemented by the king of Mannan community through direct interaction.

and some people belonging to Mannan community. On the basis of the collected data, the investigator made the following analysis.

like social, psychological as well as environmental, influencing the aspirations and goals of the marginalized sections like the Mannan community at Kovilmala in Idukki district. The Mannan, is a scheduled tribe who lives in Idukki district and they have a hereditary king to lead them. The name of the community (Mannan) is derived from Mana (means earth) and Manusian (means man). Thus, the term has a meaning of 'sons of the soil'. Another belief is that the term is derived from Tamil word 'Mannan' which means king. The Mannan community were considered as the warrior tribe of Pandyan kings who fled to the forest interiors of Idukki as a result of the prolonged war between Cheras and Cholas in ancient Tamilakam. This community follows a matrilineal system of descentance.

decision and thus the final decision is taken by the king. The Mannan people look up to their king as an administrative head and their spiritual guide. The king can use his authority to punish the members who fail to obey the common rules of this tribe. The symbol of power is a three and half feet stick, which is kept in the hands of 'thandakkaran', who is like a policeman. The stick is always kept behind the thandakkaran and therefore only the top of the stick is visible to others. The stick is randomly pasted with red lucky seeds (manjadikkuru). The present king of Mannan community is Raman Rajamannan (16th king of Mannan community), who succeeded Ariyan Rajamannan from 4th March 2012. Raman Rajamannan is the only educated king in this community who completed graduation in Economics from Maharaja's college, Ernakulam. In the present day, the king's power and authority were decreased since the emergence of democracy, but his advice and decisions were still sought by his people on issues related to them. There is also a lesser king known as Ilayaraja, who shares equal authority with the king.



Fig. 1 Raman Raja Mannan, the present king of Mannan community

Following the traditional kingship and depending on the forest for livelihood, the Mannan tribe is indeed a primitive tribe that has managed to survive the test of time in Idukki. A new **Nature and Extent of Cultural Practices of Mannan Community**

The Mannan tribes, which resides in Idukki district, has effortlessly merged with the outer world, but it still continues to observe the age-old customs and traditions of their own. All the community members revere the concept of kingship and supports the king to fulfill all their spiritual needs and upkeep of tribal traditions. The king of Mannan community looks after his subjects who are settled in about 46 settlements, commonly called 'Kudis'. The tribe follows a system of matrilineal descentance, according to which the king's nephew was to become the next king. The elder tribal peoples play an important role along with the Mannan king for the administration. The king is elected by a complex process, which involves 'psychic revelation' and have to get acceptance among the kanis who were the Mannan leaders of different kudis. The king will get the title of 'Rajamannan' with his name and there is a special function in traditional manner for enthroning the king. According to the Mannan custom, the new king needs to be enthroned on the 7th day of the death of a reigning king. The newly appointed king can **Rituals related to Birth, Marriage and Death**

Mannans follows different rituals related to birth, marriage and death in their community. Birth of a baby is a notable event among the Mannan tribes. When a baby is born in their community, they have to please their forest Goddess. For that there was some rituals, which starts with the worship of a small 'thakidu' (an iron plate) and that was thrown into the river before the new born enters the kudi (settlement). The naming of the baby is done on the twenty sixth or twenty eighth day. In the naming ceremony, the head of the community put some rice in a 'kodanki' (a small piece of wood) and he declares the name of the baby after the rituals. The marriage ceremony of the Mannan community is very auspicious.

education programme named "Village School" at Infant Jesus School in Kattapana, for learning English, is started by the earlier king Ariyan Rajamannan for the Mannan tribal community.

start his formal rule only after attending the biggest festival of Mannans, which is known as 'Kavaloottu'. This is the annual festival of Mannans which is a tribute to the nature for providing sufficient harvest. The chiefs of all other settlements arrive at Kovilmala on this occasion to pay tribute to the king. The principal deity of Mannan community is Goddess Meenakshi. The Mannans, who are considered as an unmixed tribal community, have an indigenous dialect known as 'Inavan petch' (Mannan pasha). This language is still used by the eldest community members, but it has no written script. It is having a marked similarity with Tamil. But now a days, majority of the community members are using Malayalam for communication. Based on the opinion of local peoples in Kovilmala, the king has the right to settle the disputes among the members of the tribes. According to the government officials, the community people go by the laws of the land in all criminal and civil disputes. The data collected from the local peoples, the investigator understood that majority of Mannan people lead a primitive life and they said that large sections of the community are addicted to liquor.

The marriage function is carried out in great regard. After the age of thirteen, the Mannan girl is considered to be ideal for the marriage. There was a custom to stay the bride in the groom's house with her mother-in-law. She will judge the behaviour of the bride during that time. After assessing bride's behaviour, she gave permission for the marriage. The marriage function is also different from others. In the ceremony, the bride and groom circled around a 'poojapathram'. After that, their ring fingers are coordinated. After that the couple chew 'pan' and exchange garlands at the end of marriage ceremony. Death is one of the tragic events in the life of Mannan community like others. The death is informed by the head of the community to others and the

rituals are performed under the supervision of him. There is a ritual to offer porridge to others after seven days. The relatives of the dead person attend the function. During that time, they are performing their art form koothu. At the time of koothu, the Mannans place a chair covered with white cloth and they place pan and beedi beside the cloth. They have a belief that the dead person

Mannankoothu

Like other tribal communities, Mannan community also has colourful and elegant festivals. One such festival of the Mannan community related to harvest is 'Kavaloottu'. Mannankoothu is the ritual art form which is prevalent among Mannan community. Madurai Meenakshi is the Goddess believed by the Mannans. The theme of Mannankoothu is the famous story of Kannaki and Kovilan, the major characters from the Tamil epic 'Chilappathikaram'. An attractive and highly elaborate art form, Mannankoothu has some similar elements like that of Kathakali, the classical dance drama of Kerala. There is a system of 'Kelikottu' similar to Kathakali, before starting the Mannankoothu. For Kelikottu, they are using the musical instruments 'Charal' (a

will rise to see the koothu. The Mannans followed and strictly practiced all these rituals related to birth, marriage, death etc. in the years back. Now a days some of these rituals are disappearing, because they are highly influenced by modern culture and the new generation has a hesitation to follow these rituals. Thus, most of these events are held like the rest of the society. musical instrument which is made up of animal skin) similar to ilathalam and 'Mathalam' (a percussion instrument) which is made of leather. Mannankoothu begins with an invocation of their Goddess which is a greeting to Madurai Meenakshi. The major roles are performed by 'Koothadikal' which means performers of koothu. They are using a facial makeup made up of a mixture of rice powder and coconut oil. All the roles are performed by males itself. The performers wear chilanka and bangles. They have a costume of dhothi and a towel in their head. The koothu is starting with their traditional song as a tribute to their clan deity. In between the koothu, there is a special performance known as 'Kanniyattam', which is performing by women. Kanniyattam is performing when the story of Kannanki reaches its peak.



Fig. 2 Mannan Koothu

Educational and Socio-economic status of Mannan People

Tribal culture is totally different from non-tribal culture. Their belief is closely related with forest and mostly they are following a traditional occupation and life style. Owing to intrusion of modern culture, Mannan's culture is in the edge of extinct, but they could not completely extract from their own culture. They could not accept the influence of modern culture and the intention to remain in their own culture lead them to isolate from modern society and sometimes it may lead to identity crisis among themselves. Isolation is a major psychological as well as a social problem related to Mannan community. As these people are living in forest, they are being in socially isolated area. A major section

of these people suffering isolation from main stream society. Majority of the mannans are completing their education at Primary level. Because of language problems, low socio-economic status, lack of facilities at home, attitude of parents towards education, transportation problems etc., most of them cannot pursue their education. But now a days there are some schools meant for tribal peoples are functioning in their area and more peoples are attracted towards education. Even though the facilities are improved much, educational backwardness is still existing in this community. Educational backwardness is an important and a common problem of the Mannan community. Their language, culture, beliefs, faith, customs and traditions are different from the non-tribal

culture, so they cannot cope up with modern education to some extent. Educational backwardness of this community is one of the major issues leading to economic backwardness. They cannot compete in good jobs in private and government sector because of their low educational status. Large number of people belonging to this community are engaged in agricultural activities. Even though this tribal people are engaged in their traditional occupations, which is related to forest and forest products, is not sufficient for maintaining a decent standard of living. Their traditional occupation is not helpful to them in the present-day because of deforested society. So, most of the Mannan people are working as an agricultural labourer in land owners' land. Due to low educational status, they are not getting sufficient job opportunity for maintaining their life in a satisfied manner. Majority of the responses from the villagers shows that they are

Forest Goddess – An online marketing endeavour of forest products

In the modern technological age, the Mannan dynasty and tribe are not only an example of the rich history and heritage of India, but also of the great protection of life and the duty of a king and his subjects to the forest and nature. The Mannans have inherited information from their ancestors about many forest resources that are not very familiar to the modern market. Forests and forest resources are the basis of human

.Findings

Most of the Mannan people are engaged in agriculture, they are the agricultural laborers in the land of land owners. The economic activities and collection of forest products are not sufficient for their day-to-day living, which are leading to some health problems. Low educational and socio- economic status are leading them to the feeling of mental and social isolation. Lack of proper awareness related to health practices, practice of traditional occupations, lack of sufficient technological awareness, low level of education are the major socio-economic problems in Mannan community. Now the Mannan people are communicating with the external world like

Conclusion

The Mannan people are still following their own cultural practices. But the younger generations belonging to Mannan community expect to treat them as equal to the ordinary peoples. Now a days they are concentrating and trying to imitate the modern ways of living and therefore their thoughts and beliefs are becoming modernized. In the present investigation, an attempt has been

suffering from health and nutritional problems. They are suffering from the health issues due to poor economic condition, lack of awareness of developments in technology and lack of proper health facilities. Alcoholism is a serious and common problem suffered by this tribal group. The issues related to health and nutrition excerpt the Mannan tribes from the mainstream of development. These issues leading them to various socio-economic problems. Health problems hinder tribes from access to education, occupation and mainstreaming to the society. Commonly this tribal land is situated in forest areas, their life is also closely related with forest. The availability of the hospital facilities is very low in this area. Besides the government welfare programs related to health is not reach among Mannans. The economic and educational backwardness of this community leading to the lack of nutritious food and this may lead to a diseased society.

habitat and existence. Forests are the gift of nature for humanity. The Forest Goddess (<https://forestgoddess.in>) is an online marketing endeavour developed by the initiative of Mannan tribal king Raman Rajamannan. The mission of Forest Goddess is to introduce those valuable forest resources to the modern society. They are planning a new product named 'Mrithasanjeevani, as a medicine to improve the immunity power of humans under the initiative of present Mannan king others. Because of the interaction with others, their language become modernized. Most of the peoples around them are speaking Malayalam and due to the influence of this, the new generation Mannan peoples are unaware about their linguistic heritage. Details from the Mannan king revealed that in the past years the law and order were maintained by the Mannan king, but now a days they follow the present system of democracy. The king has the right and power to manage the Mannan people. The present study reveals that the Mannan people try to propagate their culture through their songs, stories and art forms. They taught their children about their culture, rules and regulations, administrations through their cultural centre named 'chavadi'.

made to document the cultural and socio-economic conditions of Mannan people. The Mannan community is unique by their intrinsic culture. In the present technological age and modern way of living, the kingship of Mannan community and Mannan tribe is not just an example of India's rich cultural heritage and tradition, but a tale of glorious preservation of the life and unceasing courage of a king and his

people. Many of the age-old traditions and rituals of Mannan community are deteriorated due to

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An Analytical Study on Human Resource Management Practices in Private and Government Hospitals with reference to paramedical staff

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Abstract : India's healthcare area government as well as private is now making enforcing strides into the desire with the aid of using new, different way of one of the top carrier sectors in the world Healthcare in India cowl now no longer handiest and toughest regions of imparting and providing hospital treatment, however additionally all issue of preventive care. It consists of the hospital treatment in government and private hospitals rendered with the aid of using the general public area and the projects taken with the aid of using the non-public area. Earlier India, being has many hurdles in achieving out to the whole population specially in particular on healthcare and education but now the things are largely changing and people are getting more and more alert and educated towards medicine 'Sub-choicest functioning' of the general public healthcare gadget is diagnosed as a chief obstacle withinside the system of healthcare gadget improvement in India when it comes to government hospitals due to large population still all the government hospitals manage to take care of all the patient and when it comes to paramedical staff of private and government hospitals the Human Resources practices plays a vital role regarding brings an idea about the impact and effect of Human Resource Practices on premedical staff in Government and Private hospitals.

Key Words: Human Resource Management, Private Hospitals, People, Healthcare, service, Paramedical

Introduction

Government Hospitals

The general wellbeing framework in India contains a bunch of state-claimed medical services offices supported, maintained and constrained by the public authority of India. A major portion of these are constrained by organizations of the focal government while some are constrained by the normal legislatures of the territories of India. The administrative service which controls the focal government intrigues in these organizations is the Ministry of Health and Family Welfare. Administrative spending on medical care in India is solely this framework, consequently the majority of the therapies in these foundations are either completely or somewhat financed.

Private Hospitals

Private hospitals basically are not claimed or constrained by any public or government body authority. Patients need to pay truckload of cash for each assistance. Here and there mistaken rehearses are energized where patients go through pointless medicines or tests.

Paramedical staff

The term by and large envelops attendants, advisors, professionals, and other auxiliary staff engaged with clinical however is oftentimes applied explicitly to profoundly prepared people who share with doctors the immediate obligation regarding patient here consideration.

The Human Resource practices in government and private hospitals with regards to paramedical

staff should be very promising as they have an important role to play enormously fulfilling stimulated and nicely advanced human assets. Same way the hospital may or may not make any further development until and unless it has a very well trained, a green and properly stimulated staff including paramedical staff of paramedical employees workers. The achievement or failure of any hospital lots relies upon at the employees totally who works hard improve the hospitals for powerful functioning of any hospital government and private human aid is taken into consideration as one of the key elements. When the task, shape and generation requirements are to be had, it's miles the human aid which makes the entire circle of production and services Human assets take advantage of the capability of all different to be had assets and are dealt with as enormously vital and widespread in contributions referring to powerful organizational overall performance in government and private hospital

Review of Literature

The purpose about structure concerning literature is to reap complete advantage base yet statistics out of previous studies. Review concerning composition involves close identification, location, scrutiny and summary of written substances to that amount comprise records over a research over here Review concerning Literature helps the investigator in accordance with strengthen deeper perception between the

problem instituted before. It presents basis because of future investigation, justifies

S. Ganapathy, Dr. Ashok Kumar M,(2017) in their studies stated that Clinic association faces different HR the board difficulties. Overseeing HR are most difficult for medical clinic the executives. Human asset the executives adds to the formation of good hierarchical environment often which describe the learning experiences, and appropriate circulation of work, reward and lovely relationship. The relationship examination actually shows and depicts that that the enrolment and choice, remuneration and prizes, preparing and advancement, cooperation and execution evaluation are reasonably and emphatically connected with work fulfillment of the representatives of paramedic in the confidential clinic.

Statement of Problem

Nowadays it is very important and essential for any health care institute to understand the health care its implications towards paramedical staff as it deals with the patients and hospitals reputation The building over then effectivity regarding organization, government or private hospitals upon after a substantial volume atop how, successfully human assets are been employed Human beneficial here of resource is some regarding the close precious yet special assets of medical institution organization. It can be seen that Even a state with wealthy physical sources wish now not develop, agreement its ethnic resource is inadequate. For an corporation after reap its preferred objectives such should crave and acquire the willing assistance over the humans whichever assignment there. Management should employment along personnel yet must, therefore it should be increase application or insurance policies that choice allow that according to acquire the auspicious result which will be beyond the

Objectives of the study

1. To look into the Human Resource Management Process and Practices into Government and Private Hospitals.
2. To study the importance of Human resource in government and private hospitals To study about human resource planning, future palnning and job analysis with reference to paramedical staff in government and private hospital.
3. To study the existing policies and procedure of recruitment, selection, and promotion of

Statement of Hypothesis

Stefane M Kabene,(2006),In their studies stated that HVarious key achievement factors will obviously arise that obviously influence medical care practices and HR the executives in hospitals This paper will uncover and present that how HR the executives is crucial and important for any medical services framework and how it can further develop and lead to medical care models. Challenges in the medical care frameworks in Canada, the United States of America and different emerging nations are analysed, with ideas for ways of defeating these issues through the legitimate execution of HR the executives rehearses. And understands Looking into chosen nations permitted a more profound and very much comprehension of the viable and vital job of HR the board in medical services around.

employees. Since human sources decide the future concerning hospitals, even is a need for top prepared human resource management. utility human usually resource management in government and private hospitals ensures so much close steps are aged in conformity with procuring, developing, inculcating integrating, and preserving or isolating ethnic sources then show then, the ladder by way of which they do acquire theirs preferred paradigm Failure to do this perform lead in accordance with breach regarding productivity, excessive turnover dimensions on employee, extend wastage, negative virtue etc.

Rationale of the study

This instruction will supply hints because hospitals for,

Effective utilization regarding ethnical resources. Required pursuit kindred amongst whole employees regarding HRM practices among paramedical staff

Maximum hrm development.

High morale in the organization.

paramedical employees in government and private of study area.

4. To study the overall impact of HRM practices on government and private hospital staff In Mumbai suburbs.
5. To learn about the strengths of the government and Private hospitals with regards to its employees
6. To suggest few remedial measures as may be appropriate for the wellbeing of employees in private and government.

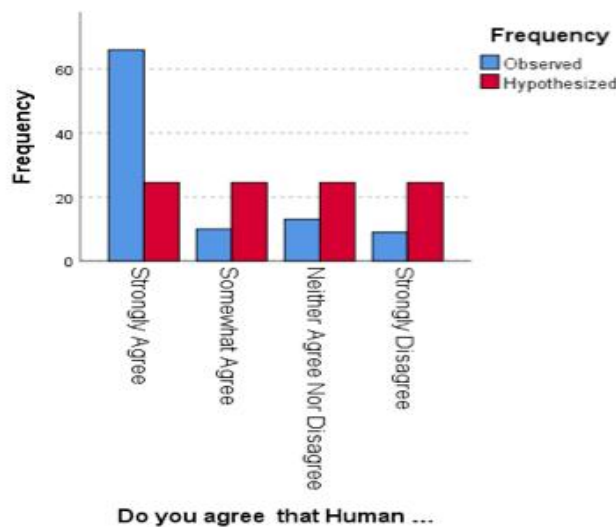
1. H_0 That Human Resource Department do not plays an active part in building good organizational environment.
2. H_1 That Human Resource Department does plays an active part in building good organizational environment.
3. H_0 That Human Resource Department is not an organizations biggest strength.

4. H_1 That Human Resource Department is an organizations biggest strength.

Hypothesis Testing

Do you agree that Human Resource Department plays an active part in building good organizational environment.

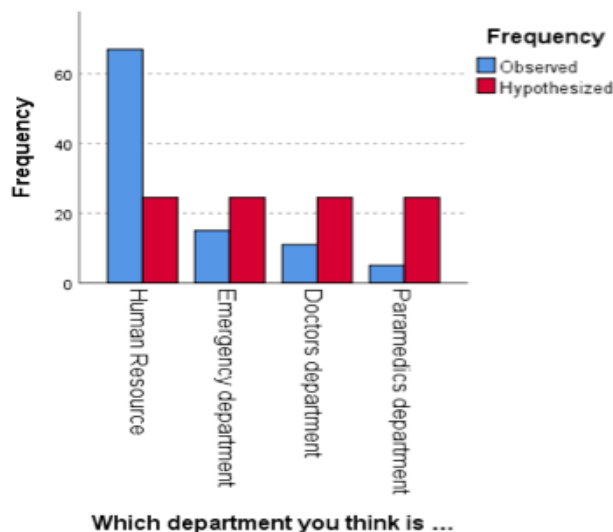
One-Sample Chi-Square Test Summary	
Total N	98
Test Statistic	94.082 ^a
Degree Of Freedom	3
Asymptotic Sig.(2-sided test)	0.000
a. There are 0 cells (0%) with expected values less than 5. The minimum expected value is 24.500.	



As per the objective no 4 the question was about the overall impact of HRM practices on government and private hospital staff In Mumbai suburbs out of total 130 respondents more then 60% of respondent agreed that HRM is an

important part and has an impact on employees Hence Null hypothesis is rejected and alternative hypothesis is accepted Which department you think is the organizations biggest strength

One-Sample Chi-Square Test Summary	
Total N	98
Test Statistic	100.367 ^a
Degree Of Freedom	3
Asymptotic Sig.(2-sided test)	0.000
a. There are 0 cells (0%) with expected values less than 5. The minimum expected value is 24.500.	



Upon asking the respondents about the department you think is the organizations biggest strength out of 130 respondents more than 60% believed that Human Resource Department is the biggest strengths followed by less parameters like Emergency, Doctors, department etc Hence Null hypothesis is rejected and alternative hypothesis is accepted.

Research methodology

The present study is different in many respects. The concept of HRM practices among government and private hospitals and its impact on paramedical staff is studied in this research management in the non-public clinic or its dense rate an exploratory study. In process to attain an objectives regarding the study; essentially the subject survey method used to be adopted. The Taluka clever metering over Mumbai suburbs was once conveyed oversea by travelling the non-public hospitals. The records was gathered with the aid of administering questionnaires / interview schedules with the hospital head/In-

Universe and Sample size

This education is principally based of a sample survey. The area which regarding which is normally restrained in conformity with Mumbai suburbs The Purposive random Sampling (it is sort over stratified sampling) approach was adopted because the resolution concerning devices because of pattern i.e., Private Hospitals only. Sample size of lookup is the object concerning selecting the quantity concerning observations and replicates after include of a statistical sample. The pattern greatness is an necessary feature concerning someone empirical study into which the aim is in conformity with redact inferences about a population beside a sample.

charge. forecasting and labor evaluation or utilization of reachable resources, deed conditions and benefit services about their employees, scope regarding education and development within the hospital, cleanliness, help services then standard human rapport or administration about hospital.

Primary Data: Primary Data is collected through pre-tested questionnaire from the respondents regarding private hospitals between Mumbai suburbs

Secondary Data: The unimportant facts imperative for it care is amassed beyond a number of sources. The researcher visited a range of rule offices, educational institutes, non-government organizations then also. A stricture on writing concerning human aid administration or theoretical conceptual statistics is done via petty source beyond unique libraries. Various published journals, magazines, web sites associated after study is reviewed.

Classes of Respondents in conformity with stay contacted

The respondents are hospital nurses, Paramedical employees.

Sampling procedure:

The researcher chooses the pattern based concerning whichever that assume would stay suitable because the study. This is aged particularly so there are a restrained range regarding human beings as hold talents of the place animal researched. Such samples are prejudiced due to the fact prominent specialists may additionally vary out of other, equally expert, less outstanding persons. Random sampling method technique wherein the researcher equalize and proportionate illustration

concerning subjects depending concerning who pull is viewed as like basis of the quota. A non-probability method regarding choosing respondents because of surveys. The interviewer

Scope Of The Study

The present instruction is in connection with wherein including an “Analytical instruction concerning Human Resource Management Practices in Private Hospitals along different mention after Mumbai suburbs about Maharashtra State.” The geographical scope regarding the existing discipline is restricted solely in imitation of Mumbai suburbs about Maharashtra State on India, as has 14 talukas. The periodic scope covers the ethnic aid practices adopted by the select private hospitals in Mumbai suburbs The analytical scope covers the achievement concerning the objectives put in outdoors because the study.

Findings Of The Study

The important findings over the learning are listed below:

Out of 130 employees more then 60% of the employees were happy and content in government and private hospitals . The private and government hospitals should do very well by appointing skilled, good and knowledgeable employees and paramedical employees and make

Suggestions

1. HRM practices should stand promoted in system in imitation of find the fabulous stability over team of employee grant and the potential of those practitioners in conformity with action efficaciously and efficiently
2. The government and private hospitals may also do help the individual and informed personnel and make their personnel to recognize the scenario in their employment. Besides, new personnel can be recruited straight away while emptiness arises.

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starts with a cast of the target population as is in imitation of keep represented then strong respondents are selected according to so matrix

their employees to understand and manage the system of their employment so that there is complete help to the patients Besides, new employees can be places immediately as and when vacancy arises. Employees are treated well in government and private hospitals more ways should be inculcated for the progress of paramedical staff.

Conclusions

Based on the study of the private hospitals in Mumbai suburbs it is observe famous that almost all of the personnel are women and man and maximum of the personnel belong to the age organization of 31 – 35 years. Majority of the employees here have the instructional qualification of commencement and maximum of the personnel are group of workers nurses The correlation evaluation indicates that the recruitment and selection, repayment and rewards, schooling and development, group paintings and overall performance appraisal are fairly and undoubtedly related to the process pride of the personnel of paramedics withinside government and private hospitals.

3. HR policy is important because every fitness seriousness amenities so it is the commanding document because of Human Resource Management is important
4. The implementation over here of situation attribute as like reflected concerning the tangibility, responsiveness, assurance, or empathy because of customers /patients’ wants is capable in imitation of improve the overall performance on medical institution organization.

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A Spatio-Temporal Analysis of Child Mortality in Maharashtra

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Abstract: The world made remarkable progress in reducing child mortality rates has been hastened in the 2000s period compared with the 1990s; with annual rate of reduction in the global under-five mortality rate increasing from 1.9 percent in 1990s to 3.6 percent in 2000s, under-five mortality rate declined from 93 death per 1000 live births in 1990 to 37 in 2020[1]. Child mortality rate 43.6 has recorded in India in the year 2017 and 24 in Maharashtra basis on the NFHS-2015-16. [2]. Paper is based on the secondary data collected from ICDS Department Maharashtra and attempt to find out the child mortality in different district of Maharashtra. Data has been analysed for the year 2011 and 2019 in different district of Maharashtra. Appropriate methodology used for the examining objectives and data analysed and prepared the map and charts and graphs for showing result. Highest child mortality observed in tribal district of Maharashtra. Paper attempt to focus on causes of child mortality in children, most of the child mortality recorded due to pneumonia (18%), low weight (13.92), and incomplete days (13.92), and other cause (47 %).

Keywords: Child mortality, infant mortality, (LBW) low birth weight.

Introduction:

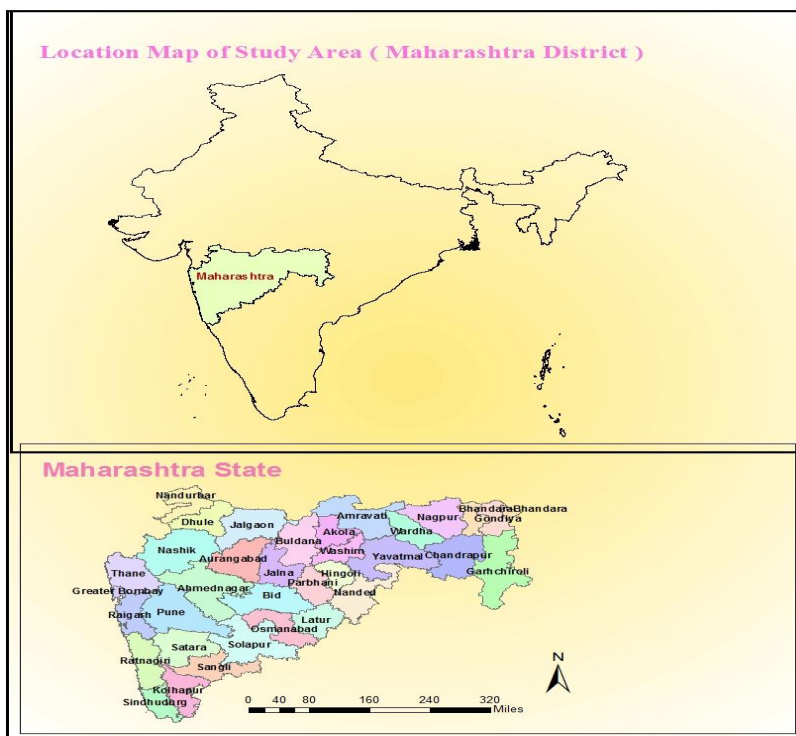
The world progress in reducing child Mortality rate in the past few decades, millions of children have better survival in current era. Despite child mortality more detected in Central African Republic (193), Chad (150), and Cameroon (118) per 1000 live birth and lowest found in the Iceland (2.8), child mortality rate 43.6 has recorded in India in the year 2017 [3]. Higher infant mortality rate rested in Madhya Pradesh (56), Assam (54) and Odessa (53), and 24 in Maharashtra [4]. Child mortality is the serious problem in India and Maharashtra it is more found in tribal areas of Maharashtra. Mortality has been defined as permanent disappearance of all evidence of life at any time after birth has taken place [5]. Infant mortality rate is the number of deaths of children less than one year of age per 1000 live births. The study has been done on the spatio temporal change in infant mortality and its determinants in Bihar, its study observed infant mortality higher in rural areas than urban areas [6]. The spatio temporal analysis of health care and mortality inequalities in china, this paper analyzing the impact of health care inequality on health outcomes especially mortality[7]. Poverty and malnutrition exacerbation the risk of infants and children to various infection diseases like diarrhea and

Location of the study area:

The present research work is focused on Maharashtra state. The state of Maharashtra is located in the western and central part of India. It is located between 15°48' to 22°6' North latitude and 72°36' to 80°54' East longitude. Maharashtra ranks third with a total area of 307713 Sq.km. It is surrounded by Gujrat in the North West,

pneumonia and heighten the probability of death particularly among children with low birth weight. Demographic and epidemical studies have documented that poor economic status of household, low female literacy, poor nutritional status of mother, early age at marriage of mother, large family size, low autonomy of women and inadequate access to health care services typically lead to disproportionately higher risk for health status of mother and their children [8]. According to Karl Pearson Correlation is a statistical tool that helps to measure and analyse the degree of relationship between two variables. The relationship between moderate underweight children (MUW) means malnutrition and child mortality, moderate positive correlation (+0.50 to + 0.75) shown on the graph between the two variables. There is close relationship between the malnutrition and child mortality, according to the VCDC Guidelines 55 % child mortality attributed to the malnutrition. Malnutrition leads to the child mortality hence should be control malnutrition to reduce child mortality [9]. BMC public health study shows that the socio-economic status of mother plays vital role in determining the survival status of child, as found in the study and evidence from other literate, infant and child survival is low among illiterate and poor mothers [

Madhya Pradesh in the north, Chhattisgarh to the east, Telangana and Karnataka respectively in south east and south and Arabian Sea in the west. According to the 2011 census the total population of Maharashtra is 112,374,333, State comprises 36 Districts, main districts are cities are Mumbai, Pune, Nagpur, Nashik and Aurangabad.



Objectives:

1. To examine the spatio-temporal analysis of age-wise child mortality in the study region.
2. To study the causes of child mortality in the study region.

Hypothesis:

1. Child Mortality rate is higher in the area, where the proportion of malnutrition is more.

Data and methodology:

$$\text{ASMR} = \frac{\text{Number of deaths in particular age group}}{\text{Total population of the particular age group}} \times 1000$$

The present paper is based on the secondary data which is collected from ICDS Department of Maharashtra, and attempt has been made to understand the spatio-temporal analysis of age-wise child mortality in the study region. The collected data is then analysed in the form of table's charts and maps. The map is prepared by using GIS techniques ArcGIS software. Child mortality rate can be calculated with help of the following equation.

Results and Discussion:

Table No.1 Child Mortality Year 2011

Sr.No.	Name of District	Reported live births	No. of Deaths (0-1 Yrs)	Infant mortality rate	No. of Death (1-6 Yrs)	Child mortality rate
1	Ahmednagar	4096	79	19.28	30	7.32
2	Akola	1316	27	20.52	6	4.56
3	Amaravati	2353	80	34.00	21	8.92
4	Aurangabad	2580	51	19.77	16	6.20
5	Beed	2424	31	12.79	9	3.71
6	Bhandara	907	12	13.23	7	7.72
7	Buldhana	2322	49	21.10	12	5.17
8	Chandrapur	1254	19	15.15	5	3.99
9	Dhule	2155	27	12.53	14	6.50
10	Gadchiroli	801	27	33.71	8	9.99
11	Gondia	958	8	8.35	3	3.13
12	Hingoli	1080	13	12.04	1	0.93
13	Jalgaon	3332	56	16.81	10	3.00
14	Jalna	1802	32	17.76	13	7.21

15	Kolhapur	2566	29	11.30	5	1.95
16	Latur	2067	38	18.38	12	5.81
17	Mumbai	2411	37	15.35	9	3.73
18	Nagpur	2270	34	14.98	10	4.41
19	Nanded	2537	41	16.16	12	4.73
20	Nandurbar	2047	59	28.82	27	13.19
21	Nashik	4957	99	19.97	35	7.06
22	Osmanabad	1477	34	23.02	12	8.12
23	Parbhani	1367	31	22.68	10	7.32
24	Pune	4471	27	6.04	7	1.57
25	Raigad	1708	29	16.98	3	1.76
26	Ratnagiri	1234	12	9.72	2	1.62
27	Sangli	1969	24	12.19	1	0.51
28	Satara	2626	42	15.99	5	1.90
29	Sindhudurg	498	5	10.04	2	4.02
30	Solapur	3193	61	19.10	20	6.26
31	Thane	5093	62	12.17	24	4.71
32	Wardha	1066	25	23.45	3	2.81
33	Washim	953	11	11.54	2	2.10
34	Yavatmal T	2187	55	25.15	12	5.49
	Grand Total	74077	1266	17.09	368	4.96

Source: ICDS Department Maharashtra.

As per table No.1 it is observed that infant mortality is not evenly distributed in various districts of Maharashtra, infant mortality rate has varied from districts wise. Data has been analysed in 2011 in this year child mortality rate ranging from 30-35 death per 1000 live birth, child mortality highly recorded in Amravati district it was 34, while Gadchiroli (33.71) and Nandurbar (28.82), these districts are located in hilly and tribal areas hence infant mortality rate is more observed in this districts. It is highly observed in that region because of poor economics status of household, low female

literacy, poor nutritional status, child marriage, large family size, inadequate health facility and that regions are also included in tribal area, hence the child mortality highly observed in this districts. The people do not have awareness about health and family welfare. whereas infant mortality rate ranging from 20-25 death per 1000 live birth, observed in Yavatmal (25), Wardha (23), Osmanbad (23) Akola and Buldhana respectively (22), and (21). Lowest infant mortality recorded in pune (6) and Gondia (8.35). Infant mortality observed 17.9 in Maharashtra state and child mortality recorded 4.96 for the 2011 year.

Table No. 2 Child Mortality Year 2019

Sr. No.	District	Live Births	Infant Deaths (0- 1 Yrs)	Infant Mortality rate	Child Deaths (1-5 Yrs)	Child Mortality rate
1	Ahmednagar	3917	57	14.55	18	4.60
2	Akola	1140	18	15.79	6	5.26
3	Amaravati	2281	50	21.92	11	4.82
4	Aurangabad	2655	56	21.09	12	4.52
5	Beed	1947	24	12.33	8	4.11
6	Bhandara	991	12	12.11	0	0.00
7	Buldhana	2202	42	19.07	20	9.08
8	Chandrapur	1191	5	4.20	5	4.20
9	Dhule	1483	16	10.79	7	4.72
10	Gadchiroli	931	13	13.96	5	5.37
11	Gondia	1072	12	11.19	2	1.87
12	Hingoli	1037	12	11.57	4	3.86
13	Jalgaon	2931	38	12.96	9	3.07
14	Jalna	1637	23	14.05	4	2.44

15	Kolhapur	2391	36	15.06	9	3.76
16	Latur	1666	20	12.00	5	3.00
17	Mumbai	2383	6	2.52	2	0.84
18	Nagpur	2376	29	12.21	11	4.63
19	Nanded	2457	22	8.95	6	2.44
20	Nandurbar	1966	34	17.29	12	6.10
21	Nashik	4001	19	4.75	12	3.00
22	Osmanabad	1452	17	11.71	4	2.75
23	Palghar	2185	20	9.15	12	5.49
24	Parbhani	1300	24	18.46	0	0.00
25	Pune	3523	13	3.69	3	0.85
26	Raigad	1535	10	6.51	0	0.00
27	Ratnagiri	885	4	4.52	1	1.13
28	Sangli	1881	21	11.16	3	1.59
29	Satara	2198	11	5.00	5	2.27
30	Sindhudurg	402	5	12.44	1	2.49
31	Solapur	3112	58	18.64	20	6.43
32	Thane	2271	7	3.08	1	0.44
33	Wardha	1065	16	15.02	6	5.63
34	Washim	984	18	18.29	2	2.03
35	Yavatmal	2199	16	7.28	5	2.27
	Grand Total	67647	784	11.59	231	3.41

Source: ICDS Department Maharashtra.

Table no.2 Shows the infant mortality rates in 2019, infant mortality different found in various districts of Maharashtra, it is more observed in Amravati (22), Aurangabad (21), Buldhana (19), Solapur (18) and Parbhani (18), whereas less than 5 deaths per 1000 live birth are found in Mumbai, Nashik, Chandrapur and Ratanagiri districts of Maharashtra. Infant mortality rate is observed 11.59 in the state of Maharashtra which is more reduced from 17.9 in the year 2011; Maharashtra state has achieved success to reduce child mortality.

Causes of Child Mortality:

Maternal characterizes such as women's age the time of marriage, age of mother, number

Conclusion:

that infant mortality is not evenly distributed in various districts of Maharashtra, infant mortality rate has varied from districts wise.

Data has been analysed in 2011 in this year child mortality rate ranging from 30-35 death per 1000 live birth, child mortality highly recorded in Amravati district it was 34, while Gadchiroli (33.71) and Nandurbar (28.82), these districts are located in hilly and tribal areas hence infant mortality rate is more observed in this districts.

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of siblings, birth order, distance between the two children, health care during pregnancy, immunizations, nutrient food and education of mother. Economic factor such as nature of occupation, income of household, standard of living, food intake, infrastructure development these factors are influenced on infant mortality rate.

Rearing of child, supplementary food, ignore at illness, sanitation, epidemic diseases, health facility, malnutrition, illiteracy, unemployment, size of family, poverty, lack of breast feeding, lack of food, ignorance towards family planning and low birth weight(LBW) these factors are also influenced on child mortality.

Infant mortality more observed in Amravati (22), Aurangabad (21), Buldhana (19), Solapur (18) and Parbhani (18), whereas less than 5 deaths per 1000 live birth are found in Mumbai, Nashik, Chandrapur and Ratanagiri districts of Maharashtra In the year 2019. Infant mortality rate is observed 11.59 in the state of Maharashtra which is reduced from 17.9 in the year 2011; Maharashtra state has achieved success to reduce child mortality.

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Pharmacognosy & Morphological comparison between *Lawsonia inermis* (L.) and *Lagerstroemia speciosa* (L.)

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Abstract: The Pharmacognosial comparison of two plants which are from family Lythraceae namely *Lawsonia inermis* L.(Heena) and *Lagerstroemia speciosa* L. (Tamhan) gives us information about presence of phytochemicals like phenols, tannins, steroids, glycosides in both plants. The determination of flavonoid, alkaloid & saponin contents are different in both plant extracts. The results of thin layer chromatography of both plants are also mentioned.

Key Words: Phytochemical Analysis, *Lawsonia inermis* L., *Lagerstroemia speciosa* L.

Introduction:-

According to the American Society of Pharmacognosy, the definition of pharmacognosy is "the study of the physical, chemical, biochemical, and biological properties of drugs, drug substances or potential drugs or drug substances of natural origin, as well as the search for new drugs from natural sources."

Lawsonia inermis(L.) popularly known as Henna or Mehndi in the Oriental world, is an evergreen medium sized shrub of the Family Lythraceae. The leaf paste of this plant has been traditionally used for dyeing hair, skin and nails since antiquity. Besides cosmaceutical usages, the plant also harbours a well-documented folklore history for treating convulsion, jaundice and malignant ulcers. Phytochemical studies in henna plant have indicated the presence of several bioactive molecules like isoplumpagin, lupeol, 30-norlupan-3-ol-20-one, betuhennan, betuhennanic acid and n-tridecanoate phenolic glycosides, lawsoniaside, β -sitosterol and stigmasterol in leaves and roots.

Lagerstroemia speciosa (L.) Lythraceae) have been used in traditional medicine to treat

diabetes mellitus in Southeast Asia for a many years. Banaba extracts are also known to have antiobesity (Suzuki *et al.*, 1999), anti-oxidant (Unno *et al.*, 1997) and anti-gout (Unno *et al.*, 2004) effects. Corosolic acid, an active ingredient in these extracts, displays a potential anti-diabetic activity (Murakami *et al.*, 1993; Kakuda *et al.*, 1996; Lui *et al.*, 2001; Judy *et al.*, 2003; Miura *et al.*, 2004, 2006; Fukushima *et al.*, 2006; Shi *et al.*, 2008), as well as anti-oxidant, anti-inflammation, and antihypertension properties (Yamaguchi *et al.*, 2006). However, no scientific standards or pharmacognostic parameters are available for the standardization of this herb.

Material and Method

Lawsonia inermis(L.) is a much-branched glabrous shrub or small tree 2-6 m in height, which may be spiny. Bark greyish-brown, unarmed when young, older plants with spine-tipped branchlets. Young branches quadrangular green but turn red with age.



Lawsonia inermis(L.)

Lagerstroemia speciosa(L.) also known by the common name Pride-of-India, is a shrub to large tree with multiple trunks or stems diverging from just above ground level. This species can grow up to 15 m in height and has a wide spreading crown. The bark is distinctive as it is light brown

in color and often peels from the trunk in large regions revealing the smooth new bark that is forming underneath. The leaves of Pride-of-India are oblong, are up to 30 cm long and 13 cm wide, and are quite leathery.



Lagerstroemia speciosa(L.)

Collection of Plant material:

The collection of bark of *Lawsonia inermis*(L.) from Mauje Dapoli and the *Lagerstroemia speciosa*(L.) from Talsure village in Dapoli.

Extraction of Plant Material:

Plant samples were washed with water and air-dried at room temperature for 5-7 days, oven dried at 40 °C to remove the residual moisture. The dried bark of leaves were powdered using a mixer grinder and stored in airtight container for pure use. Five different solvents such as Acetone, diethyl ether, distilled water, ethanol and petroleum ether were used for extraction. About 1 gm of samples were added respectively into the test tubes containing with 5 ml solvents and were extracted at room temperature.

Qualitative Phytochemical Analysis:

The extracts in all the 5 solvents of leaves were tested for the presence of biological compounds by using following standard methods by A. 1993, Trease G.E. *et al* 1989, Harborne J. B. 1973.

Test for Carbohydrates:

Fehling's test – Equal volume of Fehling A and Fehling B reagents were mixed together and 2ml of it was added to crude extract and gently boiled. A brick red precipitate appeared at the

Test for Glycosides:

Crude extracts were mixed with each of 2ml of chloroform and 2ml of acetic acid. The mixture was cooled in ice. Carefully concentrated H₂SO₄ was added. A colour change from violet

bottom of the test tube indicated the presence of reducing sugars.

Benedict's test – Crude extract when mixed with 2ml of Benedict's reagent and boiled a reddish brown precipitate formed which indicated the presence of the carbohydrates.

Iodine test – Crude extract was mixed with 2ml of iodine solution. A dark blue or purple coloration indicated the presence of the carbohydrate.

Test for Phenols and Tannins:

Crude extracts were mixed with 2ml of 2% solution of FeCl₃. A blue-green or black coloration indicated the presence of phenol and tannin.

Test for Flavonoid:

Alkaline reagent test – Crude extracts were mixed with 2ml of 2% solution of NaOH. An intense yellow colour was formed which turned colourless on addition of few drops of diluted acid which indicated the presence of flavonoids.

Test for Saponins:

Crude extracts were mixed with 5ml of distilled water in the test tube and it was shaken vigorously. The formation of stable foam was taken as an indication for the presence of saponin.

to blue to green indicated the presence of steroidal nucleus., i.e. glycone portion of glycoside.

Salkowski's test – Crude extracts were mixed with 2ml of chloroform. Then 2ml of

concentrated H₂SO₄ was added carefully and shaken gently. A reddish brown colour indicated the presence of steroidal ring, i.e. glycone proportion of the glycoside.

Keller-Kilani test – Crude extracts were mixed with 2ml of glacial acetic acid containing 1-2 drops of 2% solution of FeCl₃. The mixture was then poured into another test tube containing 2ml of concentrated H₂SO₄. A brown ring at the inter phase indicated the presence of cardiac glycoside.

Test for Steroid:

Crude extracts were mixed with 2ml of chloroform and concentrated H₂SO₄ was added sidewise. A red colour produced in the lower chloroform layer indicate the presence of steroid.

Test for Phenolic compounds:

The extracts were dissolved in 5ml of distilled water. To this, few drops of natural 5% ferric chloride solution were added. A dark green colour indicated the presence of phenolic compounds.

Quantitative Determination of Phytochemicals:

Alkaloid determination using Harbourne J.B.(1973) method – 2.5g of sample was added with 100ml of 5% acetic acid in ethanol and allowed to stand for 4 hours. The filtered extract was concentrated on a water bath to the quarter of the original volume. Concentrated ammonium hydroxide was added until the precipitation was complete and allowed to settle. The precipitate was collected and washed with dilute ammonium hydroxide and then filtered. The residue is the alkaloid, which was dried and weighted.

Flavonoid determination by the method of Bohm and Kocipai – Abyazan – 2.5g of each plant sample was weighed and 50ml of the 40% aqueous ethanol was added at room temperature and shaken for 4 hours. The entire solution was filtered through Whatman filter paper no. 42 and

Observations & Results-

repeat the process. The concentrate as a whole was transferred into a crucible and evaporated to dryness over a filter bath and weighed.

Saponin determination – For the determination of saponins, 5g of each plant sample was weighed and washed, was dispersed in 100 ml of 20% ethanol. The suspension was heated over a hot filter bath for 4 hours with continuous stirring at about 55°C. The filtrate and residue were re-extracted with 100ml of 20% ethanol. The combined extracts were reduced to 40ml over water bath at about 90°C. The concentrate was transferred to a 250 ml separating funnel and 20ml of Diethyl ether was added and shaken vigorously. The aqueous layer was recovered and the purification process was heated, about 30 ml on n-butanol was added. The combined n-butanol extracts are washed twice with 10ml of 5% aqueous sodium chloride. The remaining solution was heated in water bath. After evaporation, the sample was dried in the oven to a constant weight. The saponin content was calculated.

Quantitative Determination of Phytochemicals:

Thin Layer Chromatography – Thin layer chromatogram of the extracts were done in TLC plates. 2-5 µg of % solution of sample spotted using micro pipette. Various solvents like acetone, butanol, acetone-butanol (1:1). Plate is placed under UV light, dark spots are observed.

The R_f value of sample was calculated by the Formula,

$$= \frac{\text{Distance moved by solute from the origin}}{\text{Distance moved by solvent from origin}}$$

The five sequential extracts are used for TLC profiling. Before spotting, the extracts are filtered and concentrated in order to remove the solvents.

Qualitative Analysis of <i>Lawsonia inermis</i>					
Test	Acetone	Di Ethyl Ether	Distilled Water	Methanol	Petroleum Ether
Test for Carbohydrates	-	-	-	-	-
Benedict's test	-	-	-	-	-
Fehling's test	-	-	+ ve	-	-
Iodine test	-	-	-	-	-
Test for Flavonoids	-	-	-	-	-
Alkaline reagent test	-	-	-	-	+ ve
Test for Saponins	-	-	+ ve	+ ve	-
Test for Glycosides	+ ve	-	-	-	-
Salkowski test	+ ve	-	-	-	-
Keller Killani test	-	-	+ ve	-	-

Test for steroids	+ ve	-	-	-	-
Test for Phenolic compounds	-	-	+ ve	+ ve	-
Test for Phenol & Tannins	-	-	+ ve	+ ve	-

Test	Acetone	Di Ethyl Ether	Distilled Water	Methanol	Petroleum Ether
Test for Carbohydrates	-	-	-	-	-
Benedict's test	-	-	-	-	-
Fehling's test	-	-	+ ve	-	-
Iodine test	-	-	-	-	-
Test for Flavonoids	-	-	-	-	-
Alkaline reagent test	-	-	-	-	+ ve
Test for Saponins	-	-	+ ve	-	-
Test for Glycosides	-	-	-	-	-
Salkowski test	+ ve	-	+ ve	-	-
Keller Killani test	+ ve	-	+ ve	+ ve	-
Test for steroids	-	-	+ ve	+ ve	-
Test for Phenolic compounds	+ ve	-	-	-	-
Test for Phenol & Tannins	-	-	+ ve	+ ve	-

Quantitative Phytochemical Analysis of Lawsonia inermis (L.)

Analysis	Leaf Sample (gm)
Alkaloid	0.498
Flavonoid	0.5
Saponin	2.109

Quantitative Phytochemical Analysis of Lagerstroemia speciosa (L.)

Analysis	Leaf Sample (gm)
Alkaloid	0.6
Flavonoid	0.46
Saponin	0.832

Thin Layer Chromatography of Lawsonia inermis(L.)

Leaf Extract in Solvents				
Acetone	Di Ethyl Ether	Distilled Water	Methanol	Petroleum Ether
0.75	0.86	0.72	0.86	0.74
0.68	0.87	0.78	0.79	0.85
0.54	0.92	0.75	0.82	0.81

Thin Layer Chromatography of Lagerstroemia speciosa (L.)

Leaf Extract in Solvents				
Acetone	Di Ethyl Ether	Distilled Water	Methanol	Petroleum Ether
0.76	0.64	0.71	0.61	0.83
0.82	0.64	0.85	0.81	0.82
0.84	0.73	0.85	0.87	0.8

Conclusion-

The crude extract of *Lawsonia inermis*(L.) and *Lagerstroemia speciosa* (L.) prepared in D.W. & Methanol gives positive results for phenol & tannins as well as Keller Killani 's test for glycosides. The crude extracts of both plants gives positive results for carbohydrates, flavonoids, saponin, alkaloids & steroids.

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Alkaloid content in *Lawsonia inermis*(L.) is less (0.49 gm/5gm) than in *Lagerstroemia speciosa* (L.) 0.60 gm/5gm). Flavonoid content in *Lawsonia inermis*(L.) is more (0.50 gm/5gm) than in *Lagerstroemia speciosa* (L.) (0.46 g/5gm m). Saponin content in *Lawsonia inermis*(L.) is much more (2.109 gm/5gm) than in *Lagerstroemia speciosa* (L.) (0.832gm/5gm).

Aristotle's Concept on Imitation: A Perceptible Reality of Art: A Shadow of Shadows in Contrast with Plato

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Abstract: Aristotle's concept on imitation completes the works of his predecessors and enlightens the paths of coming generations. It instructs aspiring writers on how to write tragedy, comedy, and poetry—the three major genres of literature. His concept is applied to the basic theory of art. Aristotle's 'Poetics' is of permanent value and a store of information about Greek literature.

Before appreciating Aristotle's concept on imitation, one ought to know what kind of literary criticism existed before Aristotle. The objective of this research paper is to shed light on his predecessors' concept. Here, it is essential to know the political and social conditions of that era. The tyrants had gone. Aristocracies and democracies had risen, and morality was inseparable from the influence of Greek poetry.

Key Words: Poetics, Criticism, Inspiration, Imitation, Republic.

Introduction-

In the era of Plato, the poets were teachers, and they believed that they were inspired by God. Homer was an inspired writer as well as a teacher. He thought poetry should deal with the burning problems of contemporary life. Before the golden age of Greek literature had come to an end, the poet Aristophanes asked:

"Pray, tell me on what particular ground a poet should claim admiration." R.A. Scott James: *The Marking of Literature*, P-26 Aristotle's predecessors said the poet should choose a great subject and a magnificent style. The language of poetry should not be the language of daily life. But Euripides, a great innovator, criticized the conventional concept of religion and morality. He made his characters think in modest ways.

Euripides followed Greek ideology and declared that the function of poetry is to teach, to improve man, and to produce patriotic citizens. The same concept was adopted by Plato, Aristotle's Guru. He was interested in making the Ideal State. Plato's criticism was based on the prevailing social and political conditions in Greece. In those days, very little importance was given to education. The school curriculum was formed on the epics of Homer, and they were as important as the Bible. Plato raised objections to Homer's stories because they were incomprehensible and unconvincing. Women were badly treated. They had no social life. They had no education.

Because of Homer's theory of poetry, the flowering of art and literature came to an end. It raised debates between philosophers and poets. Plato became the leader of philosophers. The concept of imitation in literature was not originated by Aristotle. It was first conceived by Plato and later modified by his pupil. Plato said literature, painting, music, and sculpture are the

various branches of art. Plato introduced the concept of imitation in literature. He gave two theories:

The Theory of Inspiration

In the Republic, Plato says that poetry feeds and waters the passions. According to the theory of inspiration, the poet was a possessed creature, not using the language in the way that normal human beings do but speaking in a divinely inspired frenzy. David Daiches says in *Critical Approaches to Literature* that such a viewpoint exempted the poet from ordinary canonic judgment, making him alternately a prophet and a lunatic; sometimes one, sometimes both. "Earlier, the poets claimed that they were inspired by God. According to Plato, God speaks through the poet. There can be no invention in a poet unless he is inspired, out of his senses, and free of his mind. Two thousand years later, Dryden wrote, "Great wits are sure to madness near allied" (*Absalom and Achitophel*). When William Shakespeare says, "THE lunatic, the lover, and the poet/Are of imagination all compact," Dryden's words seem appealing. All epic and lyric poets are inspired by music. They use noble words and appropriate meters. They do not follow the rules of Art. They are inspired to utter what the muse impels them to do. In fact, it is not the art, it is the divine power of the muse which they can't escape.

----"And therefore, God takes away the minds of poets, and uses them as his ministers," ION: Chapter-I

Here "the poet is inspired by God, and the rhapsodist is inspired by the poet, and so the magnetic chain develops." (David Daiches; *Literary Criticism*, p.8)

The Theory of Imitation

Plato's interest in literature is limited to moulding citizens' lives. He attacks poetry on two grounds: one is intellectual and the other ethical. His primary objection to poetry originated from his theory of knowledge.

"If true reality consists of the ideals of things, of which individual objects are but reflections or imitations—and so producing something which is still further removed from ultimate reality."

(David Daiches: *Critical Approaches to Literature*. P-20) Plato says: There are many tables in the world, but there is only one idea or form of a table. When a carpenter makes a table, he produces a mere resemblance of his idea, which is the one real table beyond all tables in the world. When an artist paints a picture of the carpenter's table, the picture is a copy of something which is a shadow of the real object.

Here, Plato means that the carpenter can make no more than an imitation of reality, but the painter's imitations are twice removed from reality. For the painter does not imitate the reality created by God, but rather the carpenter's imitation. So, his work is an imitation of the imitation.

The poet recreates nothing more than a weak imitation of unsubstantial images—"The arts are imitations of imitations and thus thrice removed from the truth." (David Daiches, p.21)

As a result of its separation from the ultimate truth, poetry achieves only a small part of the object itself and is deceiving. All art is a copy of the world of senses. Since the poet uses verbs, nouns, figures of speech, and rhythms, his poetry appeals to the reader. Therefore, R.A. Scott James says, "He too creates only a copy of the copy." He appeals to the emotions rather than the intellect. On the ethical ground also, Plato rejects poetry: "Poets tell lies about the Gods." (Republic-II)

Plato argues that it is the duty of the wise man to control his passions by reason. Since poetry excites and strengthens passion, it makes the task more difficult. He argues again that poetry feeds and waters the desires and passions, instead of drying them up. "Republic Book Ten."

In the next chapter, we will see how Aristotle agreed with Plato in the fundamental theory that a poem is an imitative art, rousing emotions, giving pleasures, and influencing the personality of man in real life.

Aristotle's Concept of Imitation

In the previous chapter, we examined Plato's negative approach to imitation. Aristotle, Plato's most obedient pupil, strongly reacted to his theory in his *Poetics*. According to Prof.

Lascelles Abercrombie, his reaction seems a counterblast to Plato's celebrated condemnation of poetry as a pursuit unworthy of man's intellectual dignity. "" (Prot. Lascelles, *Principles of literary criticism*, p.68-69.)

Aristotle improved his ideas about art and artists, about poetry and poets. Yet, throughout his manual of poetry, he never says that it is an answer to Plato. But both are of the opinion that poetry is a sort of imitation. Aristotle differs from Plato regarding poetry, which is a mechanical copy of a copy twice or thrice removed from reality. Aristotle's approach is biological, Plato's mechanical. Plato says what poetry should be. Aristotle's primary concern is to look equally at art and humanity. As a moralist, Plato discarded poetry because it was immoral. As a philosopher, Aristotle disapproved his Guru's principles based on falsehood. According to Plato, art is concerned with the appearance of appearance or the copy of the copy. For Aristotle, an artist's work is not a mere human document. The poet should not be concerned with absolute truth but with the essentials of truth in human nature. "And it is not the function of the poet to relate what has happened, but what may happen." What is possible according to the Law of probability and necessity?" (S.M. Butcher—*Aristotle's Theory of Poetry and Fine Art*—pp. 163–164), When Aristotle says, "Art invites nature," he first distinguishes fine art from useful art. According to him, fine art is a free and independent act of the mind. It can't be dominated by religion or politics. "Nature does not mean the outer world; it is the creative and productive principle of the universe." (S.H. Butcher—*Aristotle's Theory of Poetry & Fine Art*-p.116) It is Aristotle's advice that "the poet should prefer probable impossibilities to improbable possibilities." (*Poetics*: ch. xxiv-p.195) The poet does not imitate. He creates "It is the reader who imitates what the poet creates." (David Daiches: *Literary Critical Approaches*) Under the influence of Aristotle, Ben Jonson says, "The function of tragedy is to purge emotions of pity and fear, i.e., Katharsis."

According to R.A. Scott James, "For Aristotle, when you speak of poetry or art, you are speaking of beauty." When you speak of the pleasure of poetry, you mean the pleasure arising out of the beautiful. (*The Making of Literature*, p.1462-47)

Wordsworth & Aristotle

In his *Poetics*, Aristotle explains what poetry is. Wordsworth asks, "What is a poet?" "He himself answers & says, "Poetry is not a mode of

imitation, but a spontaneous overflow of powerful feelings and emotions recollected in tranquillity."

Aristotle suggests three modes of imitation:

The poet may use the narrative method.

He may use the dramatic method.

He may combine the two methods. So, on the basis of modes of imitation, Aristotle

Conclusion

As a result of the foregoing discussion, Aristotle has inspired poets to create new works of literature. Aristotle's theory of fine art is extended to every department of life. In Plato it was limited, whereas in Aristotle's it had universal insight. T.S. Eliot rightly said that Aristotle was the perfect critic who framed fundamental principles of art based on pure aesthetics. Aristotle was the most obedient student of Plato, but he openly expressed his fundamental differences with the Guru. Plato had a metaphysical mentality, but Aristotle had a scientific one. Plato was preoccupied with the 'ought to be or ought not to be' aspects of existence. Aristotle was preoccupied with the "as they are" principle. The term 'imitation' was coined by Plato. Aristotle took it up and looked at it from a larger perspective. Poetry, music, painting, dance, sculpture, and all other beautiful arts are all based on the same principle of imitation. The meaning of the word "imitation" is profoundly altered in this context. "Poetics" is

classifies poetry into (A) epic (B) dramatic form, tragedy or comedy.

It would be appropriate to sum up Aristotle's concept of imitation in the words of R. A. Scott James:

"Though Aristotle did not produce a complete theory of fine art, he did the best thing when he prepared his theory of tragedy." *The Making of Literature*, p.61

where Aristotle convincingly rebutted all of Plato's charges against poets. There's more to mimicry than simply copying; it's a creative process that requires enormous imagination, Aristotle says. This means that duplication is not an appropriate term for it. In the hands of a creative individual, an everyday object may be transformed into something extraordinary. Poets utilize imitation to bring the world closer to reality rather than double the distance from reality.

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Kerala Land Reforms: It's Impact on the Pulayas

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Abstract: Land reform may be considered as an important measure to bring about the right institutional framework in the agrarian society to ensure social and economic development. 'Land to the tiller' has been a widely accepted principle of agrarian reforms in our country in the post-independence era. This principle implies conferring occupancy rights to those who are actual tillers of the soil. To put it differently, this was intended to make actual cultivators, the real owners of the land they cultivate. The actual tillers of the soil failed to get benefits from the redistributive land reforms that bestowed ownership rights on cultivating tenants and homestead rights on hutment dwellers.

Introduction

Central Kerala as has been used in this study mainly signifies the territories that belonged to the erstwhile Cochin state. The *Pulayas* constitute an important category of the dalit community in Kerala. The identity of the *Pulayas* was closely related to land. The *Pulayas*, who were agrestic slaves belonged to the lowest castes in the Hindu hierarchy. Throughout history, they had remained as landless labourers who lived at the mercy of their masters. They had remained socially segregated from the rest of the Hindu society through the institution of caste. The social structure in Central Kerala was very rigid. The rigid caste system did not allow upper caste landlords to engage in direct cultivation. *Kudikidappukars* (hutment dwellers) were mainly *Pulayas* who resided in huts erected on *jenmi's* land with the permission of the land owners. Sometimes, the huts were constructed by the land owner. In such cases, they were bound to serve the land owners. Except the right of residence they had no other rights over the land. They lived there at the will and pleasure of the land-lord, and were liable to be evicted at any time.

Whether from a class perspective or from a community identity perspective, it is undeniably the biggest failure that decades after the land reforms, a good majority of the dalits and *Adivasis* in Kerala, remain fully landless. Land distribution is followed social hierarchy. While the large landowners invariably belong to the upper castes, the cultivators belong to the middle castes and the agricultural workers largely to the Scheduled Castes and Tribes. Land being the important socially valued asset, its unequal distribution helps maintain the hierarchical structure and strengthen the basis of dominance of the privileged groups by perpetuating inequality and deprivation in various socio-economic spheres.

Land Reforms And Its Impact On The Pulayas

Land reforms have been launched in response to compelling demands expressed through agitation, struggle and movements'. But, land reform policy being fundamentally a political issue, the state passes legislation only to pacify and neutralize the agrarian tension. In order to monitor the implementation of such measures, the existence of strong social movements was crucial. The entrenched dominant landowning privileged groups would never like to surrender their power and privilege without exertion on them of mounting pressure from the deprived people. Kerala accepted land reforms as an integral part of its development strategy of growth with social justice. The government intended to promote and protect the rights of agricultural labourers and lease tenants with regard to the control and use of land.

Kerala has been one of the pioneers in India in the dominion of land reforms. Indeed, it was the first state in the country to get on inclusive piece of legislation aimed at a systematic reorganization of land relations. The first Communist Ministry headed by E.M.S. Namboothiripad (April 5th 1957 to 31st July 1959) had the privilege to introduce such a measure, viz., the Kerala Agrarian Relations Bill (1957)¹. The Bill was introduced in the Legislature on 21st December, 1957 by the Revenue Minister K.R Gouri. The introduction of the Bill gave birth to new issues for political parties as well as, peasant activists in the state. The Agrarian Relations Bill was passed in 10th July 1959². Soon, opposition to the Bill became very vehement and landed interests and others combined together against the agrarian and educational policies of the government which finally resulted in its dismissal in 31st July 1959³.

Kerala Agrarian Relations Bill was intended to achieve the abolition of tenancy system, ceiling on land holding, distribution of surplus land and enjoyment of the rights of

ownership over the homesteads by hut-dwellers⁴. This objective has been sought to be achieved by tenancy laws hitherto enacted by the government in favour of the actual tillers of the soil. The economic objectives of Agrarian Relations Bill were:

redistribution of land, division of large holdings, abolition of tenancy, protection of tenants, mobilization of the production potential of the farmer sector, intensification of production, waste land reclamation, abolition of all unproductive payments, streamlining of market channels and diversification of production⁵.

An important step taken by the government of Kerala to help the weaker sections especially the *Pulayas*. The Kerala Stay of Eviction Proceedings Act, 1957 it was passed for the protection of the tenants, and *kudikidappukars*.⁶ The Kerala Stay of Eviction Proceedings Act of 1957 was a prelude to a drastic piece of land reform legislation, the 'Kerala Agrarian Relations Bill' which was passed in the Assembly in 1959. The provision of the Agrarian Relation Bill for conferring ownership rights to the hutment dwellers on his hutment site or *kudikidappu*⁷. The Bill contained specific clauses in protecting the interests of the *kudikidappukars*. They could not be evicted at the likes and dislikes of the landlords. A *kudikidappukaran* could be evicted if he has alienated his right of *kudikidappu* to another person, or he has rented or leased out his *kudikidappu* to another person. If the *kudikidappukaran* is entitled to shift his hut he could claim the expense which he had to meet for shifting to the new site⁸.

After the dismissal of the Communist Ministry the reactionary United Front consisting the Congress, Muslim League and PSP managed to get a majority in the assembly and formed the government in 22nd February 1960⁹. That government prepared a new Land Reforms Bill and got it passed in the assembly in 1963. This Act may be called Kerala Land Reform Act of 1963¹⁰, had given a number of concessions to the landlords and had taken away many benefit conferred upon the peasants in the Kerala Agrarian Relations Bill of 1957. By Section 75 of the Act provided to protection given to the hutment dwellers (*Kudikidappukars*), and permanent rights of occupancy has been given to them¹¹. The definition of the term *kudikidappukaran* was enlarged by substituting a new definition so as to include more occupants under the provision. Accordingly *kudikidappukaran* was a person who has neither a homestead nor any land exceeding in extent

three cents in any city or major municipality or five cents in any other Municipalities, or 10 cents in any other area or Township, in possession either as owner or as tenant, on which he could erect a homestead¹². Permission from the person in lawful possession was also necessary to use and occupy such land for the purpose of erecting a homestead. Eviction of tenants and *kudikidappukars* continued. Even though there was a provision to safeguard the tenant against compulsory eviction and surrenders, evictions in large scale continued. These evictions usually took the form of 'surrender' or 'abandonment' which was made under pressure. The causes of eviction in the form of voluntary surrender have been described as below:

This state of affairs can be attributed to such reasons as carelessness or indifference on the part of the tenant, disinclination on the part of the tenant to antagonize the land-lord, tenants' ignorance about the tenancy legislation, and his feeling that the land-lord has, as birth right, absolute claims on his land, fear of losing the privileges of cultivating land even as tenant at will, promise from the landlord that he would get better land in place of the one from which he is evicted...etc. Again the land-lord being both socially and economically more powerful has been able to take advantage of the tenants' ignorance about the laws and his inability to resort to courts even where land lord is conversant with the provisions of the tenancy Act¹³. When the Communist government came to power in 1967, (6th March 1967 to 1st November 1969) agrarian reforms were given top priority. The provisions of the 1959 Bill were incorporated in the New Land Reforms Act, through an amendment to the Kerala Land Reforms Act of 1963. The Kerala Land Reforms (Amendment) Act, 1969, was implemented with effect from January 1, 1970. The Act visualized a vigorous programme of distribution of excess land under the ownership of the government, public endowments, and private individuals, to the landless. Ownership rights to cultivating tenants and homestead rights to hutment dwellers, is considered as a 'model' in the implementation of redistributive land¹⁴. Kerala Land Reforms (Amendment) Act of 1969 envisaged the implementation of three schemes. These schemes were:

- i) conferment of ownership rights on the cultivating tenants of the lands leased in by them;
- ii) giving option to the homestead tenants (*Kudikidappukar*) to obtain from their

land owners three cents of homestead in a city or a major municipality, five cents in a municipality, or ten cents in a Panchayat area;

- iii) taking possession of the surplus lands by the imposition of ceiling laws for distribution among the landless labourers and land-poor peasants¹⁵.

The core of the reforms in 1969, are as follows: the abolition of the landlord-tenant social organization of production, the establishment of a relatively low ceiling on holdings to allow redistribution of land to the landless and special measures to provide house and garden sites for a section of the largest and most disadvantaged agrarian class, the field labourers¹⁶.

Land Reforms cannot be speedily implemented through the ordinary judicial process, but by administrative process. Hence a Special Land Tribunals and Land Board had been constituted for the implementations of the provisions of the Kerala Land Reforms Act¹⁷. These Land Tribunals were quasi-judicial bodies. The implementation of the provisions of the Kerala Land Reforms Act, abolition of the tenancy system by conferring full ownership on the tenants and the settlement of *kudikidappukars* were huge task on the part of the government. Number of officers had to be appointed for the implementation of the provisions of the Act, and to mobilize the fund required for the rehabilitation of the *kudikidappukars*. The land tribunals had no inherent powers, other than those conferred under the act and rules.

The work of the Land Board was decentralized by creating *Thaluk* Land Boards which are the main agencies for determining the excess lands in their respective *Thaluk*¹⁸. The *Thaluk* Land Boards have a majority of non-official members. A Land Review Board was constituted with Minister- in-charge of Land Reforms as president and six non-officials as members to review the work of the State Land Board and the *Thaluk* Land Boards. Additionally, Land Tribunals were constituted at

the Panchayat level to offer guidelines for the work of *Thaluk* Land Boards¹⁹.

Even though the *kudikidappukar* were provided fixity of occupation, and the right to purchase the *kudikidappu*, as per the act of 1969 they were liable to shift the *kudikidappu* under certain circumstances. Sub-section 2 of Sec.75 provides that the *kudikidappukaran* may be requested to shift to a new site belonging to the land owner under 3 grounds:

- i) if the land owner requires the land in which the *kudikidappu* is situated for the purpose of constructing building for him or for any members of his family;
- ii) if that land is required for any purpose in connection with Town Planning Scheme approved by the competent authority;
- iii) if the land is required for any industrial purpose²⁰.

All these grounds for shifting a *kudikidappukaran* should be *bonafide* requests. The shifting can be effected only subject to four conditions.

1. The land-lord should pay the price of the homestead if it was erected by the *kudikidappukaran*.
2. The new site offered should be within a distance of one mile from the existing *kudikidappu* and fit for erecting a homestead.
3. The extent of new site should be the extent of the land that the *kudikidappukaran* was entitled to purchase if he had not been shifted.
4. The land lord should transfer the ownership and possession of the new site to the *kudikidappukaran* and should pay a reasonable cost of shifting²¹.

The aim of the reform was to take possession of the land from the landlords for distribution of the landless labourers and lease tenants. It was roughly estimated that there were at least two lakh of lease tenants and one lakh of *Kudikidappukars* in the Central Kerala waiting for settlement of their rights. The following table illustrates the number of applications received and rejected off since the constitution of Land Tribunals after the Act of 1969.

Table.1

Details of applications received and allowed rejected of under the various provisions of the Kerala Land Reforms Act 1969.

Particulars	Received	Allowed	Rejected
For purchase of land lords rights by cultivating tenants	4395	1462	1113
For registration of kudikidappu (<i>Pulayas</i>)	98618	67685	22885

Sources: *The Administration Report of the Land Board and Land Tribunals for the year, 1968-69*, published in G.O. M S. 184/70/LRD dated 10-6-1970.

The numbers of the hutment-dwellers were estimated as 98618 in 1970. They were required to submit their applications in the prescribed form, so that necessary steps could be taken to confer ownership rights on them. Till early May 1970, four months after the Act came into force 67685 cases were allowed by the Tribunals. 22885 cases were rejected. The rest did not submit the required application. It was widely held by landowners, bureaucrats, and non-Marxists that the hutment-dwellers refused to undergo the prescribed legal requirements because of Marxist pressures. The hutment-dwellers were easily impressed by two arguments put forward by Communist Party. (1) The legal procedure will take a long time and there was no need to wait, and (2) If a hutment-dweller took to the legal procedure it was incumbent upon him to pay 12.5 per cent of the market value of land as compensation whereas if he resorted to forcible occupation both these requirements could be overlooked²². It was, mainly because of this mass mobilization that the government was forced to enact the Kerala Land Reforms (Amendment) Act of 1971 and the Kerala Land Reforms (Amendment) Act of 1972, preventing the eviction of hutment dweller from his homestead, and granting him permanency of occupation²³.

To assess the impact of the implementation of the Act of 1969 on the *Pulayas* in Central Kerala, a study was conducted in each *taluk*. Though the *Pulayas* were integral to agrarian production, they were prevented from owning land in the traditional agrarian system. This situation did not change in a substantial manner with the introduction of land reforms in the early 1970s. These reforms made former tenants, mostly of upper and middle castes, land owners as they could prove their status as tenants by submitting rent receipts. The *Pulayas*, who were merely agricultural labourers did not have enough documentary evidence to support their claim for obtaining land.

However the Act provided marginal benefits to the *Pulayas*. The *Pulayas* also became owners of small pieces of land. The present study reveals that the Act provided moderate benefits to the *Pulayas* in Central Kerala in the following methods:

1. Most of the *Pulayas* were given ownership of tiny plots of land that housed their huts. The land they could own varied from 3 cents

to 10 cents in all the *taluks* of the former Cochin State.

2. Some of the *Pulayas* were lease tenants especially in Mukundapuram and Talappilli *taluks*. The lease tenants in Mukundapuram and Chittur taluk could obtain up to 50 cents of land and those in Wadakkanchery in Thalappilli *taluk* could gain up to 30 cents.
3. There were *Pulayas* who were attached labourers living in the land of their *jenmis*. They were not allotted their homestead, but given 3 to 10 cents away from their former settlement. This practice was wide spread in Thalappilly, Cochin- Kanayannur and Chavakkad *taluks*.
4. Some of the *Pulayas* were able to purchase small pieces of land varying from 3 to 10 cents from the hands of the *jenmis*. There were such instances in Paravur, and Aluva in Cochin- Kanayannur *taluks* and Chovannur Panchayath in Thalappilly *taluk*.
5. *Puramboke* lands (government lands) were allotted in the range of 3 to 10 cents in the so called colonies designed for them.

In several areas, in Central Kerala hutment-dwellers took forcible possession of 10 cents of land, each, around their huts and erected fences. They plucked coconuts and took other yields from the occupied lands. After the implementation of land reforms, there were some changes in the position of the lower castes in agrarian relations:

The traditional master-slave relationship between landlords and agricultural workers was increasingly being replaced by an employer-employee relationship. The attached labour system was given way to independent free-floating, casual labour system, providing the requisite freedom and economic security to workers.²⁴

As a result of the success achieved in the conferment of full ownership on the cultivating tenants, the 'feudalistic' agrarian structure was remodeled by liberating the tenants from their socio-economic subservience to the *jenmis*. Notwithstanding the lurking 'feudal' elements in the agrarian sector, broadly speaking, the erstwhile non-cultivating landowners were replaced by 'owner-cultivators' who directly hired labour and supervised agricultural operations. The study reveals that the size of landholdings has become uneconomic due to its high fragmentation. In the recent past Kerala has witnessed intergenerational fragmentation of land of dalit communities. The result of this fragmentation is that first generation or second generation of dalits since land reforms are

virtually rendered landless. Apart from land reforms, there are other sets of economic and social factors including commercialization of agriculture, disintegration of the joint family system, and pressure of high population growth, cropping patterns and left political movements that have played a major role in the transformation of agrarian relations²⁵.

In 1975, marked by the completion of the first stage of land reforms which brought within its ambit the landless and homeless agricultural labourer mostly the *Pulayas*, and made them the proud owners of the hutment sites they were living as *kudikidappu*. Agrarian reform is a

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The Mediating Role of Brand Image in Electronic Word of Mouth Marketing: An Analytical Review of Brand Love and Brand Awareness

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Abstract: Consumers' deep emotional commitment to a brand is shown in brand love, which is important in persuading them to pick that brand regularly. Consumers do not interact with the practical benefits because of a brand experience that made them aware of the brand. That is why it has piqued the curiosity of academics and practitioners all around the world. While purchasing the products or services of a specific brand, the brand has the capacity to strengthen the social image of the customers. In India, consumers have a high level of emotional sensitivity when making purchases. Now, marketers are seeking new ways to engage customers and trigger their emotions. The goal of this study was to look at the role of brand image as a mediating factor in eWOM marketing in order to increase brand love and recognition across various types of customers.

Keywords: Brand love, Brand awareness, Brand Experiences, Customer satisfaction, Marketing Mix Elements

Introduction

Branding has become a prime management priority as a result of the complete assets for a corporation (Paul, 2018). A complete and its perceived image among shoppers could be an assortment of purposeful and experiential attributes (Brakus, Schmitt, & Zarantonello, 2009). differing kinds of shoppers specialize in the experiences they sweet-faced not solely on the purposeful edges to the complete (Lee & Soo, 2012). complete and its services are phenomena wherever a client gets engaged with it in person, and showing emotion, and make a fervent reference to the complete (Carroll & Ahuvia, 2006). Complete love-brand image and awareness facilitate to work out the interaction of consumers for the brands and makes a deep and lasting customer-brand relationship (Altaf, Iqbal, Mokhtar, & Sial, 2017). within the field of selling analysis complete expertise is a vital construct and in the main centered space (Brakus et al., 2009; First State Oliveira Santini, Ladeira, Sampaio, & Pinto, 2018). The complete expertise construct is simply sort of a combination of customers' getting selections moreover because the searching expertise and consumption of the several brand's product or services (Brakus et al., 2009). the requirement for study on this subject has arisen as a result of terribly fewer analysis are conducted within the context of the Indian perspective thus there's a large got to conduct research to grasp the complete love-brand image and its awareness among customers and relations towards the brands of consumers. The recent analysis supported market research for the

complete love-brand image has centered on the role compete by store brands to boost the loyalty among customers in an exceedingly competitive retail sector. countless studies are done to research factors which will persuade the shop complete love. (e.g. Sreejesh et al., 2017; Koo and Kim, 2013). client expertise with the brands knots the tie between brands and customers and these emotional ties become shopper loyalty (Gentile et al., 2007). The retail store's environmental components play a vital role as AN influencer to influence the client expertise (Baker et al., 1992). Therefore, it may be aforesaid that for one complete retailers should take the advantage of those opportunities by that specialize in store atmospherical components to impact completely on the purchasers so that they visit the shop additional oft.

In previous analysis, it's been recognized that shopper love for the complete and complete love is that the requisite condition for complete loyalty (Bergkvist and Bech-Larsen, 2010; Batra et al., 2012; Sarkar and Sarkar, 2016; Sarkar et al., 2015). Therefore, this analysis is a major effort to work out the link between complete love and complete image and awareness of the consumer's loyalty.

The study's objectives

To find out the relationship between brand awareness and brand equity which provide value to the consumers?

To find out how marketing mix contributes to brand recognition and how it provokes the consumers to spread positive word of mouth publicity.

To find out how brand awareness helps to determine market outcomes.

Research Methodology

The present research is an analytical review of past research conducted in this area and is entirely based upon secondary data to assess the mediating role of brand image in electronic word of mouth of marketing. The data for this research has been collected from secondary sources i.e. previous research conducted in this area and has been analyzed carefully while drawing the exact conclusion for this research article. The present study is completely descriptive in nature to present the real phenomena according to the current scenario.

Theoretical Framework and Literature review

This section gives a theoretical understanding of brand love, brand image, and awareness and monitoring the role of consumer buying behavior.

Brand Love: Brand image is a marketing technique that adopts loyal consumers and makes them into brand influencers. It is a brand's endeavour to understand and meet the demands of its customers. Brand love is an essential factor in the customer-brand connection as well as brand management (Batra, Ahuvia, & Bagozzi, 2012; Karjaluoto, Munnukka, & Kiuru, 2016). Carroll and Ahuvia (2006) established the brand love idea using Sternberg's triangle theory of love. Customers' affection and relationships, according to this notion, may be applied to a particular brand. To build a successful website, you'll need three things are as follow:

(A Customer Satisfaction: It's a client-centric approach that explains how a single product or service might meet the demands of a certain consumer. Because every consumer is unique and has distinct tastes and preferences than others, customer satisfaction is dependent on

personal judgement and is heavily influenced by individual expectations. Customer satisfaction is defined as the confirmation or disconfirming of the customer's expectations, according to certain definitions.

(B) Customer value

Consumer value is defined by certain basic demands, according to early research on consumer needs, although there is no universally agreed definition of consumer value. There have been a few attempts, each with their own strengths, but no one is especially well suited to developing the perfect marketing plan for customer value.

The three basic consumer needs identified by Park, Jawarski, and MacInnis (1986) research are:

(B) Functional Needs

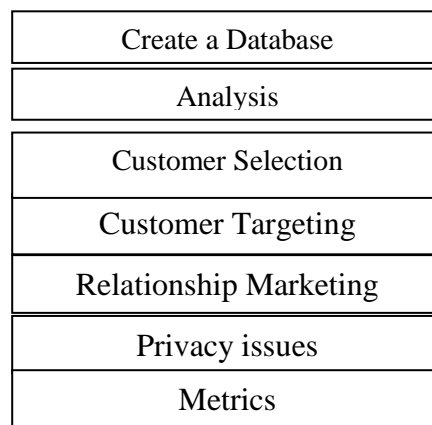
It's a desire that drives a customer to seek out a certain product and resolve consumption-related issues.

(B) Symbolic Needs: This type of need seeks for items that satisfy customers' internal demands for self-improvement, role advancement, group participation, and ego-identification.

(B) Experiential Needs: Customers get sensory pleasure, diversity, or cognitive stimulation from this requirement.

(Customer Relationship: Customer connection marketing has become a critical component in today's technology-driven world. Understanding the behaviour of customers who can provide long-term benefits to a company has shifted marketers' perspectives on the world. From client acquisition to customer retention, the company's tone of communication has shifted. Reichheld has sparked this interest in CRM by demonstrating how a tiny increase in customer retention rates may result in significant increases in revenues. Figure 1 depicts how a business might develop a Customer Relationship Model.

Customer Relationship Model



Source: Russell S. Winer, California Management Review Vol43, No.4 Summer 2001

Brand Image

Brand image is the foundation of brand equity, yet it is not well defined. The phrase "brand image" has been utilised by several scholars in various ways. People are linked with a brand image because it is a composite image of everything (Newman, 1975). Consumer perceptions combine to form a brand image (Herzog, 1963). The worth of the product or service acquired by the owner is divided into two categories: tangible practical utility and prestige symbol value utility (Pohlman and Mudd, 1973). Consumers purchase branded things for more than simply their physical characteristics or functionalities. However, the reason for this is the brand's meaning, which encapsulates the brand image concept (Levy & Glick, 1973). In this competitive climate, a brand has a collection of meanings and connections that distinguishes it from other brands (Reynolds & Gutman) (1984). A product has been characterized as if it were a person, complete with brand personality and brand character (Hendon & Williams 1985). The result is supposed to be a personality image, much as individuals see a picture of anything (Sirgy, 1985). Consumers have a variety of thoughts, sentiments, and opinions regarding individual companies (Gardner & Levy, 1955). Because various experts define brand image differently, there is inconsistency in brand image definition. So, how can all scholars and practitioners better comprehend the idea of brand equity? Brand positioning is crucial for gaining a competitive edge in the marketplace. It is a brand positioning act that involves designing a company's image so that it may be readily remembered by valued customers. (Keller, 2008, p. 38). To achieve successful brand positioning in the minds of targeted and valued customers, a corporation must focus on developing the brand when presenting it in the marketplace (Park, Jaworski, & MacInnis, 1986). To discover the genuine brand image, marketers must do in-depth research on customer perceptions of that brand. If there is no unanimity on what exactly brand image is, the positioning will be a house of cards.

Brand Awareness

If your clients can recall your brand name, this is known as brand awareness (Keller 2008). Brand awareness predates or is connected with brand equity, and brand awareness may readily improve a brand's market performance. Brand equity is created when customers combine brand knowledge with a brand name (Aaker 1991; Keller 1993). As a result, companies that are on customers' minds are more likely to be on their

buy consideration list (Hoyer and Brown 1990; MacDonald and Sharp 2000). Because brand awareness has a significant influence on consumer decision-making, it is seen as a decision heuristic (Hoyer and Brown 1990). When a customer is unfamiliar with a brand but is exposed to it often in his everyday life, his chances of choosing that brand increase (Ferraro et al. 2009). In comparison to customers who are unfamiliar with a brand, studies show that consumers who are familiar with a brand play an information retrieval function in their thoughts (Esch et al. 2012).

Brand Awareness Plans

Recognizing and comprehending your target audience

Mentioning the name of a corporation, its emblem, and phrases

Adding value through sturdy packaging, convenient location, timely service, special events, and so forth.

Promotional products

Customer relations management and after-sale follow-up

Marketing Mix Elements in Brand Awareness

i. Advertising

Advertising is a crucial tool for getting your items or services in front of potential customers. Because advertising is the only element that can be said to increase brand awareness by exposing brands to customers, any message conveyed by the organization to its customers in all locations where the respective company products and services are offered should leave the target customers with a remarkable impression of the company brand and its products and services (Aaker 1991; Batra et al. 1995; Keller 1993; Rossiter and Percy 1987; Yoo et al. 2000). By solely increasing the market performance of that brand, advertising increases the likelihood of being picked and included in the set of considerations among customers. (Krishnan and Chakravarti 1993).

ii Distribution

When a brand is exposed to consumers, they become more aware of it (Keller, 2008). Daily exposure to a brand, as well as the consumer's ability to recall it, enhances the probability of getting selected. Consumers are exposed to a company's product or service by classifying it. Additionally, store ambient elements such as aroma, music, and other characteristics play an important part in naturally assisting the link between brand, product, and service categories. As a result, distribution may be thought to be critical in forging a bond between a brand and a product category. Distribution alone may help to

raise brand awareness and allow people to test out new products they may not otherwise buy (Smith and Park, 1992).

iii Price Promotion

Customers are enticed to switch brands and give a product a try because of price promotions. Such actions increase the likelihood of brand recognition (Keller, 2008). Some studies have discovered a link between price promotion and brand awareness. Srinivasan et al. (2008) identified a favourable association between price promotion, distribution, and advertising in their study. As a result, price promotion has a favourable effect on brand awareness across various sorts of consumers.

iv Price

For some sorts of consumers, price is also an important factor that helps with brand awareness. Consumers may believe that a high price for a product or service indicates long-term quality, while a low-cost product may provide them with great value. Consumers may be aware of expensive or inexpensive items (Yoo et al. 2000, p. 199). Furthermore, past study has discovered a link between pricing and product or service perceived quality. (Tellis and Wernerfelt 1987; Yoo et al. 2000),

Brand Experience

Many studies have shown that marketers may create and manage their consumers' emotional experiences in order to construct powerful brands. Emotional branding is defined as appealing to the senses and emotions of customers. Emotional branding exceeds monetary happiness by establishing a strong and long-lasting connection with various types of consumers. Consumers may simply establish uttermost faith and believe in the company by creating this profound and long-lasting emotional experience (2001). The brand experience idea goes beyond typical branding. (Keller, 2003). It takes effective organizational efforts to provide customers a feeling and contentment with their consuming experience in order to become a distinctive and long-lasting branding experience. Marketers may boost revenues by providing customers with an emotive and successful branding experience, as well as gain customer loyalty and aid in brand marketing (Gapper, J. (2004), Gobe, J.) (2001). According to recent study, knowing the consumer's experience with the brand is highly important in developing an effective marketing plan for the brand's products and services. The majority of academics have begun to provide helpful brand experience insights.(Chattopadhyay and Lohorie 2005, Pine and Gilmore 1999, Schmitt 1999, Shaw and

Ivens 2002, Smith and Wheeler 2002). In terms of strength, intensity, and endurance, brand experience differs from person to person. Some brand encounters are more powerful for consumers than others. Some brand experiences happen on the spur of the moment, but they leave a fleeting effect on customers; on the other hand, some brand experiences happen on purpose and leave a lasting impression. Any lasting impression has a psychological impact on consumer happiness and loyalty. (Oliver 1997, Reiched 1996). A positive brand experience may be described as when a customer consumes a certain brand product and that product fits the consumer's needs. Many customers have dreams or have fun (Holbrook and Hirschman 1982). The appealing design of a brand also contributes to the creation and management of brand meaning classification stability. Creating a brand's logo is a time-consuming procedure that affects an organization's strategic and management choices (Borja de Mozota 2003). Design management is essential in the creation of new products. It becomes simpler for a business to develop its products and services in such a way that generates a pleasant interface with clients if it does this work efficiently. As a result, many sectors regard customer-centered product design to be best practise. (Lojacono and Zaccai 2004, Siedel and Pinto 2005, Veryzer and Borja de Mozota 2005).

Electronic Word of Mouth (eWOM)

Word of mouth is a casual type of communication for evaluating specific brand items and services (Anderson, 1998). WOM Patel refers to the level of trust people have in the brand (2015). WOM has a significant impact on customer purchasing decisions since it is a natural process that occurs in humans and a powerful marketing tool. (Kozinet, Devalek, Wojnicki, & Wilner, 2010). Because the information is processed by customers who have used specific brand products and services, WOM plays a significant role in bringing brand connection (Hertel, 1982). Humans are social creatures, and the majority of consumers share WOM with others with whom they have a stronger social bond (Ryu&Feick, 2007). With the assistance of improved technology, electronic WOM has given fresh life to this notion; presently, customers are communicating WOM over the internet. (Arenas-Gaitan, 2013). Electronic word-of-mouth has grown in popularity among a variety of customers as a result of technical innovation and adaption, and it differs significantly from traditional word-of-mouth. Information available on the internet now

has a greater effect on customers. (Andreassen & Streukens, 2009).

Conclusion

Through earlier research, this study contributed to understanding the link between brand love and brand awareness with desirable market outcomes by providing an in-depth assessment of brand love and brand awareness, a hardly investigated issue. The current research looked on the relationship between brand awareness and total brand equity, which is linked to customer value and welfare. It has discovered a link between brand awareness, various customer attitudes, and brand equity using past research. The latest research backs up the role of brand awareness in determining market outcomes and expands on previous research. Furthermore, the current study discovered that the customers' brand usage experience has a greater impact on brand awareness. The prior brand awareness study helps us understand how brand awareness links to customer experiences, which indicate consumer welfare. Price promotion has a favourable influence on brand love and brand recognition, according to the current study. The current study demonstrates that the distribution method has a good influence on brand love and awareness since customers communicate positively in eWOM with the aid of it. The distribution method has the potential to have a good influence on brand love and awareness, according to previous works of literature.

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A Study on Trends of E-Commerce

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Abstract: In this world of new technologies, businesses need to adapt various trends for various types of customers as this will be crucial for the success and sustainability of their business. The one of the examples of new technology is E-commerce. In which there are various trends are introduced for success of business as well as for customers while performing various operations E-commerce stands for “electronic commerce or internet commerce-commerce perform its functions online as well as electronically. E-commerce offers a wide variety Opportunities for wholesalers, retailers, manufacturers and individuals, customers’-commerce brought another revolution which has changed the way of business and changing the way of traditional commerce conducted. Now a day ecommerce Companies play the most important role in the world. The commercial e-commerce sector has made tremendous progress which increased in recent growth was driven rapidly by using adoption of technology due to increasing use of equipment Such as smart phones, tablets, internet access technologies With the reliability of broadband, 3G, 4G and e-commerce Companies, etc., which increased the number of online customers found. The main objective of this research paper is to understand the trends of E-commerce

Keywords - E-commerce, trends, technologies, operations, business, revolution

Introduction: E-Commerce is related to social media and other new online platforms as it uses the internet for marketing communication. E-commerce is the development and maintenance of a company's website and the ease of commerce on the website, such as the ability for customers to order products online, answer questions about products, and introduce new products and ideas to the company E-commerce pertains to trading in goods and services through the electronic medium, i.e., the I internet or phone. E-commerce is based on technologies like mobile commerce, electronic fund transfer,

B. Definition of E-Commerce

OECD (Organisation for Economic Co-Operation and Development) “An e-commerce transaction is the sale or purchase of goods or

C. Objectives Of The Study

1. To study the concept of E-commerce.

D. Methodology Of the St In this study the secondary data is used. In this paper exploratory which means descriptive method is used. The

E. Significance Of The Study; The main significance of this study is to study the various trends of E-commerce which shows the detail

F. Limitation Of The Study Here, in this study only secondary data is used. Primary data is not

G. Trends Of E-Commerce: 2021 was a great year for the ecommerce industry. E-commerce worldwide revenue exceeds 3.53 trillion USD. It is projected to grow to 6.54 trillion by the end of 2023. These figures speak for themselves about the growth of global e-commerce. E-commerce industry emerge from various things from

supply chain management, internet marketing, online transaction processing, EDI, inventory Management systems and automated data collection systems. It refers to the process of trading goods and Services through electronic means like internet. With advances in technology. E-commerce is mainly used for purchase as well as sale of various products and services. There are availability of multiple players using various portals and websites for this purpose. The E-commerce trends is helpful for formulating strategies as well as for designing of E-commerce websites.

services, conducted over computer networks by methods specially designed for the purpose of receiving or placing of order.”

2. To study the definition of E-commerce.

3. To study the various trends of E-commerce data is collected from various magazines, journals, books, periodicals, newspapers, research papers, internet etc.

information of E-commerce and useful for further research.

used in this study. Time constrain is one of the major limitations of this study.

various trends. There are various Ecommerce giants such as Amazon, Walmart, and Alibaba which have been at the forefront of adopting and benefiting such types of trends. Following are the various trends of E-commerce.

Social media connection: Social media has given a wide variety of preferences to the customers to choose the product online according to their interest. Social media is a medium which is used to give the detail

Chatbots: Chatbots are the small programs that help to automatically create interactions with customers based on predefined situations, triggers as well as a set of events. According to Gartner” By the year 2020 almost 85% of the business is done with the help of chatbots. There

Mobile Commerce: Mobile commerce, which is also called as m-commerce, includes any monetary transaction completed using a mobile device, such as a cell phone or tablet. It is an advanced technique of E-commerce. Mobile commerce plays an important role in day today world.

Contextual and programmatic advertising: New trends, labelled as programmatic ads, use datasets to determine the target audience. These ads are shown to a selected audience based on consumption. They are targeted again after some

Artificial Intelligence: Customer segmentation and the identification of patterns based on the customer's browsing history are major challenges for ecommerce stores in terms of automation and store personalization. Intelligent algorithms are now credited with tackling such challenges.

Voice searches: The E-commerce store should start optimizing content for voice search. According to Google's new guidelines, content for voice search should include more textual content. This will allow them to appear in rich snippets and knowledge graphs. Now a days most of the people adopt home speakers for online shopping, order food sand to live day

Ropo (Ropo Online Purchase Offline: OPO means Research Online Purchase Offline. It has been a noticeable customer shopping habit. Thrifty shoppers drive ROPO greatly. ROPO is the culmination of 15 years of online shopping.

Cognitive Supply Chain Management: Supply chain management plays an important role in E-commerce industry. As far as supply chain management is concerned, it's all about automation.Processintegration helps

Virtual payment optio: E-commerce plays an important role while introducing virtual payment options. The virtual payments options include digital payment methods as well as Crypto currencies. Ecommerce stores are now accepting

Brick and Mortar Model: In the year 2020 Brick and Mortar model come back with a bang. These new retail stores provide in-person digital

information of the product and services to the customers . It plays an important role to increase the sale of e-commerce companies as well as other companies also.

is a no need of human interaction. Customers expect to be able to find the information they are looking for at the click of a button and in the blink of an eye. Multiple social media channels are integrating chat functionality into their platforms - along with chatbot capabilities.

Online retailers around the world confirm that mobile transactions are growing every year. Especially during the holiday sales season. If you don't have a mobile responsive website - now is the time to respond!

time to generate high ROI. Audiences use traded target datasets as new programming ads, labels. Selected options are explored based on these ad subscriptions. They are re-targeted after some ROI to generate higher

Artificial intelligence (AI) and machine learning enable the customer to have an automated, personalized shopping experience. According to Business Insider, retailers that have implemented a personalization strategy have seen sales growth of 6% to 10%.

today life. The top brands such as Amazon, North Face etc have started designing E-commerce apps for voice assistance. It is very helpful to users to performed functions through their smart speakers. The one of the example of voice search which is more popular in now a days is is Alexa.

Consumers prefer to research online products before making any offline purchase. This enables them to get their hands on the products they want at the best possible price

entrepreneurs transmit crystal-clear unobtrusive shifts of information flow.

Details such as inventory availability, shipping as well as customer information. It should be management.

available at all stages of supply chain cryptocurrencies. Whereas Smartphone manufacturers are coming up with digital wallets. This makes payment processes simple for ecommerce.

experiences without storing any actual inventory. It gives the users a more welcoming experience.

Augmented Reality: Top companies are investing in AR, to create unique, useful customer experiences. Amazons AR mirror **Augmented Reality. Augmented reality are completely a game changer for E-commerce industry.**

Headless Commerce: Most of the E-commerce business Headless commerce has adopted because of its flexibility, plus the added SEO,

H Conclusion: E-commerce is constantly evolving and becoming more and more important for businesses for technology advancement. Now a days E-commerce plays a vital role in everyday life. The use of E-commerce services are not only privilege but rather a need for people. E-commerce creates new opportunities for every sector business, education and academics etc. E-commerce is

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virtually dresses users in the comfort of their homes, for instance, while E-commerce brands such as Gap, Adidas

content marketing and digital experience capabilities. Headless Commerce is a solution to the business that gives permission to the online store's to be completely decoupled from the frontend presentation layer.

changing the shape and the concepts of business. New technologies that could significantly bring paradigm shift .in the e-commerce. E-Commerce trends plays an important role which is helpful for customer to analyse new technology that gives the consumer access to business and companies all over the world.

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Educational & Social Study of Katkari Community In Mandangad Tahsil

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Introduction:- Mandangad Tahsil is hilly and mountainous place and it remains backward in educational aspects. Rural area is contrasting to the urban area in the respects of Socio – economic development. Most of the services facilities and fundamental needs are not reached in the most of rural area. Therefore, the rural-urban interaction is essential for development of rural area. Till today, Adiwasi (aborigine) community is deprived from education, social-cultural, political and economic development. Therefore, they have to face many problems and difficulties especially the rural people of this district. That's why these rural communities are deprived from the stream of development, and exploited. To find out some difficulties and problems of these communities and suggest some remedies for the well development.

Objectives :- The main reason of sorrowfulness regarding rural & undeveloped community in Mandangad Tahsil is in their life style. Even society & government do not have tried to change the life style of this Rural community

Methodology: The information regarding research topic is being collected through questionnaires, various report of tribal institutions, government offices, reference books

Education; The survey of educational condition/situation in 'Ratnagiri district' is taken as follows –

within many previous years. Even they are not going to change their life style for certain economical and social development. That's why in the research work the following objectives are being considered.

2) Mal-nutrition of backward community. associated to the subject, magazines and daily newspaper. The various statistical techniques, graphs, diagrams and maps are being used in this study where they are necessary.

Classification of Literacy.

Sr.No.	Factors	Ratio (Percentage)
1	Rural	73.45
2	Urban (City)	89.92
3	Men	86.28
4	Female	65.98

Ref – Konkan Section at a glance (Maharashtra Govt. 2001) The above table shows that the ratio of literacy in rural areas of 'Ratnagiri district' is 73.45% where as it is

89.92% in urban area. The above table also shows that 86.28% men and 65.98% women are literate.

Classification of schools / Edn. Institutions (Yr. 1999-2000)

Sr.No.	Factors	Effect	Number
1	Pre. Primary/Primary schools	number	2698
2	Students who are getting education	number 000	224
3	Secondary & higher secondary schools	number	302
4	Students	number 000	118
5	College	number	19
6	Students	number 000	12
7	Adwasis Ashram School	number	02
8	Students	number 000	704
9	Adult Education Centres	number	---
10	Industrial Edn. Institution	number	15
11	Engineering Colleges	number	----
12	Polytechnics	number	03

As per the above table, there are 2698 primary schools, 302 higher secondary schools, 19 colleges, 2 aboriginal ashram schools, 15 Industrial Edn. Institutions, 3 Polytechnics, and

other school or Educational institutions in Ratnagiri district. The educational circumstance (condition) in Mandangad Tahsil is as follow

Information about education

Sr. No.	Details	Total No.
1	Primary School	
	A) Marathi Medium	165
	B) English Medium	01
2	Secondary School	14
3	Higher Secondary School	02
4	SeniorCollege	02
	Total	184

Educational condition: Problem regarding the education is an important in Ruralcommunity. Education is very essential for developing the backward society. For certain development of Ruralcommunity, educational condition should be developed among themselves. New and broad vision to be required by education. In similar factors, other proper development of the society takes place. Firstly, an interest about education should be created among them but, facilities regarding education should be provided as it is very essential today. Radio of Literacy is increasing in various Adiwasi tribes like Gond,

Conclusions

Educational condition–

1. In Mandangad Tahshil **73.29%** boys & **55.97%** girls are taking education in the age group between 6 to 14 years.
2. **01.36%** boys S.S.C. and **02.05%** boys are H.S.C. **0.92%** girls are 10th standard only.
3. 26.71% boys and 44.03% girls are not literated and 61.68% men & 86.66% women are not literated these figures show

Educational facilities-

1. There are **77.20%** pre-primary and **66.17%** primary **32.35%** secondary and **01.47%** higher secondary institutions are in Mandangad Tahsil. All these institutions are away from Ruralcommunity. Even though this facility is not sufficient for educational development of Mandangad Tahsil.
2. Nutrition food plan is not succeeded in Mandangad Tahsil. 55.00% families are benefited and 45.00% families are not benefited by Nutrition food plan. Therefore, there should be a real plan for getting benefits all community in Mandangad Tahsil.
3. “The Rural Development Schemes” are not successful in Mandangad Tahshil. Our

Koli, Mahadev Koli, but on the contrary, the ration of literacy in Bhilla and varali tribes is very low because there is lack of contact to the developed society. Parents are not ready to send their children to the schools. Special school for girls are not available. There is miss-belief about girls education. They have considered that education makes girls window. Universality regarding education has been taken place but till today. Ruralcommunity is deprived of education. Due to the lack of education, there are many customs, traditions, fatalism, ignorance among them.

that the girls & women are less literated than the boys and men.

4. Over all study of education of Ruralcommunity in Mandangad Tahsil we can say that the education is more in Male & less in Female. Even though in general the education in all Ruralcommunity in Mandangad Tahsil is very less as compare to other communities in Maharashtra. As well as they are not taking graduate and post graduate education.

Government arranged following programs under this scheme.

4. These programs under are - Profession Training Center Scheme, lead supply for self-employment. Motor driver training, police and soldier training before recruitment, Caste certificate verification plan, etc, are arranged in Mandangad Tahshil. The 17.05% of families got advantages of such plans (schemes) but **82.5%** families do not get advantages of such plans because the Government Authorities (Officers) don't give information about such schemes time to time and therefore, Ruralcommunity do not know about it due to their illiteracy and ignorance.

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Green Finance: A Study on Evolution of Green Finance in India and Its Progression

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Abstract: The concept of Green Finance is being accepted and ascertained with utter priority nowadays and is making its way to progression in the recent years. With inevitable lifestyle and lack of conscience, the development and acquisition of the concept is taking time, but nonetheless the progress is visible nowadays. Folks have managed to make it a part and parcel of their corporate social responsibility to deliver their part of responsibility in a much greener way. Banks have made proper arrangements and regulations to make Green Finance common among masses through various schemes for loans on Green loans, Green Bonds, Green Accounts and diverse Climate Policies regarding the same. The progress of acceptance of Green policies can be seen over the years and to make it a competitive edge, more revised and updated regulations from the authorized organizations, banks and government would be of great rescue.

Introduction

Climate change is one of the major perils nowadays that the world is dealing with. According to the Global Climate Risk, India comes under the most climate vulnerable countries and is placed fifth according to their report. This may be due to various reasons such as excess usage of fossil fuels, diverse energy system and conventional livelihood structure. Various studies on recent climate effects mark the climate change issue needs to be addressed in a very peculiar manner as it poses threat to

Need For The Study

India and the world together are facing major climate change effects or we can even say crisis related to various perils of environment degradation, deforestation, green house gas emissions and also not to mention carbon emissions in particular are growing like a wildfire. The innumerable destructions caused by infinite parameters, sometimes inevitably have made the focus on sustainable living too inevitable. The dangers of industry wastes, filthy living styles carriers, innumerable plastic usage and most importantly unconscious use of natural resources are major threat posers for green and clean environment. The financial segment of a

Literature Review:

Afzal A Rasoulinehad E Malik Z (2022):- The Author stresses on sustainable financial developments growing need owing to the situation of Global climate issues. They also mention about the European Union's Lima Call for climate action and its aim of reduction of domestic green house gas emissions by 40% till

Sourabh, Siddharth, Abhishek (2021) Rbi Bulletin:

The article Throws light on Public strategies towards green money which

economy, directly or indirectly and also execute various agendas regarding sustainability in order to curb it. A comprehensive study on the matters of Green finance state that there is a pile of unattended issues regarding carbon emission, use of energy in an unbothered manner etc. Green finance can contribute a lot by leading the lending activities of the nation. The financial sector might catalyze the sustainable project finance and allocation of capital for achieving maximum economic & eco-friendly profits, a lot needs to be chalked out though.

nation is a very influential segment which can make desired changes and amend various financial loan structures to give a boost to the much needed improvement in the field of sustainable finance and its arena. The pre requisite for any new step and measure is to study or forecast the acceptability and implementation ability of the designed schemes or projects and financial inclusions make this way easier. The constraints of financial institutions should also be brought to notice of Government from time to time to for it to make guided, quick and reliable decisions in time being.

2030. I there study they have found out that the average fuel used by the European countries is around 3455 kg's and the amount of CO2 emission is 7.4 kilo tons which also releases green house gases of 2.38 kilo tons per capita which states that 0.7% of natural resources per annum.

incorporates International prescribed procedures CCE, programs like PRI and EP, observes that there have been impressive enhancements. The collaboration of partners can bring supportable

long haul monetary development and furthermore features what is happening of COVID-19 has likewise given an open door for **Rbi Bulletin: M. Rajeshwar Rao (2021)**

One of the greatest dangers these days is environmental change and has we all stressed and monetary area also has a gamble of concern. Creator expresses that Green bonds and Green money have acquired revenue and are advancing all around well. The Green bonds issuance **Progress Of India In Green Finance:**

India being a fast developing nation has been chalking out various strategies to cut the climate risks consistently and has also been successful to a greater extent. Measures in several measures have been initiated by India such as taxation of sectors which produce carbon & also incentives and subsidies for green projects and loans. Recently after the target announcement of net-zero emission, our Finance Minister Nirmala Sitharaman highlighted stress on foundation of economic development and also pillared the transition of energy and climate action as a part of development. The need for a second Green Revolution was put up by RBI in its recent article, on farm sector challenges. The India Inc., according to the reports raised USD 19 billion green capital in 2021. India has also made certain agreements to achieve its greening goal such as Paris Agreement, Green Development Deal with Germany recently on May 2, 2022, Sustainable Development Goals Program and has signed a grant Agreement of USD 24.64 million from Global Environment Facility (GEF) to enhance the Green India Mission outputs. National Mission for enhanced Energy efficiency and National Mission for a Green India are two of India's mission I National **The Path**

The path of reaching a clean and green environment through green finance can be made easier through numerous ways such as:

1) Conscious investments

Conclusion

The green finance has been introduced in early 2000s and is still not popular among many in India. In pace with other countries, India does lag behind in executing various agendas which it has prepares, be it related to sustainable and green finance or establishment of proper channel in implementing the same. The opportunity given to us is not being used to its

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us all to reconsider the arrangements, procedures embraced up until this point and deliver more greener choices ahead.

worldwide outperformed \$250 billion out of 2019 i.e 3.5% of Total worldwide bond issuance. Albeit created nations contribute significant part in it, India as a non-industrial nation has involved second spot in the aggregate developing business sector Green Bond Issuance, 2012-2020.

Action Plan on Climate Change. They release various funds in order to keep in pace with growing and dynamic climate change and also improve the State' conditions in such matters. India is also one of a nation to introduce carbon tax, the cess collected from clean energy fund is put to 'National Clean Energy Fund' for further research on clean and green projects through, India aims to reduce its carbon Emission by 30-35% till 2030. An estimate of budget on green revolution was made in 2021-2022 of 8889 crore. According to the analysis of CPI (Climate Policy Initiative) Financial sources of India: In 2017-2018 report of source of Finances, Commercial financial institutions had for 40 percent of total domestic private investors and major share of these funds were put in development of the renewable energy sectors. Many public sector units also took under Climate mitigation projects and activities India has put a goal of building of 175 gigawatts renewable energy capacity in 2022 which will require a funding of 200 USD billion. Green bonds are all in new focus for Indian market as it managed to top the chart positions by raising \$6.8 billion in the year 2021, which is higher by 0.4% share in 2020. SBI has succeeded to raise \$650 million worth Green Bonds in its Public issuance.

- 2) Verified and tested Technologies
 - 3) Limited use of depleting natural Resources
 - 4) Switching to solar power Investments
 - 5) Initiation of growing Green Infrastructure
 - 6) Green and low emission Industry Projects
- fullest. The structure of green finance segment does not hold any proper management or regulation. Though many rules and policies came into existence, the system is yet to become strong and come in action. The very opportunity for us through green finance, banks, companies and various budgets have to be utilized to the brimful of it.

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A Study of Self-Concept among the School Student of Boys and Girls

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Abstract: The study is comparative. The study title is “A Study of self-Concept among the School Student of Boys and Girls.” Main objective of the study was to compare the level of self-concept. Another objective was to study the significant difference among the boys and girls in terms of self-concept. Types of gender were independent variables and self-concept were dependent variables. Total sample of the present study were selected from karad Taluka High Schools. They were 120 students from 10th class. Age range was between 14 to 16.

Introduction

I have chosen adolescent age for my project. Adolescent age is considered as a transitional phrase ‘a passage’ between childhood and adulthood. In this transition phase, bodily, emotional, and social changes occur and these changes fully occupy the attention of the adolescents. The main question is about identity (“Who am I?”). i.e. self-concept. The adolescent way of thinking is rather egocentric and adolescents are quite concerned about their appearance, their impression on others, and their abilities. Also, they tend to feel to be the focus of attention of others. Development of Self is an important phase of adolescence stage. Self is very complicated. It is composed of, according to some Psychologists, many psychological states like feelings, attitudes, impressions, habits dispositions, likes and dislikes. It refers to the image which adolescents hold about themselves. Self-concept is important because it influences how we think, feel, and act in everyday life. In this study researcher has been found out their Level of self-Concept among the School Student of Boys and Girls. Interdependent relationship among students. High Level self-Concept and low level self-concept of boys and girls students have effect on achievement.

Review of Literature:

Singh Poonam (2010) undertook a study on “A study of Self-concept of Higher Secondary Students in Relation to their Level of Anxiety”. Main objective of the study is to find out significant of difference between self-concept score of boys and girls students and urban and rural students. For this purpose a sample of 800 students (400 science students and 400 arts students) selected. To find out the significance of difference between the self-concept among different categories of the students frequency distribution were maintained for tracing out the significance of difference by calculating

t- values with the help of mean, S.D. of different groups. The self-concept of arts and science students were compared with reference to their mean and S.D. the difference of the mean of self-concept of these groups was not significant (t – value = .603) at .05 level. When the self-concept of urban arts and urban science were compared it was found that no significant difference (t-value = .966) exist at .05 level between the groups. The same result reported between self-concept of rural arts and rural science students and self-concept between boys and girls.

Hypothesis

1. There will have no significant difference in self-concept among the boys and girls student.
2. There will be no significance difference in Self-Concept among the boys and girls rural students.
3. There will be no significant difference among the boys and girls the boys and girls urban students.

Objectives

1. To study the level of self-concept among boys and girls students.
2. To study the significance difference in Self-Concept among the boys and girls rural students.
3. To study the significance difference in Self-Concept among the boys and girls urban students.

Research Methodology

The present study is purely comparative among high self- conceptand low self- conceptin terms of their self- concept. The term use self-concept, those school students achieved high score on Self-Concept questionnaire developed by S. K. Saraswat that is called high level self-concept. Same way, those school students achieved low score on Self-Concept questionnaire developed by S. K. Saraswat that is called low level self-concept.

Variables

In the present study dependent and independent variables are given below.

A) Independent Variables

1. Types of Gender
 - a. Boys Student
 - b. Girls Student

B) Dependent Variables

1. Self-concept

Selection of Sample

The study conducted on school going students. The present study one hundred school students were selected from various high-schools. Out of sample 80 students were selected from boys and same way 80 students were selected from girls. Their age range was between 14 to 16 years. The purposive sampling method was used for the collection of the data.

Table No.3.1, Shown the sample size of the study

Type of Region	Type of Gender		Total
	Boys Student	Girls Student	
Rural	15	15	30
Urban	15	15	30
Total	30	30	60

Tools

Self-concept Questionnaire: Dr. Raj Kumar Saraswat. The self-concept dimensions measured by this inventory are

Sr.No	Self-concept Dimensions
1	Physical
2	Social
3	Temperamental
4	Educational
5	Moral
6	Intellectual

Limitations of the study

1. The present study was limited to boys and girl of school going.
2. The present study was limited only self-concept of School students.
3. The study only 160 samples were selected.
4. The present study was limited to only Karad Taluka

The study is comparative. The main objective of the study is to find out significant difference between low level self- concept and High level self-concept among girls and boys Students. So in this study descriptive statistics such as Mean, SD, and T value is been used for comparison of study the significance difference in Self-Concept among the boys and girls rural and urban students in terms of their self-respect

Statistical Analysis and Interpretation

Data Analysis and Results

Table No.4.1, Self-concept among Students of Boys and Girls Student

Variable	Type of Gender	N	Mean	SD	t-Value	Significant
Self-Concept	Boys Students	30	170.80	20.74	0.22	NS 0.05
	Girls Students	30	170.35	25.91		

The above table no.1 indicates the mean score of the boys student is 170.80, and SD score is 20.74 and the mean score of the girls student is 170.35, and SD score is 25.91. But the obtained 't' score is 0.22 on self-concept. which is not significant at 0.05 level. So there is no significant

difference found between the Boys and Girls student in terms of their self-concept. So, the hypothesis No.1 There will have no significant difference in self-concept among the boys and girl's student is accepted.

Table No.4.2
Self-concept among Rural Boys and Girls Students

Variable	Type of Gender	N	Mean	SD	t- Value	P
Self-Concept	Rural Boys Students	80	170.07	23.21	0.63	NS 0.05
	Rural Girls Students	80	166.37	28.89		

The above table no.2 indicates the mean score of the boys student is 170.07, and SD score is 23.12 and the mean score of the girls student is 166.37, and SD score is 28.89. But the obtained 't' score is 0.631 on self-concept. Which is not significant at 0.05 levels? So there is no significance

difference in Self- Concept among the boys and girls rural students in terms of their self-concept. So, the hypothesis No.2 There will be no significance difference in Self-Concept among the boys and girls rural students is accepted.

Table No.4.3, Self-concept among Urban Boys and Girls Students

Variable	Type of Gender	N	Mean	SD	t – Value	P
Self-Concept	Urban Boys Students	30	171.52	18.22	0.61	NS 0.05
	Urban Girls Students	30	174.32	22.21		

The above table no.3 indicates the mean score of the boys student is 171.52, and SD score is 18.22 and the mean score of the girls student is 174.32, and SD score is 22.21. But the obtained 't' score is 0.616 on self-concept. which is not significant at 0.05 level. So there is no significance difference in Self-Concept among the boys and girls Urban students in terms of their self-concept. So, the hypothesis No.3 There will be no significance difference in Self-Concept among the boys and girls Urban students is accepted

2. The study should be done on Science and arts college students in terms of self-concept.

Conclusion

1. There is no significant difference found between the students of boys and girls. They have equal on self-concept.
2. There is no significant difference found between Rural Boys and Girls students in terms of their self-concept. They have equal on self-concept.
3. There is no significant difference found between urban Boys and girls students in terms of self-concept. They have equal on self-concept.

Suggestions

1. The study should be done on special school students in the terms of their self-concept.

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A review on ecological role of Scarabaeid beetles in India

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Abstract: The current review examines 12 research article about Scarabaeid beetles ecological role, which were currently collected from all over India. It includes functions, importance, competition, food web, trophic level, community, biodiversity and ecosystem conservation, sustainable economy, social well-being. This review compile the ecological role, conservation of scarabaeid beetles is very important in India.

Keywords: Scarabaeid beetles, Coleoptera, Ecology role , India.

Introduction:

Coleoptera (Gk. Coleos-sheath, pterawing) are largest group of beetles. The family Scarabaeidae is ecologically most diverse family. It is divided into two groups Laporosticti (Dung beetles) and Pleurosticti (Chafers). Scarabaeid beetles play important role in seed dispersion, pollination, soil fertility, soil serration, dung removal. Dung scarabs as crucial replacement for determine changes in biodiversity. The record of humanity is intimately related to adaptation of ecosystem and their conversion into easy system that can be used to important advantage. Agriculture ecosystem is example of such

Review on ecological role of Scarabaeid beetles:

Present study reported from Kerala, South Inadia, from June 2017. In this research paper summarizes good think of organization of spontaneously available dung recycling organisms and how crucial they are control orb increasing the soil fertility of natural ecosystem. In the present study, conducted to paracoprid dung beetles (Coleoptera: Scarabaeidae) on the growth of pasture herbage and on the underlying soil. The data reported that herbage feed value was increased by dung burial and consequent fertilizing effect of beetle activity. This study documented to establish the effect of dung beetle activity on soil productivity structure using three paracoprid species. This research suggest that the tunneling of paracoprid beetles improves physico-chemical characteristics of soil and increases the feed value of herbage into soil. As a result of this investigation, dung beetles play three important ecological functions. Dung removal, seed dispersion and soil aeration were resentfully damaged by habitat distraction. The dung removal energy not exactly the outcomes of habitat disturbance on other ecological functions, such as seed dispersion. Loss of big species can power the loss of ecological functions represent by dung beetles, the loss of

conversion and can gives agricultural products. Dung beetles might be considered an crucial component of ecosystem. The role of biological factors in the coordination and outcomes of association and their developmental impact has been demonstrate by diverse studies of scarabaeid beetles communities in many fragments of planet. This review focused on ecological role of scarabaeid beetles in biodiversity. Many research articles collected provide valuable knowledge that will help our gratitude for product group in suggesting different ecological role of scarabaeid beetles in India.

functions cannot be described by size exclusively. This research paper conclude that the dung beetle organization and their functions in different area use system. During the survey, present study gives an idea of dung beetles in Atlantic forest study area that revealed the ecological role. Scarabaeid beetles has helpful suggestions on ecosystem functioning. Dung beetle play crucial role in nutrient cycling, soil development, pollination, control of parasite, seed dispersion, as well as be dabblers and ingrates feeding on a available food, such as decay, perish, decompressing fruit. The significance and involvement of dung beetles and their ecological and useful characteristics in control ecosystem services have been explore by evaluating the removal of dung. Dung beetles are important for the control od financial and help within the ecosystem services. Dung play important role in transfer of nutrient to the soil, performs biological control and soil, aeration as well as seedlings successful reproduction. Dung beetles is necessary to maintain all the ecological functions. As a result of this investigation, role played dung beetles in process of soil fertility, parasite suppression. Dung beetles primarily responsible for nutrient reassimilation through the utilization and store of dung in the clay. Dung beetles play crucial role in conservation of

biodiversity and depletion of environmental contamination. The utility of the grassland cleaning assistance supplied by the dung beetles depend on the total number of domestic in Veracruz. In the present study three are seen. In first result showed the seed dispersal impressed by the appearance of dung beetles play important role in burying seeds. In second result showed the seed dispersal impressed by various functional groups. Most of seeds were dispersed in August. In third result showed the seed dispersal transferred by dung beetles in terms of seasonal conditions. Most seed were dispersed in August and November. So, This research article conclude that seed dispersal differ during different season. We can conclude, dung beetles devote to ecological palatability through seed dispersion. It is one of the most ecological functions of dung beetles that examined within this study of two seasons. The present study, represents dung beetles are used as bioindicators of environmental change and as a ecosystem functioning. Dung beetle play crucial role in a wide range of land ecosystem respond to environmental gradients. This review yielded 68 research article focused on dung beetle ecological role. This research paper showing that despite an increase in the study of dung beetles link to ecosystem as well as provide direction for in the future work to identify importance, significance, ecosystem of dung beetles. As a result, Dung beetles play important role in seed dispersion, nutrient cycling. In the present study, documented review on ecological benefits of Scarab beetles (Coleoptera:Scarabaeidae) on Nutrient Cycles. Scarabaeid beetle play vital role in nutrient recycling, parasite control, seed dispersion, feed reserve, various agricultural cycles. Dung beetles play crucial role in nutrient cycles of grassland partly by the removal of dung from the soil surface in the form of nutrition for their primitive stages. Dung beetles also recognize as a origin of glasshouse that constitute shortage of nutrients in the ecosystem. Dung beetles follows crucial role in decrease traces gases from dung pats for example methane, ammonia. Dung beetles also play a part of ability of ecology by increasing the level of nutrient cycles. And pollinating by oxygenating soil. Scarabaeid beetles are very efficient in waste decay. Dung beetles is useful participation to appreciate the immensity of diversity loss in human and natural troubled ecologies. The **Discussion:** The result indicate that the ecological role of scarabaeid beetles in ecosystem. We also require to realize the object of the damage of beetles diversity and profitable

present study, was conducted to bioturbation and dung removal activities of scarabaeid beetles in Greater Himalaya. Dung beetle play important role in seed dispersion, dung removal, breeding, feeding. Dung beetles have also a negative effect on nematodes, protozoa, dung breeding flies. This work gives an idea about dung removal activities and bioturbation. This research to make improvement to the control conservation, reconstruction of ecological community for exclusive future. Scarabaeid beetles play important role in pollination, nutrient cycling, pest control, seed dispersion, bioturbation. In this present study, it can be obtainable that scarabaeid beetles are most varied group of beetles in and around Vadodara. Thus we suggest more studies are essential to recognize the environmental role of different beetles. Scarabaeid beetles play crucial role in nutrient cycling, secondary seed dispersion, soil aeration. A good accumulation of scarabaeid beetles is thus self-revelatory. Chafers feed on leaves, fruits, roots and other parts of plant. This research article conclude that, ecological role of scarabaeid beetles which specify species richness in different sites of Vadodara. As a result of this investigation, the present work aim to study ecological role of scarabaeid beetles in India. This study help us in grasping the ecological role of scarabaeid beetles in ecosystem. Researchers effectively documented the role of beetles probable biomonitor in various woodland of the world. Major role of beetles in fauna is interpreting as detritivores. The study on scarabaeid beetles fauna play crucial role in terrestrial ecosystem, food chains therefore, this group of insects needs to conserve the biodiversity. This information help to appreciating crucial role in ecosystem. This research article summarizes the ecological role of scarabaeid beetles in biodiversity. The present study was conducted to ecological role of dung beetles in environment. In this study, predation on dung beetles a literature review recorded. This review presents 610 records of predation dung beetles by 409 species of different animals around the world. Dung beetle play important role in seed dispersion, replacement for mindful development in the steamy forest biodiversity. They also used as bioindicators in ecosystem of control of parasite. In this review, may conclude that different predatory groups may the primary predators on dung beetles. values correlated with these changes in the supported evolution of livestock production. Biodiversity sustantation should not observed within secured areas, but also in control

ecosystem. This review made to combine all information about ecological role of scarabaeid **Conclusion:** This study was conducted to determine the ecological role of Scarabaeid beetles. This research help us in appreciating the function, ecological role, significance at different area an ecosystem. Scarabaeid beetles is very important group of beetles play crucial role in seed dispersion, nutrient recycling, pollination, soil aeration, bioindicators, control of parasites. One important or major role of scarabaeid beetles act as decomposers. Therefore, this group of beetles species necessary to agriculture. This research article give direction for upcoming work to recognize the significance of Scarabaeid beetles.

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Present Social exclusion of tribals-RTE Act. a way forward for social inclusion a deep review on Balangir district

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Abstract:

The access to minimum education for all children has been a much-discussed subject for more than a century in our country. It is only because the educational process that takes place throughout life, continuously, is contributing to the successful overcoming of present obstacles for the social inclusion of individuals and eliminating the root causes of social isolation in particular reference to tribals. In response to international agreements, recent Indian legislation has raised expectations that all children, regardless of need or ability, should gain access to formal education that is inclusive and addresses their social and learning needs. Initiatives like **RTE Act, 2009** designed to support the implementation of this legislation have been undertaken in several parts of India. In this study, the common issues and challenges that emerged, in deterring inclusion or in the process of social exclusion of tribal in Balangir district of Odisha that were: attitudinal barriers, lack of awareness of the legal provisions and subsequent schemes, accessibility of schools being meagre, lack of necessary infrastructure, lack of and retention of trained staff adaptation of curriculum and materials and lack of control systems as well as de-motivate administrators. Though India has taken ownership for inclusive education by establishing legal provisions through the RTE, several issues continue to be faced. While many innovative programmes have been initiated, a stronger partnership between the government and the common man together is what is required to bring about the desired difference. With reference to the above aims three objectives are framed with same number of research questions. To prove the above objectives information's were collected from different primary and secondary sources. Finally, researcher tried to analyse different backdrop an attempt of government is made to examine the cause for exclusion of tribals, impact of educational policies and constitutional provision on inclusion of tribals in terms of literacy. Finally, suggestion was drawn for inclusion of excluded tribals in mainstream education.

Key Words: RTE Act 2009, Tribal, Social Exclusion, Social Inclusion, Balangir District, Attitudinal Barriers and Isolated Communities etc.

Introduction

The Scheduled Tribes population of the country, as per the 2011 census, is 10.43 crore, constituting 8.6 per cent of the total population; and 22% of Odisha and are multi-dimensionally deprived even compared to the dalits. Being culturally distinct and spatially alienated, the dawn of independence witnessed a sharp difference in the policy approach towards them. The population of Scheduled Tribes had grown at the rate of 23.66 per cent during the period 2001-2011. More than half the Scheduled Tribes population is concentrated in the States of Madhya Pradesh, Maharashtra, Odisha, Rajasthan, Gujarat, Jharkhand and Chhattisgarh. Scheduled Tribes communities live in about 15 per cent of the country's areas, in various ecological and geoclimatic conditions ranging from plains and forests to hills and inaccessible areas its also same in district like Balangir. Here tribal groups are at different stages of social, economic and educational development. While

some tribal communities have adopted a mainstream way of life, at the other end of the spectrum, there are certain Scheduled Tribes, 75 in number known as Particularly Vulnerable Tribal Groups, who are characterized by (a) a pre-agriculture level of technology; (b) a stagnant or declining population; (c) extremely low literacy; and (d) a subsistence level of economy. The constant above social disadvantage has a detrimental effect on their cognitive ability, as a result of which they struggle to attain academic, social and other achievement and their educational growth varies fully from that of non-tribal students (Muthukumar and Tamilenth, 2013). Even after seven decades of independence, the tribal people are still lagging from the development. Still high dropouts and illiteracy rate is high among the tribal in comparison to other communities (Rupavath, 2016). Teaching tribal children presents a special challenge to teachers, policymakers and administrators more so

especially when it is a composite classroom with children from both tribal and non-tribal cultures. It raises several difficulties and dilemmas for teachers, such as the medium of instruction for teaching tribal students, as well as adoption and **Social inclusion Vs. Exclusion**

The above both term 'social exclusion' and 'social inclusion' are most widely used in recent years by politicians, bureaucrats, sociologists and the public as well. The term social inclusion was originated in French social policy in the 1970s. The concept of inclusion describes the surrounding of the entire population in the performances of the individual function systems. On the one hand, this concerns access to these benefits and on the other by all, dependence of individual modes of living on them. To the extent that inclusion is achieved, groups disappear that do not or only marginally participate in social living. In the other hand social exclusion has to be seen as an institutionalized form of inequality, the failure of society to extend to all sections of its population, the economic resources and social recognition which they need in order to participate fully in the collective life of the community as a whole. Social exclusion is a kind of mechanism by which 'accesses and recognition is granted or denied. Another way to look at the mechanism of exclusion is the discrepancy between 'given' and 'chosen'. While chosen groups are obviously

Review of related studies

If we will analyse the following studies and publications, we can better understand that how different problems in our tribal society related to exclusion and what the benefits of RTE Act are. in the tribal areas in particular reference to social inclusion. In India the discourse of inclusion in elementary education is largely in the realm of education of children with disability and special educational needs. A significant emphasis in policy and programmes (in India) has been given on hitherto educationally deprived groups such as Dalits (scheduled castes), Adivasis (scheduled tribes), religious minorities and girls who comprise the majority of children who are out of school (**Nambissan 2006, p. 225**). As indicated by Gross Enrolment Ratio statistics, many parts of the country have achieved near universal enrolment (**Govinda and Bandyopadhyay, 2008, p. 9**). **Pradhan and Sanjay Kumar (2011)** describe that despite special initiatives like Ashram schools, introducing vernacular at primary level, and teaching in local dialects, the tribals are still lagging behind the non-tribals. Under such circumstances, the government and policy makers should put best efforts to improve

assimilation of cultural practices. The issue is further complicated by the fact that language varies not only within a limited geographical area but also among the various tribes and sub-tribes.

ones which individuals join of their own accord, and which they are also able to exit of their own accord, they are not all equally 'open'. 'Given' groups, on the other hand, are by definition are closed groups with the additional features that they are less easy to join and less easy to abandon. Particularly tribal people are not always in a position to choose who they are, where they belong and how they wish to be perceived for person who has little to do with what they own or earn. Thus, in totality, social exclusion denotes the following characteristics of a society at large or individuals at least. i) Inability to participate effectively in economic, social, political and cultural life. ii) Distance and alienation from a so called mainstream society. iii) Isolation from major mechanisms which produce or distribute social resources. Social exclusion is a broader concept. It is a related concept with unemployment and poverty, but not an identical one with them. Social exclusion is a relative term particular to a place or country on certain circumstances. It is always related to a social agent or agents. Exclusion is also dynamic term depending upon people's immediate condition.

their educational status. **Puhan, R.R. (2016)** describes that for better inclusion of tribal in different field of society starting from education up to employment following measures should be taken into consideration Strict implementation of reservation of seats in public sector employment, Proper looking into reservation of seats in institutions of higher learnings, Formulation of proper welfare schemes for prosperity of Tribals based on fact Data, In private sector also these should be reservations for schedule tribes, The present 7.5% of reservation for government services should be increased, whenever necessary, Destroy of their habitations should be reduced because, major projects, SEZs and other projects are causing for migration of STAs Empowering Tribals in governance is the most needed one. During every plan review and revision is must to alter policies. The draft **NEP (2016)** envisions that a credible and high performing education system capable of ensuring inclusive quality education and lifelong learning opportunities for all and producing students/graduates equipped with the knowledge, skills, attitude and values that are required to lead a productive life, participate in the country's

development process, respond to the requirements of the fast-changing, ever globalizing, knowledge-based economy and society. In other words, the new policy combines inclusivity with quality to harness the opportunity available in the global market for skill-based employment. **B.K Roy Burman, 2009** finds that the policy makers have made targets without understanding the nitty-gritty of their cultural and traditional life. This resulted in a situation where, according to Roy Burman, the new laws seeking to protect the tribals actually led to greater exploitation of tribals. It appears that development is possible only with the involvement of local people. Based on this observation, the orientation of planning must be customised, i.e., the planners must study the problems of tribals and plan accordingly. As **Xaxa (2011)** observed that traditional tribal society was not aware of formal education. It was the Christian missionaries who introduced this alien phenomenon of education to tribal society. As the school and its environment were alien to traditional tribal milieu, young tribal children do not wish to stay in it. Entering into school brings a new and external environment in which the child may not adjust. Also as those engaged in imparting knowledge were strangers to their society, the tribal students do not feel comfortable. The serious problem of high drop-out rate in tribal society is to a considerable extent linked to this phenomenon also. **Tali, 2019** observed that Provision of accommodation facilities and residential schools are the major determinants initiatives to ensure educational participation of any marginalized sections of society in India. Hence, Government provides accommodation and residential school facilities for social inclusion of tribal because most of the tribal people belong to the hilly and remote areas which are properly not connected with the rest of the modern world. During the third five-year plan period, a plan for providing hostel accommodation for tribal girls was introduced, and a similar plan for Tribal boys was launched in 1989-1990 which was merged in the tenth five-year plan. This scheme aims to provide hostel accommodation to peripheral tribal students who are unable to continue their education due to financial constraints or their residence's location. Kasturba Gandhi Balika Vidyalaya (KGBV) is a girl's empowerment scheme launched by the Government of India in July 2004 to set up fully residential upper

Rationale of the Study

The apparent disparities between urban and rural tribal areas in both incidence of disability and

primary schools in rural areas for girls primarily from SC, ST, OBC, and minority groups. The initiative is being introduced in educationally disadvantaged areas of the country, where female rural literacy is lower than the national average and the gender gap in literacy is higher than the national average. It works for the most oppressed Indian girls at a critical juncture in their lives, and it plays an important role in fostering incremental change, beginning with improving teachers' and students' values, perceptions, and expectations, with the great goal of educating girl children so that they can cope with society with ease. **Nambissan, (2012)** Still, there are instances of exclusion in the classroom where Tribal and Dalit students, in particular, have been given differential treatments by the teachers and peers. They have been discriminated in a different form in the classroom by abusing tribal children verbally, addressing them by their caste names, not giving individual attention and moral and emotional support. **Brahmanadam and Bosubabu, (2016)** There are several reasons for the deprivation of tribal in education ranging from structural and procedural causes. Many tribal habitats are inaccessible and as a consequence, development there either lacking or is sub-standard. Abject poverty and lack of proper education compound the problem of tribal people. The tribal' subsistence economy is so closely controlled that children are either a part of their economic operation or play supporting roles in families' economic pursuits. This has been the case for many tribal households engaging children in agricultural and other allied activities makeup the acculturative process. According to **Kabeer (2000)** 'institutional rules and norms can spell out particular patterns of inclusion and exclusion, they cannot cause them to happen. It is the social actors who make up these institutions, the collectivises they form and the interactions between them, which provide agency behind patterns'. The initial field observations focuses on micro actions that go into building the larger pattern of school life. The observations indicate that the inclusion of student from the weaker sections is not to merely mark their representation. The school's pedagogy and the student-teacher relationship that are based on schools ethos make the representation meaningful by extending it to the pedagogy, school environment, co-curricular activities and teacher behaviour.

social inclusion as well as access to services for families who have a child with disability or low social category, has been identified as an area of

concern and one in need of further investigation. The importance of increasing empirical study in this area and gaining greater understanding of the needs of tribal families who have a child with a low economic status and illiteracy in rural Indian tribal communities as well as strategies of RTE Act. For their inclusion is apparent. With this need in mind, the small-scale investigation reported in this paper was conducted within the state of Odisha in Balangir district with the intention of gathering data to inform understanding and to assist in planning further actions to provide necessary professional support. The research conducted for the study

Issues in Hand

Following are the questions raised by the researcher and tried to solve it within the study

1. What are the support systems available in RTE Act. 2009 to families and children's of social exclusion in the Balangir district of Odisha?

Objectives

Following are the objectives for the current study:

1. To highlight different support systems available in RTE Act. 2009 to families and children's of tribals and their social exclusion.

Methodology of the study

Descriptive survey method used in the study as the investigators tried to get information about more than one variable also with better understanding of perceptions of stakeholders (Hittleman and Simon, 1997). Through this method information about conditions, situations and events that occur in the present can be

Secondary data collection

The sources of secondary data are the published and unpublished reports. Data from secondary sources were gathered from books, articles, journals, published reports, and

Analysis and interpretation

Support systems available in RTE Act. 2009

Vs. tribals children's social exclusion

The most predominant generous of discrimination in special reference to tribal, which is reported in the researches of past was not only being given or allowed to sit on benches, which varied for Dalits, Adivasi, Muslim, as well as for CWSN in different parts and institutions of our society, but also form of exclusion is not allowing children from above these categories to take up leadership roles like that of class monitor ship and as a group leader in a class. The above support system will be needed to especially tribals because, Within the Tribal populations, nomadic and De-notified

reported here, aimed to obtain insights into the current situation in Balangir distinct districts of Odisha with the express purpose of assisting the further development of service provision and delivery to families of children with special educational needs and exclusion students. In particular the study aimed to gain an understanding of gaps in current provision as identified by both service users and providers. It is anticipated that the data obtained will be used to assist both policy makers and practitioners to consider changes to the services on offer. Three specific research questions provided the focus for the investigation, these being:

2. What are the dimensions of social exclusion in the said district?
 3. What are the opportunities and RTE provisions for tribal children's inclusions in mainstream?
2. To analyze different dimensions of social exclusion in tribal areas of Balangir district of Odisha
 3. To find out some everlasting innovative practices under RTE Act. 2009 towards inclusion of the tribal students in the way of mainstreaming.

obtained (UNESCO, 2005). Therefore, in the present study the investigator used this method to explore all possibilities to measure the impact and effectiveness of RTE Act. and issues with regarding to the tribal dropout problem, their exclusion from the educational institution and education and their inclusion, Also the problems and its eradication from the root.

Government documents. Quantitative information with regard to current impact, issues on integrated policies and issues on RTE Act and tribal inclusion.

communities and the children are among the most discriminated and disadvantaged communities today and face particular disabilities and deprivations in the realm of education. Many of these communities continue to live nomadic lives and the rest have been 'de-notified' from the label of criminality, but continue to face the same social exclusion. Spread across various administrative schedules as SC, ST, OBC and even general community, they are not covered with adequate policy, administrative or budgetary provisions, and hence development opportunities are extremely limited. So following are the provisions or support made in RTE Act. 2009 for their

inclusion in the education system in particular Free and compulsory education to all children of India in the 6 to 14 age group.

1. No child shall be held back, expelled or required to pass a board examination until the completion of elementary education.
2. If a child above 6 years of age has not been admitted in any school or could not complete his or her elementary education, then he or she shall be admitted in a class appropriate to his or her age. However, if a case may be where a child is directly admitted in the class appropriate to his or her age, then, in order to be at par with others, he or she shall have a right to receive special training within such time limits as may be prescribed. Provided further that a child so admitted to elementary education shall be entitled to free education till the completion of elementary education even after 14 years.
3. Proof of age for admission: For the purpose of admission to elementary education, the age of a child shall be determined on the basis of the birth certificate issued in accordance with the

Different dimensions of social exclusion in tribal areas @ Balangir district of Odisha

Odisha is distinctive not only in terms of very high concentration of tribal population (22%), but also in the same time its congregations the largest number of tribal communities i.e. (62 Scheduled Tribe communities including 13 Particularly Vulnerable Tribal Groups (PVTGs)) with each one different from each other). The Human Development Index (HDI) of the tribals show that their condition continues to be much

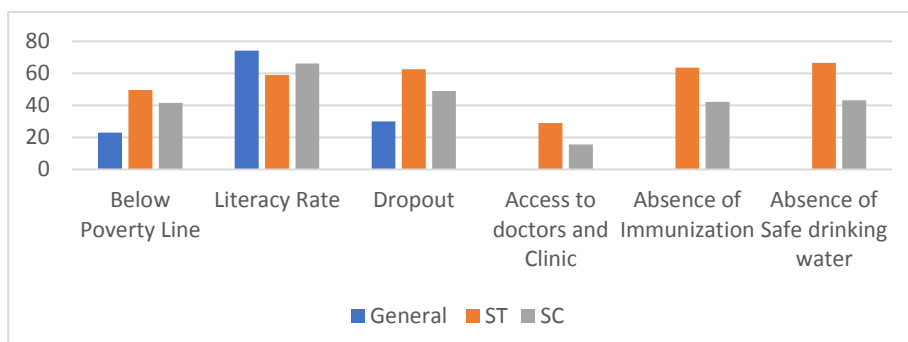
and society in genera

- 12 Provisions of Birth. Deaths and Marriages Registration Act 1856, or on the basis of such other document as may be prescribed. No child shall be denied admission in a school for lack of age proof
4. A child who completes elementary education shall be awarded a certificate.
5. Call needs to be taken for a fixed student–teacher ratio especially in tribal areas.
6. Twenty-five per cent reservation for economically disadvantaged communities in admission to Class I in all private schools is to be done.
7. Improvement in the quality of education is important.
8. School teachers will need adequate professional degree within five years or else will lose job.
9. School infrastructure (where there is a problem) need to be improved in every 3 years, else recognition will be cancelled.
10. Financial burden will be shared between the state and the central government lower compared to the rest in terms of perceptible parameters like education, health, income, etc. The Scheduled Tribe population registered poverty rates significantly higher than the rest of the population or their counterparts. A comparative picture of the general category, vulnerable sections like SC & ST on different dimensions of deprivation in the society in the table below bring out a painful picture.

Table: Representing Comparative Picture of General Category, SC & ST

Category	% of Below Poverty Line	% of Literacy Rate	% Of Dropout	% of No Access to Doctors & Clinic	% of Absence of Immunization	% of Absence of Safe Drinking Water
General	23	74.04	30	--	--	--
ST	49.5	59.00	62.5	29	63.6	66.6
SC	41.5	66.10	49	15.6	42.2	43.2

Source: Demographic Perspective on Indian Tribes, Arup Maharatna



It would be seen from the above chart as we as tabular representation that apart from nearby 50% of population below poverty line, the dropout percentage of scheduled tribes is abnormally high i.e., 62.5% as compared to 49% and 30% respectively in case of scheduled caste and general. The scenario is also miserable in terms of access to doctors & clinic, immunization, safe drinking, are the critical parameters along with different simultaneously

Financial constrictions: it's a fact a number of children were drop out of school due to financial complications in their family caused mainly by sickness of family member or death of bread earner or it may be adequate govt. provisions

Child Insecurity in school: Safety of girls is a major issue today in the capital city and even in the place of the rural tribal residence. Day by day increasing case of eve teasing hold families from sending girls to school. Also presence of boys in

Own Peer Mate: Current institutional environment and the peer mate that one keeps is often a major contributor to the number of dropouts. Some students dropped out because

Disputed Family and Society: many times, within the family environment of households living in slums turns violent for a variety of reasons also the society where they reside. This may variety of reasons like financial constraints, job loss and chronic unemployment, addiction to alcohol and other substances can lead to frequent disruptions in the family as well as in the society.

Irregular academic performance: As the children living in tribal peninsula or slum areas do not have favourable academic environment at home, and even in school the teachers lack motivation to teach, as a result of which the

Insufficient Infrastructural Facilities: Poor infrastructural facilities in school i.e., unclean toilets, absence of safe and pure drinking water, non-working fans, lack of proper seating

Absence of quality teaching: Method of teaching by teacher plays important role in absorption of what is taught in the class. Mostly in government schools in Balangir teachers lack ability and motivation to teach. Non-strictness related to teachers' attendance and regularity results in careless behaviour of teachers. It is the case in this district that teachers do not come

Readmission problem: In case when matter comes transfer of child, readmission procedure after standards 5,8, 10, many children end up

Care to their younger siblings: Most of the girls in some cases boys also dropped out due to this above reason. Usually, first born girl has to look after her siblings and also manage

parameters from healthy living environment to other environments like education which is a fundamental right under Article 21 of our Constitution.

Along with above factors some are below common factors also linked with social as well as educational exclusion of tribals from the mainstream, some district specific problems highlighted as under-

unavailable for their economic inclusion. Due to inadequate income of the family, quite a few dropouts had to leave their schools in order to augment family income. Most of the children ended up finding work in the messy sector. school and more number of male teachers is often a deterrent factor. Insecurity in commuting alone to school, bad locality specially in slums is also a factor which leads dropout.

their friends have done that or they were motivated by the fact that their friends have started earning at early age.

This can be unbearable for several children especially girls and emotional tribal children's, they lose interest and attend school mechanically leading to low academic performance that may ultimately result in dropout. In addition, as most of the parents of the dropped-out children were working in private and unorganized sector, their incomes are irregular and insufficient.

incidence of failure is very high among them. It was observed that 2 children in slum cited failure as the most significant reason for dropping out as detention in the same grade caused embarrassment to them.

arrangements in schools often cause students to compromise with bad facility, irregularity or drop out specially in case of girls for whom clean toilets become a necessity.

regularly to take classes and even if they come they refuse to teach, this fails to attract students to school

Continuous illness of Child: Chronic illness, epidemics often prevent students from attending to school for long which may lead to problems like inability to cope, disinterest in studies or name being struck off by the school.

dropping out either due to unawareness of formal procedures or simple lack of interest to continue formal schooling.

household responsibilities sometimes if her/his mother goes out of work or if there is a family crisis. This is a major issue in almost all

households where both the parents go out for work daily. **Unmotivated Parents:** Not only do educated parents incline to follow the same road for their children but even less educated but motivated parents also want their children to attend school like regular students. Even motivation of one child is enough to not let the child drop out due to reasons like disinterest of child. Interest of child matters in education but decision of dropping out of school rests finally with parents in this district but cases may vary. **De-motivated students in Academics:** problems may Poor facilities in school, bad teaching and poor comprehension of child lead to disinterest in studies. Current period incentives as early earning, time to play etc. does not allow child to look for longer term benefits of education.

work daily. parent is enough to not let the child drop out due to reasons like disinterest of child. Interest of child matters in education but decision of dropping out of school rests finally with parents in this district but cases may vary. Details from Dropout School Students The reasons are collected from the tribal school students in the form of an interview for dropping out from the school. The following are the causes for drop out from the school as found in the form of Focus Group Discussion. They are

1. Negative attitude towards education.	7. Migration of parents.
2. Linguistic problems.	8. Ill health of children.
3. Fear about the teachers and their teaching methods.	9. Poor economic condition.
4. Problem of learning English.	10. Due to puberty of girl students.
5. Indifferent attitude of tribal parents.	11. Lack of transport.
6. Punishment given in schools.	12. Wildlife threat and others.

Innovative practices under RTE Act. 2009 towards inclusion

According to census data Children from Scheduled Tribes (ST) communities constitute 8.2% of the children in the country, come from over 573 notified scheduled tribes and speak 218 languages throughout India. In numbers, 170.5 lakhs ST children were estimated to be in the age group 6 to 13 years. The expanded provisions of schooling under the SSA as well as RTE Act 2009 have increased their enrolments. However, the high rate of dropout among ST children is alarming at present. Among all children, ST **Education for all free and Compulsory**

It is mandatory for the Government to provide free and compulsory elementary education to each and every child, in a neighbourhood school within 1 km, up to class 8 in India. No child is liable to pay fees or any other charges that may

. The yardstick mandate

The Right to Education Act lays down norms and standards relating to Pupil-Teacher-Ratios (number of children per teacher), classrooms, separate toilets for girls and boys, drinking water facility, number of school-working days,

Equity in class and provisions

The Right to Education Act mandates that an out of school child should be admitted to an age-

. Quantity and quality of teachers

The Right to Education Act provides for balanced deployment of teachers by ensuring that the specified Pupil-Teacher-Ratio is continued in every school with no urban-rural

Discrimination and harassment not anymore tolerated

The Right to Education Act 2009 proscribes all kinds of physical punishment and mental

children have the highest dropout rates, both for boys and girls in relation to their counterpart, whether it is from Classes 1-5, Classes 1-8, or Classes 1-10. About a third of all ST children who enrol in class 1 are found to drop out at grade V. Dropout in Classes 1-10 is 75.21%. SSA and RTE Act. 2009 identified many critical reasons for the gaps in ST children not enjoying their right to education in the present days; so following are some of inclusion strategies under RTE Act. described as under:

prevent him or her from pursuing and completing elementary education. Free education also includes the provisions of textbooks, uniforms, stationery items and special educational material for children with disabilities in order to reduce the burden of school expenses working hours of teachers, etc. Each and every elementary school (Primary school + Middle School) in India has to comply with these set of norms to maintain a minimum standard set by the Right to Education Act.

appropriate class and provided with special training to enable the child to come up to age-appropriate learning level.

imbalance whatsoever. It also mandates appointing appropriately trained teachers i.e. teachers with the requisite entry and academic qualifications.

harassment, discrimination based on gender, caste, class and religion, screening procedures for admission of children capitation fee, private

tuition centres, and functioning of unrecognised
Safeguarding all round growth and development of children

The Right to Education Act 2009 provides for development of curriculum, which would ensure
Improving learning outcomes to minimise detention

The Right to Education Act dictates that no child can be held back or expelled from school till Class VIII. To improve performances of children in schools, the Right to Education Act introduced the Continuous Comprehensive Evaluation

.Intensive care compliance of RTE norms

School Management Committees (SMCs) play a crucial role in strengthening participatory democracy and governance in elementary education. All schools covered under the Right For quality education to truly reach every child in the country, it is necessary that the following steps are taken: functioning of schools and to prepare school development plan.

9. Right to Education Act is justiciable

The Right to Education Act is justiciable and is backed by a Grievance Redressal (GR) mechanism that allows people to take action against non-compliance of provisions of the Right to Education Act 2009.

Creating inclusive spaces for all

The Right to Education Act 2009 mandates for all private schools to reserve 25 per cent of their seats for children belonging to socially disadvantaged and economically weaker sections. This provision of the Act is aimed at boosting social inclusion to provide for a more just and equal nation. **25% Quota for poor and Disadvantaged**

The Supreme Court upheld the constitutional validity of Right of Children to Free and Compulsory Education Act, 2009, on April 12, 2012 and directed every school, including privately-run ones, to give immediately free education to students from socially and economically backward classes from class-I till they reach the age of 14 years.

Strategies for better implementation of RTE Act. In tribal

1. Social security act should be extended to all workers so that child's education is not suffered in case of death of family earner and sickness of any family member.
2. Database of all dropped out students should be made by government organisation and efforts should be made to get them back to the school.
3. RTE act and SSA should also ensure schooling in terms of quality education and not only in terms of quantifiable targets.

schools.

the all-round development of every child. Build a child's knowledge, human potential and talent.

(CCE) system in 2009 to ensure grade appropriate learning outcomes in schools. Another reason why this system was initiated was to evaluate every aspect of the child during their time in school so that gaps could be identified and worked on well in time

to Education Act 2009 are obligated to constitute a School Management Committee comprising of a head teacher, local elected representative, parents, community members etc. The committees have been empowered to monitor the

4. A surprise audit for all government schools must be done on regular basis which checks facilities according to the rules and regulations mentioned in the RTE act.
5. Skill building workshop related to some local occupation should be organised in schools to attract and retain students
6. Schools should come up with more interactive and innovative modes of teaching to attract students. Special care should be taken to help students who are unable to cope up. This can be ensured through after school teaching and classes during vacation.
7. Local NGOs should play a hand in getting dropped out students back to school, and spread awareness about long term benefits of education by organizing community functions. NGOs should also help in sorting out readmission problems and help in simplification of formal procedures for admissions in schools. Emphasis should be given by formulating tribal education policy to promote literacy along the girls and high dropout rate. Because, there is wider gap between the boys and literacy rates and also other community girls. For which girl parents may be given priority while extending any benefit from the Government. Further research focused upon the provision of inclusive education in rural India should attempt to identify innovation and models of good practice. The exemplification and dissemination of such practices could significantly increase the confidence of parents and professionals in the ability of state governments to provide a more equitable service. It is important that researchers maintain a view of practice that is having an impact and ensure that this is

shared with practitioners in order to support professionals working in schools.

Furthermore, economic incentives and life skill education should be given to the tribal considering the economic status of the family.

Conclusion

As history witnessed and recent research says education is the key to Tribal Development as well as a key to economic development of any country. But, the level of participation of Tribal children is at low level than counterpart means tribal communities in India have been historically deprived of access to resources and opportunities, including the opportunity to get educated. Instead, tribal children are made to put up with an offensive and insulting climate that continuously discriminates and alienates. Though the Government has been giving utmost priority for the wellbeing of the ST's and SC's after recognizing the isolation of Scheduled Tribes and cast, the constitution of India has made certain special provisions for promotion of educational opportunities in the aim of their inclusion in the mainstream. However, the pace of development has been slow in the programme administration in the grassroot level. It is need of the hour to take concrete steps for the development Tribal education not only through RTE Act or Article-21 but also various need-based programmes for them, otherwise the status of education among the tribals is not satisfactory and exclusion must be increase day by day. Against this background, government should take new initiatives for inclusive growth of tribals by allocating necessary funds and formulate an action policy and adopting intervention strategies so as to provide good opportunities to the tribal children and make them to participate in the economic development of the country.

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Rainfall Runoff in the Indapur Tahsil

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Abstract: General hydrological equation to compute runoff has been estimated. The average surface water village wise runoff of the study area is estimated. There is great deal of variations in terms of volume of runoff by different villages. The entire tahsil is drought prone and faces the problem of water scarcity throughout the year. Observing these outcomes in the present context, this paper calculates the rainfall runoff in the Indapur tahsil. The outcomes of these studies are briefly presented in this paper. It has been observed that the very high runoff found in the study area.

Key words: Rainfall, runoff, surface water, groundwater

Introduction

The nature and distribution of rainfall of the study area discussed earlier indicates that about 90 percent rainfall takes place during the short period of four months from June to September. There is a great variation in the number of rainy days. The maximum water holding capacity of

Objectives

1. To calculate the runoff of the study area.

Study area

The area extends from 17° 53' 42" to 18° 19' 58" North latitudes and 74° 39' 16" to 75° 09' 39" East longitudes (**Fig. 1**). The area is drained by the river Bhima on north and east both sides. Nira River flows south of Indapur tahsil. Total geographical area of the tahsil is 1575.38km² (Census 2011), out of which Nira river catchment area compress about 586.8 km² and

soils is the basic controlling elements of runoff. Outputs are the processes that remove water from the system; these include evapotranspiration, the various uses of water by humans, and outflow from surface water and groundwater. In the present study examined the rainfall runoff in the Indapur tahsil.

2. To make favourable suggestions to low runoff and sufficient water available

Bhima river catchment covers an area of 902.43km². Nira River joins the Bhima River at famous tourist place i.e. Narsinhapur village after travelling a course of 209 Kms from origin. The slope of region is towards east. There are three soil types, namely, coarse shallow, medium black and deep black soils occupying 30, 40 and 30 percent respectively.

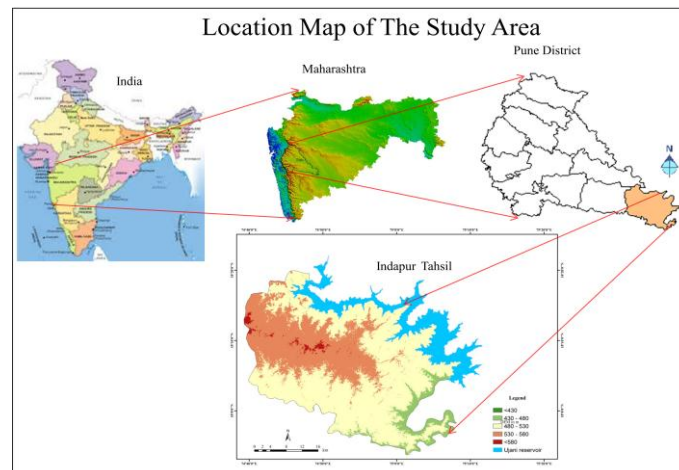


Fig. 1 Location map

Database and methodology

For the present research work secondary data source are used. This work is to develop digital database at large scale using spatial and attribute data All the supported data is collected from survey of India, Maharashtra Governments department of irrigation,

department of water conservation. The Dickens, Inglis and Nawab Ali Jung Bahadur formula was used to estimate the runoff. These data base converted to Microsoft access format to suit to the link up for processing through Arc View 9.3, Global Mapper version 11.

Runoff estimation and computation of its volume

There are several rainfall-runoff models available in the study of hydrological field. In this study, the following empirical formulae have

1. Dickens formula

$$Q = CA^{3/4}$$

Where Q = flood discharge in cumecs

C = constant depending upon the rainfall depth which may be taken as 13.9 to 19.5 for central India basins

A = catchment area in sq.km.

2. Inglis formula

$$Q = 124A / (A+10.4)^{0.5}$$

Distribution of surface runoff

Runoff is that portion of rainfall, which enters the stream immediately after the rainfall. It occurs when all losses are satisfied and if rain is still continued, with the rate greater than infiltration rate, at this stage water starts flowing over the land as overland flow. For the design of any soil and water conservation structures and

been used and runoff has been estimated by the three methods. Design flood for Indapur tahsil has been worked out by empirical formulae are given below;

Where Q = flood discharge in cumecs

A = catchment area in sq.km.

3. Nawab Ali Jung Bahadur formula

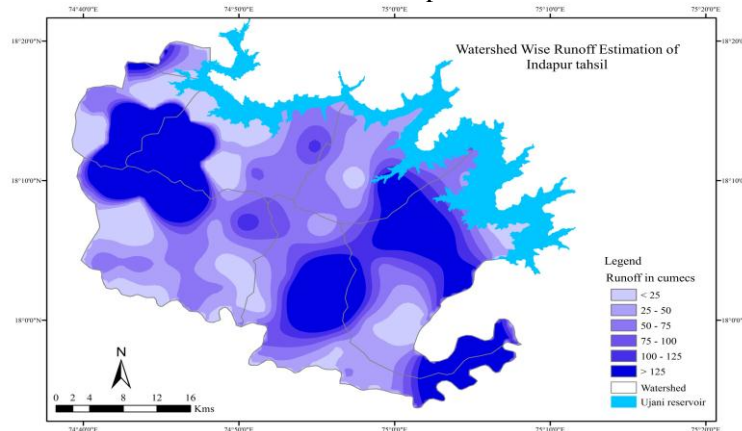
$$Q = C (0.386A)^{\{0.925 - (1/14) \log 0.386A\}}$$

Where Q = flood discharge in cumecs

C = coefficient varies from 49 to 60 with maximum value 86

A = catchment area in sq.km.

waterways or channels, runoff volume and peak rate of runoff are required to be estimated. Runoff rate is expressed in cubic meter per seconds and runoff volume or water yield from watershed is generally expressed as m³ **Fig. 2a** The study area is characterised by undulating terrain land in western part and eastern part is a plain area.



Source: Author

Fig. 2a

In the study area it is observed that the maximum 402.25 km² (25.57 %) area under more than 125 cumecs runoff and 235.51 km² (14.95%) area under less than 25 cumecs. More than 125 cumecs area found western high altitudinal area, eastern side strip between river Bhima and Nira and two patches are found at around Nimgaon

Ketki and Indapur settlement. Low runoff (< 25) has found in the Northern area, besides this it found around in patches in the middle and Eastern part of the study area. Besides this 25-50, 50-75, 75-100 and 100-125 cumecs runoff found in patches all over in the study area (**Fig 2a & Fig 2b**).

Table 1 watershed wise runoff

Sr. No.	Runoff in cumecs	Area		Description
		Km ²	%	
1	< 25	235.51	14.95	Very low
2	25-50	334.86	21.25	Low
3	50-75	357.76	22.71	Medium
4	75-100	149.32	9.48	High
5	100-125	95.08	6.04	Very high
	Total	1575.38	100.00	

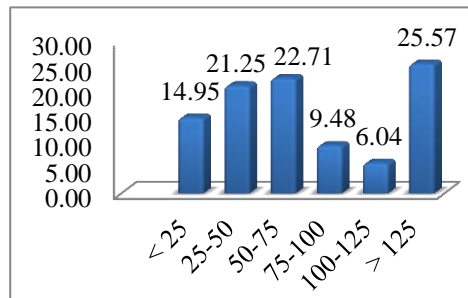


Fig 2b Average surface water runoff (%area)

The average surface water runoff of the catchment is estimated to 327.72 MCM/year (Table 2 & Fig. 3). This is about 31.14% of the total volume of rainfall for the entire study area. There is great deal of variations in terms of volume of runoff by different watersheds. The

maximum contribution of runoff in the watershed no. BM67 area that is amounting 46.08% and lowest contribution can obviously be expected from BM61 Bhigwan area which is only 0.37%. From the following table it becomes clear that, due to variation in rainfall and size of considerable amount of rainfall volume does not get converted in to runoff.

Table 2 and Fig. 3 Watershed wise area and runoff of Indapur tahsil

Sr. No.	Name of Watershed Area	Surface Area in		Runoff in	
		Km ²	%	MCM	in %
1	Bhigwan-BM61	24.53	1.56	1.20	0.37
2	Loni-BM66	194.93	12.37	12.07	3.68
3	Palasdev-BM67	238.97	15.17	150.99	46.08
4	Akole-BM68	125.67	7.98	50.57	15.43
5	Sansar-BM76	337.88	21.45	49.33	15.05
6	Nimgaon-BM77	281.63	17.88	29.98	9.15
7	Indapur-BM78	371.77	23.59	33.57	10.24
	Total	1575.38	100.00	327.71	100.00

Source: Author.

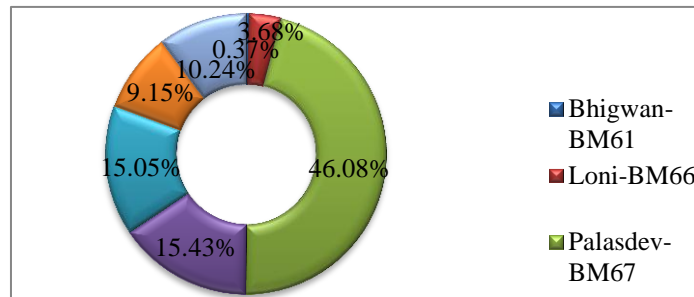


Fig. 3 Variation in watershed wise runoff

Infiltration capacity of the soil

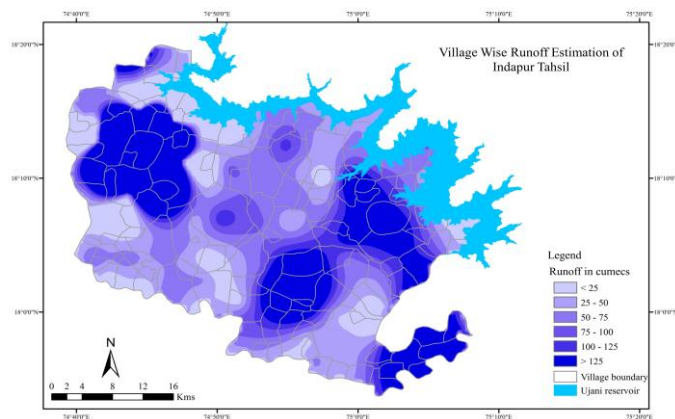
The study area is in the rain shadow and semi-arid climatic condition. In this climatic condition the direct infiltration is relatively ineffective because of the rarity of rainfalls, low mean average precipitation and high potential evaporation. Furthermore, the high potential evaporation compared to precipitation in semi-arid environment results the low deep infiltration of rainwater. The entire tahsil is the basement of Deccan trap basaltic lava. Typically these rocks form the ‘Hard rock terrain’ and their physical properties such as porosity and permeability play an important role in the movement and

Village wise computation of runoff volume

The average surface water village wise runoff of the study area is estimated to 327.72 MCM/year (Fig. 4), this is about 31.14% of the total volume of rainfall for the entire study area. There is great deal of variations in terms of volume of runoff

accumulation of groundwater. Therefore, in the study area, ground water of acceptable quality and quantity usually lies very low. There are more than 95% area of the study area shows very low ground water recharge, along the Ujani back water and near the confluence of river Bhima and Nira low recharge the ground water. There are only 74.67 km² (4.74%) area recommended for groundwater development in the study area. These are found in the patches in SW and NE part of the study area. Another 1500.71 km² (95.26%) area is notable for groundwater development.

by different villages. The maximum contribution of runoff in the Akole area that is amounting 79.889 MCM and lowest contribution can obviously be expected from Lamjewadi village that is amounting 0.007MCM.



Source: Author Fig.4

Conclusions

The average annual volume of rainfall is 1052.46 MCM. The very low rainfall volume is observed to the northern side sub basin of the tahsil (BM-61) accounts 16.43 MCM i.e. 1.56% and very high rainfall volume is observed to the eastern side sub basins of Indapur tahsil (BM-78) accounts 247.95 MCM which covers around 23.56% of the total study area. The 'High' ground water potential areas are those having ground water table less than 5 m bgl, admeasures about 394.79 km² (25.06%). The 'Medium' areas are those having water table in the range of 5 to 15 m bgl this groundwater potential zone covers 553.12 km² (35.11%) of the total study area and the 'Low' ground water potential areas are those having water table more than 15 m bgl and under

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these having maximum area i.e. 627.47 km² (39.83%) of the total study area. In the study area it is observed that, the maximum 402.25 km² (25.57 %) area under more than 125 cumecs runoff and 235.51 km² (14.95%) area under less than 25 cumecs. More than 125 cumecs area estimated for western high altitudinal area, eastern side strip between river Bhima and Nira and two patches are found at around Nimgaon Ketki and Indapur settlement. Low runoff (< 25) has estimated for Northern area, besides this it found around in patches in the middle and Eastern part. Besides this 25-50, 50-75, 75-100 and 100-125 cumecs runoff found in patches all over. The average surface water runoff of the catchment is estimated to 327.72 MCM/year.

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A Study of 'LGBT' in Indian Context

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Abstract: Lesbian, gay, bisexual, and transgender ('LGBT') individuals experience unique health disparities. Although the acronym LGBT is used as an umbrella term, and the health need of this community are often grouped together, each of these letters represents a distinct population with its own health concerns. Among lesbians, gay men, bisexual men and women, and transgender people, there are subpopulations based on race, ethnicity, socioeconomic status, geographic location, age, and other factors. A modest body of knowledge on "LGBT" health has been developed, these population, stigmatized as sexual and gender minorities, have been the subject of relatively little health research. Indian mentality along with responses, we will know in this research.

Key words: LGBT, population, gender, Western Conspiracy, homosexuality, Philautia, psychiatrist

As we all know that when the human being has been born in this world from that time, he/she is searching for some basic needs like Food, Water, Security and Love. Now let's know that what is Love the word "love" has an extremely wide spectrum of meaning. Like Love is not sex, but couples express their love physically in sexual ways, including intercourse, which sometimes leads to the birth of a child is called as Love. and this love we can see in different gender like one Men who loves different Women's, one Women loves different Men's, Men who don't love any one, Women who don't love any one, Women loves Women and Men loves Men these are just types of gender who is attracted by love. Majorly there are eight types of love By Ftd Fresh Philia is love without romantic attraction and occurs between friends or family members. It occurs when both people share the same values and respect each other it's commonly referred to as "brotherly love." Pragma is a unique bonded love that matures over many years. It's an love between a couple that chooses to put equal effort into their relationship. Commitment and dedication are required to reach "Pragma." Instead of "falling in love," you are "standing in love" with the partner you want by your side indefinitely. Storge is a naturally occurring love rooted in parents and children, as well as best friends. It's an infinite love built upon acceptance and deep emotional connection. This love comes easily and immediately in parent and child relationships. Eros is a primal love that comes as a natural instinct for most people. It's a passionate love displayed through physical affection. These romantic behaviours include, but are not limited to, kissing, hugging and holding hands. This love is a desire for another person's physical body. Ludus is a child-like and flirtatious love commonly found in the beginning

stages of a relationship. This type of love consists of teasing, playful motives and laughter between two people. Although common in young couples, older couples who strive for this love find a more rewarding relationship. Mania is an obsessive love towards a partner. It leads to unwanted jealousy or possessiveness — known as co-dependency. Most cases of obsessive love are found in couples with an imbalance of love towards each other. An imbalance of Eros and Ludus is the main cause of Mania. With healthy levels of playful and romantic love, the harm of obsessive love can be avoided. Philautia is a healthy form of love where you recognize your self-worth and don't ignore your personal needs. Self-love begins with acknowledging your responsibility for your well-being. It's challenging to exemplify the outbound types of love because you can't offer what you don't have. Agape is the highest level of love to offer. It's given without any expectations of receiving anything in return. Offering Agape is a decision to spread love in any circumstances — including destructive situations. Agape is not a physical act, it's a feeling, but acts of self-love can elicit Agape since self-monitoring leads to results. (FTD FRESH, 2020) When our country become independent at that time our Indian constitution experts was hopping that to get equal society were Religion, Caste and gender. On bases there will be not any comparison. But on other hand Lesbian, Gay, Bisexual & Transgender (LGBT) is the community which now also doesn't get any support or help by our constitution. Now let's know about what exactly (LGBT) is L is mean by Lesbian, G is mean by Gay this both L and G is also called as homosexual and they are that type of gender who are attracted by same gender, B is mean by Bisexual this type of gender are attracted by both the genders, T is mean by Transgender this type of gender are a

gender which acts and behave like opposite gender. For example, a gender is a male but he acts and behave like a female gender. By the article of Homosexuality in India (WIKIPEDIA) there are 3% of the Indian population identify as homosexual (Including gay and lesbian), 9% are identify as Bisexual, 1% are identify as Pan-Sexual and 2% are identify as asexual India is more than 25 lakhs people who belongs to (LGBT) community totally, 17% identify as heterosexual. (From Wikipedia, 2022)

Now let's know about that what is mean by Pan-Sexual & Hetero Sexual. Pan-Sexual this type of gender is attracted by all kinds of people regardless of their Gender. Hetero Sexual this type of gender is also called as common gender let's see by the example. A male who is attracted by female and female who is attracted by the male. In India by the fear of the society many peoples don't came out of their house also. I have seen that in some villages these kinds of peoples don't have rights to get Education also and Government has announced as per the data on 6th September 2018, the Supreme Court issued its verdict. The Court unanimously ruled that section 377 is unconstitutional as it infringed on the fundamental rights of autonomy, intimacy, and identity thus legalising homosexuality in India. In Indian Bollywood many a times LGBT character has taken in movie for just entertainment purpose and to laugh the audience but in actual life there are many peoples who belongs to LGBT and living a normal life for example Manvendra Singh Gohil he belongs to family of Rajpipla royal family in Gujarat, Samarpan Maiti he is model and scientist who has studied in IIT Kharagpur and now he is making the solution of brain cancer. Indian has many examples in cities and villages but society and attitude of society they have to face many problems. For this the main reason is Indian Penal Code "Section 377". (Chhabria, 2014) Section 377 has made by britishers in 1861 it is mean by "Whoever voluntarily has carnal intercourse against the order of nature with any man, woman, or animal, shall be punished with one imprisonment for life or with imprisonment of either description for a term which may extend to ten years and shall also be liable to fine. In 2009 Delhi High Court has cancel this section but in 2012 this section was again established by Supreme Court. By this section only many peoples living in India they exploit the (LGBT) community. For example, Rajesh Yadav who live in Bilaspur she has tell in her interview that within one year she has Gang Raped for 4 times she has Beaten by stones and

she has Thrown by travelling car also. But by fear of Section 377 she doesn't goes to police to file the FIR. By this behaviour of society many peoples have suicided also Like Asha and Bhavna they both was Lesbian Couple from Ahmedabad and they left suicide note that "We are leaving this world which will never allow us to be one" and jumped in the Sabarmati River. (Hindustan Times, 2018) To defend the Section 377 peoples gives many reasons like to be a (LGBT) is Mental/Physical Disease, some doctors give the shocks to these types of community. On behalf of them Dr. Anjali Chhabria the psychiatrist says in the Sattyamev Jayate alternative sexualities in 2014 that this is not a disease this is a gender and society should accept it as the gender and medically it cannot be changed. (Chhabria, 2014) This is a western concept and this is against Religion/Culture. If we read Hindu Mythology then we will know that it is very confusing about homosexuality. For example, in Valmiki Ramayana Hanuman is said to have seen Rakshasa women kissing and embracing those women who have been kissed and embraced by Ravan. In Manusmriti also it has written that "If a girl will have sex with another girl, she should be fined two hundred and be to pay double bride price and receive ten whips. But if a woman, does it to a girl, her head should be shaved immediately or two of her fingers should be cut off, and she should be made to ride on a donkey. But in Mahabharat Drupada has taken care of her daughter as son and done her marriage to a girl and Khajurao mandir also having too many sculptures that shows the homosexual relationship. That's why the Hindu Mythology is difficult to find out the answer of homosexuality. But this question is also much more important that our Morden society should get references by the mythological books because in this book there are too many things that will be not accepted by the Morden society. (Pattanaik, 2009) Not only above reasons but also Unnatural sex, Causes AIDS, Danger to our National Security, Western Conspiracy But like this every arguments/reason has rejected by the Supreme Court and Experts. Unfortunately, Indian Society have fear to accept any changes and these things have not happened with homosexuality only but also India history has many thinks like Sati, Caste System and Triple Talaq which our Indian Society has expanded many times to reject it. Positive thing is that Supreme Court has announced too many things to remove "Section 377" and if it happens then India will be not only one country for this in whole world the Gay Sex is Legal in 148

Countries. Most interesting thing is this that those britishers has made “Section 377” Law in in India in 1861 same law they have removed from their constitution under the law of Sexual Offences Act 1967. But in India by removing Section 377 law (LGBT) community will not solve every problem. (WIKIPEDIA, 2021) As a final point, the LGBT community is still fighting incredibly hard to get the rights that they deserve. Throughout the years they have been through some horrible incidents, but with those incidents there comes great progress, we learn from these mistakes. For example, 49 LGBT people were killed in the Orlando shooting at the

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Pulse Nightclub, (including the killer), and 53 people were injured. Some of the people that have helped make this possible include James Charles, who was the first male model for CoverGirl, Ellen DeGeneres, who is a TV show host, and Henry Hay, an LGBT activist. Although things have improved, people are still fighting about the rights of people who are a part of the LGBT community. As people, it is important to continue to fight for these rights and stick up for things when we see them getting discriminated, or hurt either emotionally or physically. (LGBT Conclusion)

Malnutrition And Hunger Are A Challenge In India

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Abstract; In the 21st century, every second child in India suffers from some form of malnutrition. For the last two and a half decades, the country has been emerging as an economic superpower. But economic development is failing to bring prosperity, development, equality to the masses. In 2015, the World Development Agenda was formulated by the United Nations in the presence of 194 countries. It said that by the year 2030, special emphasis has been laid on providing adequate nutritious food to the world's malnourished, starving children, adolescents, pregnant women, and senior citizens. But the current situation in the country raises doubts as to whether the government is fulfilling its objectives. However, under the National Nutrition Mission, the Government of India made a provision of Rs. 9046 crores in the year 2017-18. But whether it is implemented effectively is a question.

Keywords: - Malnutrition, Hunger, Food Security, Food Security Act, Food Security Plan.

Preface: -

Renowned Indian economist Amartya Sen says that malnutrition and starvation have remained the same since independence. Nothing has changed in this. Malnutrition and hunger are long-standing problems in India, with one in four people worldwide being Indian due to hunger. India has the highest number of hungry people in the world and 19 crore people are suffering from hunger. This proportion is 14.9% of the total population. According to the World Hunger Index 2017, India ranks 100th out of 119 countries. India's position in this list shows how serious it is about hunger and malnutrition. India's position in the Asian nation is at a lower level than that of Pakistan and Afghanistan. According to the report of the National Family Health Survey 2015-16, 38% of children under the age of five in the country are suffering from dementia. This means that every third child is underweight due to his age, 36% of children are underweight and 21% of children are overweight. All these figures underline the problem of malnutrition in children. Hunger and malnutrition are serious concerns for the country. In the 21st century, every second child in India suffers from some form of malnutrition. For the last two and a half decades, the country has been emerging as an economic superpower. But economic development is failing to bring prosperity, development, equality to the masses. In 2015, the World Development Agenda was formulated by the United Nations in the presence of 194 countries. It said that by the year 2030, special emphasis has been laid on providing adequate nutritious food to the world's malnourished, starving children, adolescents, pregnant women, and senior citizens. But the current situation in the country raises doubts as to whether the government is fulfilling its objectives. However, under the National

Nutrition Mission, the Government of India made a provision of Rs. 9046 crores in the year 2017-18. But whether it is implemented effectively is a question. According to the Constitution of India, Article 47 states that it is the responsibility of the government to provide adequate nutrition and living standards and to make public health services accessible to all. It is not that in the last seven decades, the government has not made any effort on malnutrition and hunger, but has made efforts. Among these, Mid-day Meal Scheme, Integrated Child Development Scheme, Anganwadi Healthy Diet Program are for the eradication of malnutrition. The National Food Security and MGNREGA Employment Guarantee Scheme have played a very important role in this, but the situation has not changed as much as it should. Poverty, employment, education, health, hygiene, nutrition, coordination of various government schemes and all-inclusive approaches, lack of coherence and secondary status of nutrition in national issues, ineffective implementation of scheme techniques, corruption, the physical and mental condition of adolescent girls. Such as illiteracy, child marriage, anemia, nutrition, balanced diet, hygiene, vaccination, lack of information about the plans and widespread lack of public awareness are reasons. The same is true of food spoilage. The sources and objectives of the dissertation are defined. The dissertation is structured in a descriptive, historical and practical way. The dissertation is presented using published and unpublished secondary tools such as reference books, dissertations, dissertations, newspapers, and the Internet. The objectives and assumptions of the study of this dissertation can be explained as follows.

Objectives of the research paper: -

- 1) To study the problems of malnutrition and hunger in India.
- 2) To study the government schemes for reducing malnutrition and hunger in India.

Assumptions of the research paper: -

- 1) Malnutrition and starvation are problems in India.
- 2) Government schemes implemented to solve the problem of malnutrition and hunger are inadequate.

Malnutrition in India: -

When a person's diet is deficient in vitamins and other nutrients, the person may become malnourished. Malnutrition is a major social health problem in India. The root cause of

Concept of Malnutrition: -

Malnutrition is a condition that causes weakness and illness due to inadequate nutrition. Malnutrition is not a disease but an unhealthy diet, starvation, and vitamin deficiencies affect children. Such a child looks weak even with a minor illness. E.g., Swelling of the limbs, crying of the child. Malnutrition is a condition in which a baby's growth, weight, and height do not increase with age. According to a 2019 UNICEF report, malnutrition accounts for 69% of all child deaths in India. Several initiatives are being taken by the Government of India to curb malnutrition but they are more suitable for rural areas. These activities are not as effective for malnourished children in large numbers in urban slums and slums. The Policy Commission, which is responsible for planning these initiatives, has recently released a report reviewing them. It recommends some changes in the nutritional values and food components of the diet of children in the age group of 6 to 36 months. Moreover, the nutrients currently available in government enterprises are not very tasty and they are not diverse. Therefore, such foods become uninteresting in regular consumption and may not be as effective in overcoming malnutrition. A team of researchers at the Indian Institute of Technology, Mumbai, developed a new food product that took into account some of the previously neglected issues and increased micronutrient values. The study found that foods developed by researchers to increase nutritional value were more effective in reducing malnutrition than government-sponsored foods. The research is published in the journal *Pediatric Oncology*. The research was funded by the Indian Institute of Technology, Mumbai's Tata Center for Technology and Design. The study was conducted on urban malnutrition in the Dharavi slums in Mumbai.

Malnutrition can be treated by mixing nutrients in food. Such artificially modified foods are referred to as micronutrient enhanced supplements. For example, milk is rich in

malnutrition is found in childhood. If not treated in time, it can lead to serious problems, such as physical or intellectual disabilities, weight loss, and occasional death.

vitamins A and D. There are many types of foods, depending on the recipe, the number of nutrients, and the type of food. Currently, soybean flour or gram flour, which is rich in zinc, iron, calcium, and vitamin A, is being supplied by the government. These flours are distributed on a ration basis and are consumed at home by making kheer or page. Flour distributed in this way is distributed throughout the family and so often the children in the household do not get enough nutrients. Senior researcher in this study Pvt. Parthasarathy says "Government agencies seek solutions that apply to all while implementing any initiative. While this makes the initiative easier to implement, it often does not achieve the desired results." Previous studies have also shown that better food options may be available instead of flours that have increased nutritional value. Foods made using flour given as rations or rations are not very tasty. Therefore, researchers have carefully chosen foods to create new supplements. He looked at the general diet of the children in the Mumbai area and chose the most common foods like upma, kheer, zhunka. Based on this, 1 packet containing 7 food items was prepared for each child. There are two purposes behind this - one is to give children a variety of foods and tastes so that their diet is not monotonous and the other is to give each child the right amount of essential nutrients. The flour that is given to the children at home has no taste other than salt or sugar. So, they have to be added while cooking other foods or spices to make them delicious. The use of extra ingredients makes it time-consuming and expensive to make food from these flours. Researchers in this study developed nutritious and complementary foods that contain pre-mixed ingredients such as chili salt, sugar, spices, and oil. This saves the eater time on cooking and also saves them extra cost without having to add other ingredients. It takes them about 5 minutes to cook this new supplement, But the flour they used to get as rations takes 20 minutes to make.

The researchers conducted the study in 300 Anganwadi (Government Child Welfare Centers) in Dharavi. They surveyed children aged 6 to 60 months using charts issued by the World Health Organization to measure child growth and malnutrition. From this, two subgroups of selected children were formed. Children in one group were given new supplemental food packets for three months, while the other group was given regular rations. All the staff at the Anganwadi were informed about the benefits of the new supplementary food and how to cook it. In addition, the researchers considered the caloric and protein needs of different age groups. The group to which the new supplementary food was being supplied was divided into two subgroups at 6 to 24 months of age and 25 to 60 months of age. Children under 24 months of age were given a ready-to-eat mixture of soft or thin edible foods such as upma, kheer, or mixed cereal page. From this, they were able to get 250 to 300 kcal of energy and 10 to 12 grams of

Hunger in India: -

India has a huge hunger problem and is ranked 100th out of 119 countries in the 2017 Global Hunger Index. Of all the countries in Asia (except Bangladesh), India ranks highest in terms of hunger. Lack of adequate food reduces

Definition / Concept of Food Security: -

Food security is the basic premise that all citizens of the country have access to adequate, timely, and good quality food at all times. Getting such food is a basic human right. Getting food at a reasonable price when all people need enough food is called food security. According to the Food and Agriculture Organization of the United Nations (FAO), "food security is the hallmark of having food that is adequate, safe, and viable for all people to meet their nutritional needs and food priorities for an active and healthy life" (1983). According to the World Development Report, "food security for all is the key to a healthy and active life" (Food Security (1986). According to Statz, "food security is the guarantee of a long-term and secure supply of food to all the people of the nation at all times." The concept of food security requires that the people of the country have access to basic and nutritious food at all times. It is also important for people to have the ability to obtain such food in a socially acceptable way and to build their purchasing power. With increasing purchasing power, it can increase food purchases. That is, growing food needs to be considered qualitatively and quantitatively. Food security is rooted in both drought and famine. According to economist Amartya Sen,

protein per day. For children of that age group, some types of food in Maharashtra, e.g., Prepared mixture for Nanaktai, Shankarpale, and some liquids, e.g., Jhunka, were given. From this, they were able to get 450 to 500 kcal of energy and 12 to 15 grams of protein per day. On the other hand, children of all ages receive the same type of food and nutrition through home-cooked food. After 3 months of this experiment, the researchers examined the children again. It found that the number of malnourished children in the newly supplemented group decreased by 39.2%, The number of malnourished children in the regular ration homegroup decreased by 33%. Researchers have also found that nutritious foods are more popular because they provide age-appropriate nutrition and a variety of flavors. Therefore, the researchers found that the new food group consisted of an overall higher intake (75 to 80%) of food. However, regular monitoring of the diet of both the groups by the Anganwadi staff helped in reducing malnutrition.

the labor force and their income. As food is given priority, there is no income balance for education, health, and savings. As a result, there are obstacles to eradicating poverty.

"Drought causes many people to starve. This is not because there is a shortage of food grains, but because the people do not have the financial means to buy them." Food security can be temporary or serious/radical. Therefore, the solution plan has to be decided according to its nature. After India's independence, the government took some measures to solve the food problem. In the year 1947, the Food Policy Committee was appointed. After 1951, through economic planning, he tried to reduce the dependence on foreign countries for food. Later, through Green Revolution, the country became self-sufficient in food grains in recent times. With the increase in population, India was able to increase its food supply. Food self-sufficiency has also been achieved at the national level; But at the family level, India seems to have failed. Although the growth rate of the Indian economy has been steadily increasing, the rate of malnutrition is also high. Due to the high prevalence of poverty, most people are facing a food crisis. For the economic development of the country, it is necessary to provide adequate food to the citizens of the country at affordable rates. The nature of Indian food security is qualitative, effective, and economical. Foodgrains in India are malnourished. According to the World

Nutrition Specialist, a balanced diet requires 3,000 calories per person; But the diet of Indians seems to contain only 2,000 calories. Basically, due to the low purchasing power of Indian people, they do not get nutritious food. Apart from this, it is becoming difficult to buy food grains at higher prices in the country, especially due to the rise in prices since 2008. The Indian states of Madhya Pradesh, Jharkhand, Bihar, Chhattisgarh, and Gujarat are still far from food security. The country's 200 million population is still half-starved and suffers from malnutrition and anemia. As a result, the country is still a long way from nutrition security. On June 4, 2009, the Union Ministry of Consumer Affairs, Food, and Public Works issued conceptual notes on the National Food Security Act. Then in 2013, the National Food Security Act was approved. This is an important step in providing food security to

Various government schemes implemented to reduce malnutrition and hunger: -

Foodgrains are being supplied to the common people of India at a discounted rate by the government to create 'food security' from malnutrition and starvation. Since independence,

- 1. Integrated Child Development Program (1975):** - The Integrated Child Development Program was implemented in 1975 to provide 300 calories and 12.5 grams of protein per day to children under the age of six in urban and rural areas of the country. This program is implemented by the Ministry of Human Resource Development, Central Government.
- 2. Mid-day Meal Scheme (1995):** - The Central Government has started the Mid-day Meal Scheme in 1995 to provide one-time lunch to all the students studying in primary and secondary schools in the country. Under this scheme, each student will get 450 calories and 12 grams of protein per day. This scheme is benefiting all the students studying in government-aided and unaided schools in the country.
- 3. Antyodaya Anna Yojana (2000):** - The scheme was introduced by the Central Government in December 2000 all over India. In this plan Wheat 2 Rs. per kg and 3 Rs. Per kg, rice is being made available at the rate.

Various government schemes are being implemented at the government level under 'Food Security' to provide quality food to the common people of India. If the 'Food Security' program is implemented effectively

the Indian people. According to the provisions of this Act, families in the country are classified into two categories. One, priority families below the poverty line, and two, general families above the poverty line. The Food Security Act covers 75% of the population in rural areas and 50% of the population in urban areas. According to this law, the per capita family in the country is 7 kg. Gr. Wheat / Rice at Rs. 2 or 3 respectively. At the rate of Rs. 3 per kg per person in the average family. Gr. Wheat/rice is supplied at half the fixed price from the government's cheap grain shop. Also, pregnant women and children below 14 years of age are given nutritious food and high malnutrition value for malnourished children. Due to this Act, about 64% of the population of the country has got the right to cheap food grains.

various measures related to food security have been widely implemented in the country. These measures can be briefly reviewed as follows.

- Under this scheme, 35 kg of grain (wheat and rice) per month is provided to one family at a very low price, assuming a family of five persons below the poverty line in the country.
- 4. National Food Security Campaign:** - The Union Government passed the National Food Security Campaign Act in Parliament in 2010 to provide 20 kg of foodgrains at the rate of 3 Rs. per kg per month to families below the poverty line in urban and rural India.
- 5. Food Security Act:** - The Government of India has passed a law in 2013 to provide foodgrains at very low prices to 67% of the people living below the poverty line and in other low-income countries. Under this law, assuming a family of five persons, it has been decided to give them 35 kg of foodgrains per month at a very low price. Those who have less purchasing power due to this law. It will be possible for such family members to buy food grains

and efficiently, the common man in the country will get food twice a day permanently. This will make the country feel safe from problems like malnutrition and starvation.

Conclusion: -

India is the youngest country in the world but unfortunately, most of the youth here are poor, malnourished, uneducated and lack skills. So, we can't take advantage of their potential and this young class can be counted among the old and dependent population and become a burden on the economy. It is a question of how the country's malnourished class can make its social, economic, cultural progress. If we want our country to emerge as a world power, we must all work together to eradicate hunger and malnutrition. otherwise, time will pass and the problems of the common man will continue. There is a need to change the government's approach to dealing with malnutrition. So how can an alternative food made by increasing nutritional value be widely used by the government? How effective are the new nutrients

in malnourished children? This study was the first experiment. In the next phase of the work, it is necessary to review the cost of mass production of these foods and the balance of effort and cost involved. The government needs to pay special attention to Indian agriculture to provide quality food to Indian citizens and to ensure successful food security schemes. These include an increase in irrigation facilities, supply of cheap agricultural inputs, uninterrupted supply of electricity, increased use of high yielding seeds, per capita availability of foodgrains, fair prices for agricultural commodities, enhanced efficient monitoring system, availability of warehouses for food storage, efficient distribution system. There is a need to focus on controlling inflation, reducing regional disparities in food production, etc.

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Landuse Characteristics of Mouje-Nandagad Town of Belagavi District of Karnataka

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Abstract: The morphology of a city undergoes transformation over time due to a variety of factors. This paper investigates one such small town in the hinterland of Belagavi city of Karnataka through a descriptive analysis of the compact historic town of Mouje-Nandagad and its new developments plans resulting drastic changes in landuse characteristics. Through the analysis and arguments presented through the analysis of compact town planning methodologies both historical and current situation.

Keywords: Morphology; Small town; Urban developments; Landuse characteristics.

Introduction:

Land-use change can only be studied through a multi-scale analysis where at different scales different drivers may play an important role (De Koning, Verburg, Veldkamp, and Fresco 1999). From a research perspective, it is important to carefully select the temporal and spatial scales to be examined (Crissman et al. 1998). However, we have to realize that probably in most cases we have to work at multiple scales (Bouma and Droogers 1999) and

Study Area:

Mouje Nandgad is a Census town situated in Khanapur tahsil of Belagavi district. It is located 31kms away in southern side from district headquarter Belagavi. The total geographical area of town lies between the

Data Base and Methodology:

The necessary secondary data is collected from various offices like: city corporation / town municipality and town planning of Belagavi district. Based on available

Objectives:

The main objectives of this paper are:

1. to analyse the general morphological characteristics of Mouje-Nandagad town.
2. to analyse the classification of urban land-use of Mouje-Nandagad town.

Landuse Characteristics of Mouje-Nandagad Town:

Mouje-Nandgad town is V class town in Belagavi district, it has totally 1570.00 hectares of municipal area (see Table.1), out of which **Residential Use:** The existing residential area of the town is 88.56 hectares, which accounts for 53.36 per cent of the total developed area. Maximum number of houses are mainly concentrated in eastern part of the city, like Saraf galli, Belagaonkar galli, Bajar peth road, Sonar galli, Kalal galli and Kundale galli, Masurkar **Commercial Use:** The existing commercial area of the city is 30.12 hectares, which is 17.98 percent of the total developed area. The commercial activities are concentrated in interiors and shops have come up along the main roads viz. Saraf galli, Belagaonkar galli, Bajar peth road, Sonar galli, etc., are the main commercial areas (C.B.D.) of Nandgad town. The

include the interactions between them (e.g. De Koning et al. 1999). In the present study morphology refers to the physical arrangement and structure of town, pattern of streets, functions and densities of layout. An attempt has been made in the present analysis to bring out morphological facts of Mouje-Nandgad town. The town is very congested and which exhibits an irregular complex pattern and unplanned structure of its morphology.

15°58' N latitude and 74°56' E longitude and its spread in 15.70 sq.km area. The total population of Mouje Nandgad is 8,837 out of which 4,456 are males and 4,381 are females thus the average sex ratio of Mouje Nandgad is 983.

data appropriate methodology is adopted for delineate the profile of the urban land use characteristics of Mouje-Nandgad town.

only 166.77 hectares land is developed (10.57%) area. It is very small city and all land-use characteristics have mixed in nature.

galli etc. these areas are very thickly concentrated and many houses are built with stone and mud. Most of the new residential developments have come up in the eastern part of the city. Kasaba Nandagad residential area is situated in eastern part of the town and it is old area of the town.

main commodities transported are paddy and two rice mills are located within the town. The weekly market day is Wednesday. Along the both side of college road, Bus Stand road many of the commercial buildings have come up. More than 25 villages are dependent on in this market. Surrounding villagers dependent (Grosary ,javali and vegetables etc.) in this market.

Industrial Use: Only 5.00 hectares (3.00%) of land used in this category. Two rice mills are located eastern part of the town. There are **Public and Semi-Public Use :** The area under public and semi-public use is about 8.10 hectares constituting 5.00 percent of the developed area. Many public administrative offices are located at college road and Bajar peth road (western part of the city) and educational institutions like

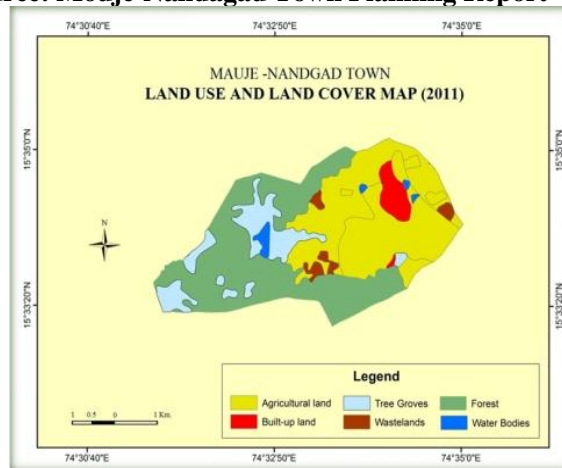
several small manufacturing units are located within the town.

schools, degree colleges are also located in this area. Many religious buildings like Laxmidevi temple, Vitobha temple, Mahadev temple, Jain temple, Jamiya Masjid, Madina masjid and Catholic Church, etc., are located different part of the town.

Table..1: Existing Land Use Pattern of Mouje- Nandagad Town (2011).

Sl. No	Land Use Type	Area (in Hect)	Developed Area (%)	Total Area (%)
1	Residential	88.56	53.36	5.60
2	Commercial	30.12	17.98	1.91
3	Industrial	5.00	3.00	0.32
4	Public and semipublic	16.07	9.60	1.02
5	Parks ,playground and Public Utility	11.00	6.58	0.70
6	Transport & Communication	16.02	9.58	1.02
Total Developed Area		166.77	100.00	10.57
7	Water bodies/Nalas	124		7.90
8	Vacant land	654		41.65
	Agriculture	625		39.81
Grand Total		1570		100.00

Source: Mouje-Nandagad Town Planning Report- 2011.



Source: Google Base Map-2011 (Prepared by Researcher and GIS Technician)

Fig.1

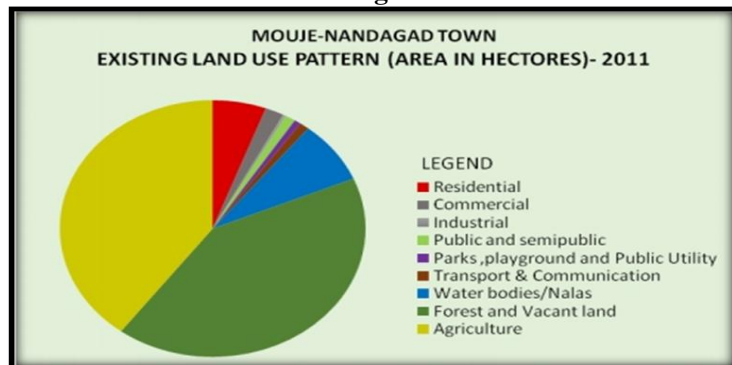


Fig .2

Parks, Play Grounds and Public Utility: The existing parks, play grounds and open spaces area is covered 11.00 hectares land, which is 6.58 percent of the total developed area. There is one organized park in the town. The only long space in front of school is used as playground. So far no efforts have been taken by the local

Transport and communication: The existing transport and communication use area of the town is 16.02 hectares, which is 9.52 percent of the total developed area. The main bus stand is situated at the core of the town. College road is pass through the western part of the town and state highway No- 138 and 93 are pass through

Non—Developed Area: The vacant land, water sheet and agricultural land are considered under the non-developed area. Out of the total municipal area (1570 hectares) of Mouje-Nandgad town, 654.00 hectares of land is vacant land, 124.00 hectares of land covered by water bodies and land under agriculture use is about 625.00 hectares. The vacant land is mainly available in the western part of the town. The Nandgad Lake is situated in central part of the town, this water used for the purpose of drinking water for animals, washing purposes and agricultural uses in the city. The agriculture

Conclusion:

Land-use changes and dynamics were found in Mouje-Nandgad to be of prime significance in a small town ecosystem as livelihoods of communities in most of the cases are based on the land resource and crucially linked to the type and extent of land holding and activities undertaken on that land that included agriculture,

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authority to develop the park areas provided in the private layouts. Most of the government offices have large open space around them and maintained small gardens in the front side. Open space is very less in the main residential part of the town, whereas in new extension it is available.

the town. Most of the internal roads in the town are narrow in size. This needs the sum of improvements to easy how to traffic within town. The communication facilities like post, telegraph, telephone offices are located here and there in the town.

activity is very common feature at the outer fringe of the town. This land usually used for growing paddy and vegetables. Now Mouje-Nandgad town is suffering from lack of basic amenities and facilities. The old part of town is haphazardly developed without proper network of roads. Insufficient drinking water, bad sewerage system, lack of parks, playground, etc., to achieve long-term objectives of Mouje-Nandgad town the comprehensive plan is proposed by town planning authorities of Mouje-Nandgad.

grazing and others. Village ecosystems provide a clear advantage in understanding the land-use changes and dynamics as in the observed cases, the boundaries are clearly demarcated, and the associated linkages such as vacant land, agriculture land, other public utility, etc are clearly traceable.

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Significance of the Maharashtra Right to Public Services Act 2015 in Speedy Disposal of Public Grievances.

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Abstract: The Maharashtra Right to Public Services Act 2015 is a revolutionary Act; it empowers citizens and makes the administration responsible, answerable and accountable. This Act provides that, the citizens shall be provided services by the State Government in transparent, efficient and time bound manner. This act also defines the statutory mechanism to punish delinquent public officers, if they fail to deliver the requested service within a stipulated time. This legislation increase transparency and public accountability, so also reduce corruption among the government officials. Public services make the state visible to its citizens, often forming the principal tangible link between governments and their people. However, the recommendations of Maharashtra State Commission for Right to Services expose its weakness in many areas. The Annual Report of 2019-2020 of the commission gives an idea about the effective implementation of the Act. The number of services has been notified under the right to services; these are 486 out of which 403 services are available online through the Aaple Sarkar Portal as well as RTS mobile application. The Act is very significant considering the services made available to the citizens. In this paper researcher will try to find out the impediment in the working and its effective implementation.

Keywords: Right to Public Services, Grievances, Transparent, Efficient

Introduction:- Since long it was huge and cries that the public are not given timely services by the government servant. The Government servant and offices are mainly based upon the legislation. The parliament and the state legislature by exercising their law making power use to pass the laws for the betterment of the society. In order to implement the law the parliament and state legislature have enacted the special provision for the appointment of public servant, with view to implement the law with its letter and spirit prescribed the appointment of public servant for timely services. However it is frequently observed that the aim and object of

Rationale of the Study{-Right to public Service legislation is a statutory law which guaranteed time bound delivery of service for various public services rendered by the Government to citizen and provides mechanism for punishing the errant public servant who is deficient in providing the service stipulated under the statute. This legislation is meant to reduce corruption among the government officials and to increase transparency and public accountability. As we

Objective of the Study:

1. To analyzed provision of the Maharashtra Right to Public Services Act 2015.
2. To study services render to the citizen after the enactment of right to public services Act.
3. To know and understand barrier in the effective implement of Right to public services Act.

the law is not properly implemented due to lethargic views of public servant. To overcome this situation the Maharashtra State Legislature had enacted the law i.e. "The Maharashtra Right to Public Services Act 2015". This Act provides that the citizens shall be provided services by the State Government in transparent, efficient and time bound manner. Since inception of the Act in 2015, a total 8.26 cores application have been received using these online facilities, and rate of disposal is 97%. During 2019-20 a total 1.82 core applications for services received and disposal rate is 95%.

all are aware about the fact that delay in services by the hands of public servant was a regular phenomenon. A corrupt practice is also rampant in various offices of the government. To prevent such practices and prompt services were required. This Act may prove effective to provide services to the citizen within time. Since its enactment how far this legislation proved effective to provide instant services to the publi

4. To Study the reports of right to public services commission to realize implementation of the Act, since its enactment.

Hypothesis :-

1. The Maharashtra Right to Public Services Act 2015 is proved effective to provide services to citizen.
2. After the enactment of the Maharashtra Right to Public Services Act 2015 corrupt practices are stopped many Government offices

Methodology:-The study has been primarily doctrinal and not empirical. But empirical data have been used to critically evaluate the concepts. It employs descriptive method of research with critical analysis and evaluation of the provision of the Maharashtra Right to Public Services Act 2015. Reports of the right to public service commission may prove important source for the study. Government policies, portal and

Aim and Object of the MRPS Act :-

The aim and object of this law clearly states that, this Act provides that the citizen shall be provided services by the state government in a transparent, efficient and time bound manner. With view to ensure effective implementation of this Act, the Maharashtra State Commission for Right to Service has been established. While going through the above letters and spirit of the Act it prima facie connotes that the basic object of this law is an assurance to the public at large, for timely redress of their claim and grievance. The Act contents total 30 Section. The Section 1 of the Act deal with short title extent commencement and application. The Act specifically stated that it is applicable throughout the Maharashtra it means that the people who are residing within the Maharashtra state they may

Public Service and Right to Service:-

Section 2(n) of the Act says that right to service means right of and illegible person to obtain the public service within the stipulated time limit, as notified by the public authorities from time to time. The word eligible person is widely elaborated under section 2(g) of the Act which speaks that, eligible person means a person who is illegible for obtaining a public service and also includes a legal person. The legal person includes a person whose creation is based on law, such as any legal entity including partnership firm, company registered under company laws and societies and public trust registered under those laws. The concept of public service is elaborately given in section 3 of the Act which reads as follows. Section 3(1) "the public Authority shall within period of three months from the date of commencement of the Act and thereafter from time to time notify the public services rendered by it along with the designated officer, first and second appellate authorities within and stipulated time limit. This section cast duties on the designated officers to give information to the public at large by

Application and Procedure Act:-

The person who wants any public service as per this law may file application to the designated officer. The designated officer is duty bound to acknowledge the receipt of the application. The

other steps which have been taken by the government may prove useful to the researcher for the study. In the course of analysis original sources such as judicial decisions of the Supreme Court of India and other courts in India, statutes, reports of both National and State Commissions on right to service are helpful for purpose evaluating the provisions of the Maharashtra Right to Public Services Act 2015.

apply for getting the public service as prescribe in the Act within the stipulated limit. The **section 3** of the Act speaks about the public services designated offices, Appellate authorities stipulated time limit to be notified. The section 4 of the Act specifically deals with the rights of the people to obtain public service within stipulated time. Whereas Section 5 cast duties on the public authorities to provide services within stipulated limit. Act also deals with the provision for monitoring stats of application file by the person getting public service as needed. In that respect section 6 speaks about the monitoring the status of application. The Act also provides for the appointments of appellate authorities, procedure for appeal, imposing penalty and procedure for imposing penalty

displaying on notice board of the office, on website of the office. Detailed of the public services render by such public officer along with time limit and fees is required for such information. The provision is mandatory in nature as the provision cast an obligation on the public authorities to publish the services render by it. The provision is also helpful to the public at large. One the information is publish on the notice board by the public authorities; any person can come to know the stipulated time limit of the public services. Section 4 deals with the right of eligible person to obtained public service in the State. "Sub section 1 of the section 4 state that, subject to the legal, technical and financial feasibility, eligible person has a right to obtain public service within stipulated time as fix under section 3 of the Act. Sub section 2 of the section 4 caste duty on designated officer of the public authority to provide public service to the eligible person within time. If any circumstance arises due to election as well as nature calamities then state government is having power to extend stipulated time as fixed by public.

applicant may by his signature or by the electronic mode in writing may file an application. The time starts for giving the public service from the date of application. The designated officer Section 5(2) on the receipt of

an application can directly provide or stipulates the time for public service. The designated officer has power to reject the application but he has to give specific reason for rejection in writing. The designated officer is duty bound to communicate in writing to the applicant about the period within which appeal may prepared before the appellate authority. Section 5 specifically emphasis on the procedure for giving information so also right to get information about

Appointment of Designated officer and Appellate Authorities:-

Section 8 of the act deals with the first Appellate authority and second appellate authority. The public authority is empowered to appoint an officer not below the rank of group B or its equivalent rank to here and decided the first appeal against the rejection order passed on application by the designated officer. The designated officer is duty bound to provide the public service but he has also power to reject the said application for the reason. However that reason must be just proper and in accordance with the procedure of law. The first appellate authority while considering appeal against the order of designated officer can go into the details of the reason given by designated officer for the rejection of the application. For any reason, first appellate authority reject appeal file by illegible person. Then the illegible person may challenge the order of the first appellate authority before the second appellate authority. As per section 8(2) the public authority is also empowered to appoint an officer who is superior in the rank of first appellate authority to act as second appellate authority. The second appellate authority is having power to hear and decided the appeal file by the eligible person against the rejection of the

1. Requiring production and inspection of documents and records.
2. Issuing summons for hearing
3. Any other matter which may be prescribe

As per section 10 (A) the first appellate authority is having power to imposed penalty not less than

.Appointment of Commissioner:-

The state government is empowered under section 13 of the Act to constitute commission which called as “the Maharashtra state commission for the rights to service”. Till the constitution of such commission the State Government is empowered by way of

- a. The state chief commissioner for right to service who is having jurisdiction for Mumbai city district and Mumbai sub urban district.
- b. One state commissioner for right to service having jurisdiction for each corresponding

the appeal period if due to any reason his application is rejected. After receipt of an application filed by eligible person for getting public services then the public authority is duty bound to give unique application number to the application. The applicant may also monitor status of his application through online and the public authority is duty bound to update the statutes of all application regarding the public service online.

application. As per Section 9 of the Act the time limit of 30 day’s is given for filling of appeal against the rejection of application he may also file appeal before the expiry of stipulated time. Even though the time is passed away for filling the appeal then the discretion power is given to the first appellate to entertain appeal in exceptional cases after expiry of 30 days, subject to the maximum period 90 days, for the said purpose the appellant has to show sufficient cause. After admitting first appellate the authority my give direction to the designated officer to provide service to eligible person within stipulated period. The first appellate authority may also reject the appeal within 30 days from the date of filling of appeal. The first appellate authority has to give reason in writing for such rejection but the first appellate authority is duty bound to give an opportunity to eligible person and designated officer of being herd and the same procedure is applicable to the second appellate authority. While dealing with the appeal by the appellate authorities they have power under as vested in the civil court under the code of civil procedure code, these powers are includes

Rs.500/- which may extend to 5000/- if first appellate authority came to the conclusion that the designated officer fail to provide public service without sufficient and reasonable cause

notification in the official gazette to entrust the power and function of the commission to the divisional commissioner, in each revenue division or in any other government officer.

The Maharashtra state right to service commission shall consist of

revenue division excluding the area of Mumbai city district and Mumbai sub-urban district.

The governor is empowered to appoint chief commissioner and the commissioners on the

- recommendation of a committee, consisting of
1. a chief minister (Chairman),

The power of superintendence direction and management is vested with the chief commissioner who shall be assisted by the commissioner. Chief Commissioner and commissioner shall have experience in public life with a wide knowledge and experiences in administration and government or public authority. Member of Parliament or member of legislature of any state who hold any other office

.Department wise Notified Services:-

There are 31 departments in Government of Maharashtra, out of total 31 Departments 28 Departments have notified 506 services under the Right to Public Services Act. There are 4 Departments that have notified the highest number of services,

1. Home and transport Department there are 90 services,
2. Industry, Labour and Energy Department there are 80 services,
3. Revenue and Forest Department there are 66 services,
4. Urban Development Department there are 52 services.

2. A leader of opposition of legislative assembly.
3. A cabinet minister to be nominated by a chief minister

of profit or connected with any political party or caring any business or profession is not entitled to be appointed as chief commissioner or commissioner. The chief commissioner and commissioner shall hold office for term of 5 years or until they attained the age of 65 years whichever is earlier. The chief commissioner or commissioner may at any time resignation from office by giving a letter to the Governor There are 3 department that have not notified any services, these are

1. Parliamentary Affairs Department,
2. Marathi Language Department
3. Other Backward Classes, Social and Educational Backward Classes, Vimukta Jatis, Nomadic Tribes and Special Backward Classes Welfare Department.

Status of Applications Received under this Act:-

The status of the applications during October 2015 to March 2021 shows that 9,78,81,812 applications were received from all the 31 department.

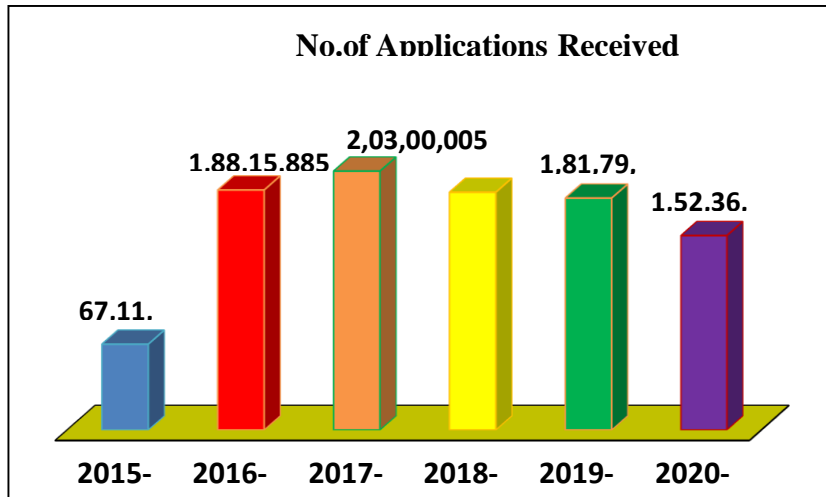


Chart No.5.1. Annual Report 2020-2021 of The Maharashtra State Commission for Right to Public Services

The above chart show that the year wise applications were received by the entire 31 department under the Maharashtra Right to

Status of Applications Disposed:-

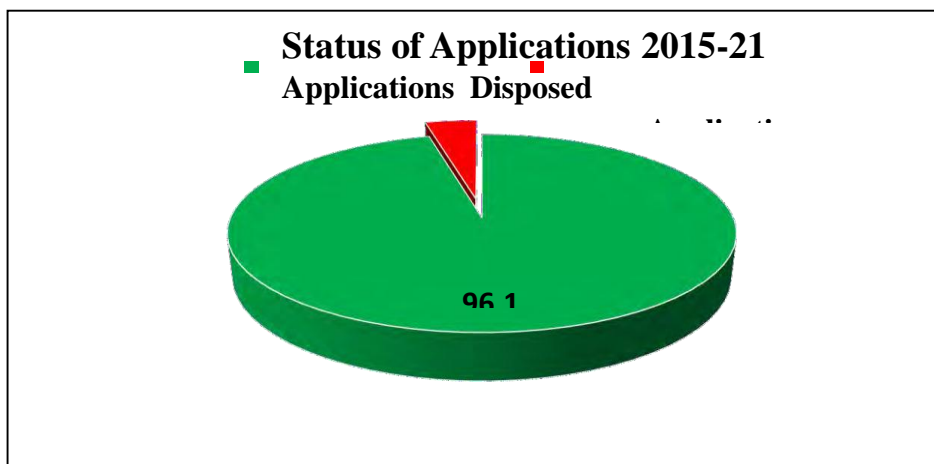
The chart shows that, during the period 2015-21, the total number of applications received is 9,78,81,812 and disposal is 9,40,65,732. Thus 96.10 % of the applications

Public Services Act 2015. The data show that the applications are increased year by year

have been disposed and 3.90 % were in process on 31st March 2021.

*Chart no.5.2. Annual Report 2020-21 of The Maharashtra State Commission for RTPS.

The chart shows that the departments have disposed of matter effectively. In the chart green area shows



the disposal and red area shows applications which are pending or in process.

Conclusions:-

Right to Public Services Act is important legislation. Citizen can get complete information regarding the services available under this Act by accessing either mobile app RTS Maharashtra or Aaple Sarkar web portal. Citizens can even apply online for availing these services. In case of delay in providing the services or denial of the services without adequate justification, citizens can file first and second Appeal with senior officers within the

Suggestions:-

1. The Maharashtra Right to Public Services Act should reach to every citizen for that awareness through the media is required.
2. For the effective implementation of this Act training, workshop of officer should be conducted by the Government regularly.
3. Department and officers of the every department should be accountable for each and every services provided by them to the citizen.

References:-

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department and third and final Appeal can be filed before the commission. Akin to Right to Information Act, Right to Public Services Act works, however the citizens are not very much aware about this legislation. This legislation can be effective if the working government pay more attention towards its awareness. The provisions of this legislation are very effective it needs to implement them effectively with its letter and spirit

4. Annual Report of every department should be published by the departments in print media to make aware the citizens about the services provided by the departments.
5. Penalty should be imposed on those officers and departments who are avoiding to provide quick services to the citizens.
6. Apple portal like web portal should make available to every department web site.
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Sustainable Development and Climate Change in India

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Abstract: Since the change in the climate is a worldwide phenomenon, India is also witnessing a part of such change. A formidable challenge to Indian agriculture comes in the form of global warming and the consequential climate change. The Indian climate has already undergone a perceptible change and its impact on agriculture has begun to crystallize.

Key words: Sustainable development, climate change, ecosystem, agrarian economy

Introduction: Environmental issues have for long been an integral part of Indian thought and social processes. The country has enacted a number of legislations on conservation of forests and ecosystems, waste management and pollution control. President of India as well as the Prime Minister emphasized the need for sustainability and announced the launch of a “Swachh Bharat Mission” for ensuring hygiene, waste management and sanitation across the nation. Climate change is an inevitable urgent global challenge with long-term implications for the sustainable development of all countries. The link between sustainable development and climate change is strong. While climate change will no boundaries, poor and developing countries, particularly the least developed countries, will be among those most adversely affected and at least able to cope with the anticipated shocks to their social, economic and natural system. Climate change is set to become an increasingly important strategic economic and political concern as it adversely affects India’s high economic growth rates. Since the change in the climate is a worldwide phenomenon, India is also witnessing a part of such change. A formidable challenge to Indian agriculture comes in the form of global warming and the consequential climate change. The Indian climate has already undergone a perceptible change and its impact on agriculture has begun to crystallize.

Impacts of climate change:

Various impact assessment studies have estimated the impact of climate change in India. The melting of Himalayan glaciers due to a rise in temperature would threaten the livelihood of Indians who depend on agriculture and allied activities. Impact assessment studies have estimated that in low-latitude regions such as India, 1°C rise in temperature may lead to 5-10 per cent reduction in the yield of major crops (WTO and UNEP 2009). Of India’s geographical area of 329 mha, 40 mha is flood-prone (MoWR 1980), while almost one-sixth of the area supporting 12 per cent of the population is

drought-prone (Jain et al. 2007). Climate change is predicted to increase the severity of droughts and floods (Gosain et al. 2006). Also, floods and sea storms are likely to affect fish breeding, migration and harvests, with severe impacts on small fishermen.

Impact of Climate change on Indian Agriculture:

An agrarian economy like ours mostly depend on the onset of monsoon. Nearly 43 per cent of India’s geographical area is used for agricultural activity. Agriculture accounts for approximately 33 per cent of India’s GDP and employs nearly 62 per cent of the population. About one third of the cropland in India is irrigated, but rainfed agriculture is central to the Indian economy. Despite technological advances such as improved crop varieties and irrigation systems, weather and climate are still playing key role in Indian agricultural productivity thereby national prosperity (Banerjee, 2010). Agriculture, backbone of the rural economy, is very vulnerable to the effects of climate change because almost 60 per cent of the country’s agricultural areas are rainfed (Planning Commission 2011). A small variation in temperature and precipitation can reduce yield. Various studies (TERI 2003; IPCC 2007) have confirmed that climate change would impact agriculture production. While productivity of most crops is supposed to decrease marginally by 2020, a decrease of 10-40 per cent by 2080-2100 (IPCC 2007) is possible. The risk is higher for rainfed agriculture due to its low coping mechanisms. The effects of heat on production too are expected to cause animal distress (Aggarwal et al. 2009). Theoretically, these changes in climate can affect, to a considerable extent, crops, soil, livestock, fisheries and pests. The effects of such changes can be manifested in several ways, such as reduction in crop duration (resulting in early or premature grain ripening); increase in respiration rates of plants and evapotranspiration (leading to higher moisture loss, necessitating more intensive irrigations); disturbances in the equilibrium between crops

and pests (pushing up losses due to pests and diseases); and hastening of nutrient mineralization in the soil (causing higher losses of applied fertilizers) (Sud, 2009). Also, the changes in temperature and sea level can affect fisheries directly as well as indirectly through the possible modifications in fish species and available feed. Where other livestock are concerned, higher temperature and changed fodder and water scenario can influence the production of meat, milk and poultry products. Recent studies conducted by IARI have indicated the possibility of around 4-5 million tonnes loss in wheat production with every rise of 1 degree Celsius in temperature throughout the growing period of crop, despite some anticipated positive effect on yields due to the likely increase in atmospheric carbon dioxide content. Thus the wheat crop has become a victim, causing fresh worries about the country's food security. The United Nations' Intergovernmental Panel on Climate Change (IPCC), which has been awarded the Nobel peace prize, has also made an assessment of the likely impact of the global warming on agriculture. It has endorsed the notion that the brunt of the adverse fall-out of climate change would have to be borne in India by the agriculture sector. This is regardless of the fact that the contribution of this sector to greenhouse gas emissions is relatively meager, estimated by the Environment Ministry as 28 per cent only. What is really disquieting is that the IPCC's reckoning has indicated the probability of 10-40 per cent loss in crop output in India due to anticipated rise in temperature by 2080-2110. Apart from the direct impact, there is the indirect impact. For instance, land use patterns can undergo a significant change in response to factors such as snow melting and availability of irrigation water; frequency and intensity of inter- and intra-seasonal droughts and floods; changes in soil organic matter content; soil erosion; decline in arable land due to submergence of coastal areas under sea water; and availability of energy. All these variations can have tremendous bearing on agricultural production and, hence, food security.

Challenges of Climate change on India:

Climate change can have serious impact on its crops, forests, coastal regions etc. The issue of climate change poses a variety of challenges- Agriculture and food security, water resources and water security, environment, coastal zone and human health.

Agriculture and Food Security: The impact of climate change as witnessed in recent times has immense potential to adversely affect agriculture

in a variety of ways. As a large part of the arable land in India is rain-fed, the productivity of agriculture depends on the rainfall and its pattern. Productivity of most crops may decrease due to increase in temperature and decrease in water availability, especially in Indo-Gangetic plains.

Water resources and water security: Water resources will come under increasing pressure in the Indian subcontinent due to the challenging climate and thus water security is one of the most important threats of climate change in India. The Himalayan glaciers are a source of fresh waters for perennial rivers, in particular the Indus, Ganga and Brahmaputra river systems. In recent decades, the Himalayan region seems to have undergone substantial changes as a result of extensive land use leading to frequent hydrological disasters, enhanced sedimentation and pollution of lakes.

Environment: The climate change will have a variety of undisputable environment effects, including the loss of biodiversity and desertification. The main reason for the loss of biological diversity is the conversion of habitat for human uses, especially agriculture.

Coastal zones: The coastal states of Maharashtra, Goa and Gujarat face a grave risk from the sea level rise, which could flood land and cause damage to coastal infrastructure and other property. Goa will be the worst hit, losing a percentage of its land area, including many of its famous beaches and tourist infrastructure.

Human Health: The vulnerability of human health is depends on function of causative factors. But the causative factors depend on nutrition status, population and health infrastructure. These factors are relatively poor in the developing countries, so that health impacts due to climate change in these countries are expected to be more adverse. The alleged consequence of climate change is the spread of vector-borne and bacterial diseases. Studies have shown that heart related deaths could increase because of climate change.

Combating Climate Change:

Government Action

The government released the National Action Plan on Climate Change (NAPCC) in 2008 as India's first official climate change mitigation strategy. It sets out eight missions.

The National Mission for Sustainable Agriculture aims to increase the resilience of agriculture to climate change by developing new varieties of crops and cropping patterns that are resistant to extreme weather, long dry spells and flooding, as well as improving the productivity

of rainfed crops. It recommends the development of credit and insurance to promote better agricultural practices.

The Green India Mission, recognizing the importance of forests as a carbon sink, targets the increase in area under forest and tree cover from 23 per cent to 33 per cent. The mission is in the preparatory with an allocation of Rs.4400 crore over 10 years.

The Jawaharlal Nehru National Solar Mission identifies solar energy as critical to ensuring energy security. It aims to install 22 gigawatt (GW) of solar capacity by 2022 compared to 10.28 megawatt (MW) in 2010. It anticipates that solar energy will achieve grid parity by 2022.

The National Water Mission attempts to manage water resources through conservation, increased storage and minimization of waste to achieve equitable water distribution. It has developed a framework to increase the efficiency of water to use by 20 per cent through regulatory mechanism using differential entitlements and pricing. It also aims to develop an incentive structure to promote water-neutral technologies and recharge underground water resources.

Mission for Sustaining the Himalayan Ecosystem focusing on the development of capacities to sustain the ecosystem and for long-term studies to understand and predict changes. It also plans to increase dialogue among stakeholders to formulate a comprehensive strategy to protect the fragile ecosystem.

The Sustainable Habitats Mission targets improvements in energy use by buildings, recycling of waste materials and improved management of solid waste such as through technology that generates power from waste, and the promotion of public transport in urban areas.

The National Mission for Enhanced Energy Efficiency proposes initiatives aimed at demand side management of energy. An important provision is the 'Perform Achieve and Trade' scheme where plants have specific energy consumption targets which, if not met, will need to be compensated for by purchase of energy permits from plants that have exceeded their target or payment of penalty.

The National Mission on Strategic Knowledge for Climate Change aims to promote research and technology development to identify the impacts of and formulate responses to deal with climate change through funding of high quality research. The government has also set up a National Clean Energy Fund (NCEF) by levying a cess of Rs.50 per tonne of domestic or imported coal since 2010. NCEF is intended to fund research and innovative clean technology

projects. Individuals or consortia of organizations are eligible for funding of up to 40 per cent of the project cost. This could play a key role in finding clean energy solutions at affordable prices. Rural India, in early stages of infrastructure development, has a unique opportunity to pursue sustainable development that manages emissions and adapts to the effects of climate change. Considering the significant lock-in period of infrastructure, development projects should be low-carbon. Initiatives should present economic co-benefits than can aid in poverty alleviation. Similarly, various low-carbon and less water-intensive technologies in agriculture have multiple co-benefits. Climate policy should be formulated to promote equity within poor, vulnerable communities (Ananthapadmanabhan et al. 2007). Implementation of such a policy at the grassroots level depends on the collective efforts of civil society, business and governments at all levels.

Conclusion:

Efforts to address the impacts of climate change must form an integral part of rural development policy and consider impacts on poverty and livelihoods. The focus must be on building the rural population's capacity to adapt and on increasing their resilience to sudden impacts of climate change. While in India climate change and sustainability are being mainstreamed in the development process, global cooperation and substantial additional funding are required. If resources of this magnitude are not made available, outcomes in terms of growth, sustainability, and inclusive development are likely to be suboptimal. While technologies play a crucial role in climate change mitigation, it is equally important to bring innovations in various sectors to develop newer technologies. In view of this, it is extremely relevant to focus on research and development in specific areas of climate change.

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Some Existing Practices of Digital Technology and e-Learning Process in Indian Education System: An Overview

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Abstract: E-learning is enhancing rapidly relevant in education taking into consideration of higher education. As digital literacy is becoming important so e-learning is conceived as a key technique for presenting education and means of making familiar students with the use of ICT. The use of digital technology in education has been developed various types. E-learning holds significant potential for extending the range of learning opportunities available to the students. Online Courses can be adopted by the student living anywhere in the world in spite of having interface e.g computer, phone, and handheld device. DIKSHA is built on open source technology, made in India and made for India, which connects internet scale technologies and enables several use-cases and solutions for teaching and learning. In this context, the present study has attempted to highlight on some existing practices of digital technology and e-learning process in Indian education system: An overview.

Key words: E-learning, Higher Education, Digital Literacy, ICT, Education, Online Courses, DIKSHA, Teaching and Learning

Introduction:

DIKSHA (Digital Infrastructure for Knowledge Sharing): DIKSHA is the national platform for school education available for all states and the central government for grade 1 to 2, and was launched in September 2017. DIKSHA can be accessed through a web-portal and mobile application. DIKSHA provides access to a large number of curriculums linked e-content through several use cases and solutions such as QR coded Energized Textbooks (ETBs), courses for teachers, quizzes and others. As of July 2020, it is estimated that over 60 crore ETBs are printed this year in India by 35 states and Union Territories, with more than 30 crore content plays and 200 crore page hits already on DIKSHA. As part of PM e Vidya announced under the Atma Nirban Bharat Programme, DIKSHA is the 'one nation, one digital platform' for school education in India. DIKSHA is being transformed into a platform for diverse and rich curriculum linked e-content requirement of learners and teachers for all states/ UTs accessible across digital devices (laptop/mobile/desktop/tablets, TV and radio) in order to have coherence of access and learning experience. At the same time, DIKSHA is designed to inherently support states/UTs to exercise autonomy, independence and choice to craft and run learning programs to suit their needs achieve their goals, by using solutions, tools and data on the platform. In April, 2020 Vidya Daan was launched as national content contribution program that leverages the DIKSHA platform and tools to seek and allow contribution/ donation of e-learning resources for school education by educational bodies,

private bodies and individual experts (India Report-Digital Education, 2020). In order to transform classroom practices, digital technologies have created opportunities for self-directed learning and continuous professional development. Massive Open Online Course (MOOCs) attempt to enable people for upgrading their competencies over their lifetime managing time and resource constraints. Coursera, one of the leading educational platforms has attained approximately 17 million people while enrolments in Edx reached 5.3 million in June 2014. In 2013, 7.8 % of Internet users in the European Union attempted online course against 6.9 % in 2009. Across the 26 OECD countries for which data are available, 7.6 % of people used an online course, ranging from 16 % in Finland to the lowest levels in Austria, Czech Republic and Poland (OECD, 2016). Students who take part in MOOCs provided by academic platforms like Coursera and EdX are conducted by diverse motivation and incentives. Some may enroll a course out of personal curiosity about a specific subject, some would like to enhance their knowledge or promote their skills in a specific domain and others may enroll to show their interest and knowledge to in front of current employer (Zhenghao et al., 2015). Some of the countries where e-learning is more prominent exhibit a significant expansion in course offerings. In the UK, around 35 % of HEIs offered at least one e-learning course in 2010 (White et al., 2010). In Korea, e-learning courses consisted of 16.9 % of all university courses of which 38.9 % were fully online, 14.2 % blended and 46.9 % web-supplemented or web-dependent in 2009 (Hwang

et al., 2010). The growing number of computer-mediated transactions and the accelerating migration of social and economic activities are contributing to the generation of a huge volume of digital data commonly referred as to “big data” (OECD, 2016). In this backdrop, the present study has attempted to focus thematically on some existing practices of digital infrastructure and e-learning process in Indian education system: An overview.

Objectives of the Study:

1. To explore some existing practices of digital technology in education system.
2. To find out some existing e-courses in education process.

Methodology:

The study has been conducted on the basis of secondary data available from various Reports, Journals and available related literatures and opinions and observation have been conducted on the secondary Information.

Facilities of Access through TV Channels – Swayam Prabha TV channels:

Swayam Prabha DTH channels are meant to support and reach those who do not have access to the internet. 32 channels are devoted to telecast high quality educational programmes by the MHRD. 32 channels are devoted to telecast high quality educational programmes by the MHRD. Channels are earmarked for school education and higher education separately. Provision is made for telecast of live interactive sessions on these channels with experts from home through Skype. The Department of School Education and Literacy also tied up with private DTH operators like Tata Sky & Airtel to air educational video content to enhance the reach of these channels. Coordination with States of India has been undertaken to share air time (4 hrs daily) of the 5 existing SWAYAM PRABHA channels to telecast their education related contents. Soon, the number of TV channels for school education will increase from 5 to 12 to transform into “one class, one channel”, that is one channel each for all grades from 1 to 12.

Role of Online MOOC For open schools and pre-service education:

Online MOOC courses relating to NIOS (grade 9 to 12 of open schooling) are uploaded on SWAYAM portal; around 92 courses have started and 1.5 crore students are enrolled. Students and teachers are access all the course modules-text, videos and assessment question etc through SWAYAM.

ON Air:

Radio reading is being used for children in remote areas who are not online (especially for grades 1 to 5). The broadcasts focus on activity – based learning. 289 community Radio Stations have also been used to broadcast content for NIOS for grades 9 to 12. A podcast called Shiksha Vani of the central Board for Secondary Education (CBSE) is being effectively used by learners of grades 9 to 12. Shiksha Vani contains over 430 pieces of audio content for all subjects of grades 1 to 12.

Facilities for the differently-abled:

One DTH channel is being operated specifically for hearing impaired in sign language. For visually and hearing impaired students, study material has been developed in Digitally Accessible Information System (DAISY) and in sign language; both are available on NIOS website/ You Tube.

Role of E-textbooks:

National Repository of Open Educational Resources (NROER). The e-textbooks can be accessed using e-Pathshala web portal and mobile app (Android, iOS, Windows), by students, teachers, teacher educators and parents. More than 600 digital including 377 e-textbooks(grade 1 to 12) and 35,000 pieces of audio and video content of NCERT are available in the public domain in various languages(Hindi, English, Sanskrit and Urdu).NROER is an open storehouse of e-content for students, teachers, teacher educators and parents. Nearly 17,500 pieces of e-content of NCERT and other collaborative partners are available for all grades for various school subjects. E-content is also available on NCERT’s official You Tube Chanel.

Imagining & shaping digital education as long-term learning strategy:

Future plans include the following-

1. Developing digital classrooms as an instructional modality- integration of use of technology with the education system.
2. Inclusion of virtual vocational training, virtual labs & skill development courses.
3. Multi-mode access to education using web portals, mobile apps, TV channels, radio, podcasts etc. with coherent user experience.
4. Developing quality e-content in local languages.
5. Developing framework for enhancing learning within and outside the classroom, and for assessments in the era of digital education.
6. Framing of online / Digital Education Guidelines addressing the digital divide.

Priorities of E-Learning:

Priority for providing complete access to anytime, anywhere e-content and e-infrastructure is for all learners in schools; however, e-content is being developed as follows:

1. Grade 9 to 12 with 6.3 crore children : Top priority
2. Grades 6 to 8 with 6.4 crore children : Next priority
3. Grade 1 to 5 with 12.0 crore children: priority with focus on foundational literacy and numeracy

Efforts to activate digital platforms as vital instruments for learning:

1. Mechanisms developed to provide textbooks to all children.
2. Online classes and e-learning to keep the learning process intact.
3. Up-skilling teachers for leveraging e-learning resources.
4. Uses of mobiles to increase penetration and enable “anytime, anywhere, anywhere” access.
5. Re-aligning various interventions to manage the crisis, with specific emphasis on the learning process, safety & security of children.

Alternative Academic Calendar:

1. A week-wise plan for grade 1 to 12 developed in three languages by NCERT.
2. It consists of interesting activities and challenges related to topics/ themes in the syllabus.
3. It maps the topics/ themes with the learning outcomes & facilitates teachers / parents to assess the progress in students’ learning in a variety of ways. Links for e-resources have been provided for those learners who have access to the internet.
4. Activities leading learning that can be undertaken with the help of resources commonly available at home are also incorporated.
5. It also consists of the option for teachers to guide learners to their reference sources such as dictionaries, atlas, news headlines, storybooks, etc.

Overview of facilities for DIKSHA:

1. DIKSHA is built on open source technology, made in India and made for India, which incorporates internet scale technologies and enables several use- cases and solutions for teaching-n learning. DIKSHA is built using MIT licensed open source technology called sunbird, which is a digital infrastructure for learning and is designed to support multiple languages and solutions. DIKSHA offers over

a 100 micro services as building blocks for the development of platforms and solutions.

2. **DIKSHA** is available for the use of all states and UTs of India. Each state/ UT leverages the DIKSHA platform in its own way, as it has the freedom and choice to use the varied capabilities and solutions of the platform to design and run programs for their teachers and learners. DIKSHA policies and tools make it possible for the education ecosystem (educationist, experts, organizations, institutions-government, autonomous institutions, non-govt and private organizations) to participate, contribute and leverage a common platform to achieve learning goals at scale for the country.
3. **DIKSHA** can be assessed by learners and teachers across the country and currently supports 18 languages and the various curricula of NCERT, CBSE and SCERTs across India. The platform is being leveraged and developed for school education, foundational learning and to support inclusive learning for underserved and differently -abled communities of learners and teachers.
4. In the context of COVID-19 related disruption of schooling, DIKSHA makes it possible for all states /UTs to enable learning /education at home through innovative state programs; hence leapfrogging the use of technology for the benefit of teachers and learners across India.
5. As part of the PM eVidya announcement made on May 17, 2020 by the Hon Minister for Human Resources Development Shri Dr. Ramesh Pokhriyal Nishank, DIKSHA is the ‘one digital Platform ‘for school education in India. The platform is available as school education digital infrastructure to enable equitable coherent access to continuous learning for the whole country, with a wide and evolving range of capabilities, solution and use-cases available to be leveraged by states/ UTs for the sake of teachers and learners(**India Report-Digital Education, 2020, P.8**)
DIKSHA platform embodies is designed and implemented on the basis of the following ten principles. (India Report-Digital Education, 2020, P.8)
 1. Share Infrastructure to reduce effort and resource duplication.
 2. Interoperability via Openness and use of Open Standards.
 3. Enable Extensibility via Layerability and Modular Design.
 4. Allow Configurable Design with Plug-n- Play Capabilities.

5. Build Diverse Solutions via Open Application Program Interfaces.
6. Common Public Good via Open Source and Open Content Licensing Frameworks
7. Create Transparency and Accountability via Open Data.
8. Distributed Access via multiple delivery channels- Anytime, Anywhere access through multi-mode and multi-device.
9. Designed to Scale via commodity Computing.
10. Data security and Privacy by Design respecting individual rights and organizational / institutional boundaries.

Key Characteristics of DIKSHA: (India Report- Digital Education, 2020, p.9)

Autonomy and Choice within a national framework:

Every states/ UT and institutions such as NCERT and CBSE can choose to implement any use-case or program, choosing from the solution available on DIKSHA.

Online-offline and varied types of devices:

DIKSHA works in both offline and online modes, where continuous connectivity is not necessary to use DIKSHA. It can be accessed by learners and teachers through multiple devices using either web portal or mobile application. Once e-content is downloaded into a device, connectivity is not needed to play /access the downloaded e-content. E-content can be accessed and used through multiple types of devices- mobile phone, tablets, laptops and desktop computers as well as projectors, smartboards and smart televisions. In addition, DIKSHA can be accessed in low or no internet areas through an offline desktop solution.

Diversity of Content:

DIKSHA's technology architecture provides for a variety of content types suitable for teachers and students and their diverse teaching and learning needs. Examples of supported content types include videos that help teachers explain and learner's learn, videos that clarify concepts; practice content for learners(e.g quizzes/questions); assessment content that help assess the learning for the benefit of teachers and students(e.g question bank and assessment tools); sample question papers for exam preparation; interactive content for immersive experience to enhance learning; Creative and critical thinking questions; lessons plans; micro-course; curiosity questions for use in the class; among others. DIKSHA supports a variety of types and formats of interactive content including HTML, ECML, videos, H5P, MP4 and other formats.

Data provides the ability to see and empower:

DIKSHA is built ground-up- to record data of usage that is extensive, structured and actionable.

Local Language Content and an Open Licensing framework:

DIKSHA currently has content in 18 languages. The content in local language is developed or created by teachers and school leaders of the respective states/ UTs, through appropriate authorities and accountability structures. Content on DIKSHA relates to grades 1-12 and the platform follows the Creative Commons open license framework to support the creation and distribution of open educational resources add in order to enable wider reach and re-use of good e-content

Frameworks:

Framework capability on platform allows every tenant on the platform to create one or more of their own curriculum frameworks linked to classroom learning to teacher professional development. Framework helps with organization and categorization of content on the platform and serves for easy discovery of content by users. Framework allows efficient tagging of each content on the platform to relevant grade, medium, topic, learning outcomes or learning objectives. Framework greatly helps content to be tagged to energized textbooks, during course creation among other uses. Efficient framework infrastructure enables personalized learning by leveraging artificial intelligence (AI) and machine learning algorithms. Learning analytics of achievement (by learning outcomes or learning objectives) is enabled by framework capability on the platform.

Solutions on DIKSHA: Diverse, Flexible and Evolving (India Report- Digital Education, 2020, Pp12-15)

1. **Energised Textbooks-** Physical Textbooks to Phygital Textbooks: The energized Textbook solution permits educational boards to attain that by making able just-in-time access to digital content QR codes printed in textbooks utilized by students or Teacher Edition Textbooks for teachers.
2. **Online Courses for teachers and students (with Digital Credentials)-**Skill building – anytime, anywhere.

Multiple courses can be rolled to address different needs, including broader skills and pedagogical skills and tools required for specific grades and subjects. Teachers can take courses relevant for them as and when required throughout the academic year, and share their skills building accomplishments with their friends and colleagues using digital credentials received on course completion.

- NISHTHA, a national teachers training program, targeted for 42 lakh teachers is being rolled out on DIKSHA by NCERT using online course.

- During the lockdown period, 15 states have prepared to roll out Online Teacher Training programs on DIKSHA e.g Madhya Pradesh, Uttar Pradesh, Rajasthan, Haryana, Gujarat, Delhi, CBSE. Between April to June 2020 total enrollments by teachers for courses has been 60 lakh of which 43 lakh completed courses from across 7 states and CBSE.

-Govt. of India's iGot program uses DIKSHA for COVID-19 training of doctors, nurses, ASHA workers, NCC, NSS, NYKS volunteers. Between April and June, 2020, over 17 lakh individual trainings have been completed and certified.

1. **Question Bank Tool-** Practice, Sense and Improve: DIKSHA Platform is trying to make curriculum related questions of various types taking into consideration of multiple choice questions(MCQ) , fill in the blanks, match the following(MTF) and subject questions along with correct answers and solutions.
2. **Content Sourcing Tools-** Engage, Contribute and Curate with Ecosystem: It supports content of various types and formats including MP4, HTML, ECML, PDF, H5P and ePub. The solution will be increased to enable transaction of digital content from one language to another.
3. **Content Authoring Tool-**Create Interactive content: DIKSHA is associated with a content authoring tool that permits teachers or users, designated by centre or state departments making interactive digital content.
4. **Quiz-**Making Learning Fun: DIKSHA permits central and state governments to make able learning in a fun way using the quiz solution.
5. **Content Consumption Tools-** Multi-device and multi-modal user access: All users can search and access their curriculum related digital content, published by centre , states/UTs or education boards , using any device -mobile , laptop in online or offline mode. DIKSHA can be accessed using DIKSHA mobile app or DIKSHA web portal(<https://diksha.gov.in/>)
6. **Data tools-**Ability to see and Act: DIKSHA platform render actionable reports and access to aggregated usage data for states/UTs to use so that they can monitor progress of state programs and take necessary actions to conduct the programs.
7. **Chatbot Tools:** accomplishing an open source chatbot framework, 'TARA', an interactive Chatbot engages DIKSHA users

in multiple ways-practicing users to their content, training, delivering news and announcements and clarifying doubts about DIKSHA.

8. **Digital Credentials- Digitality Shareable and verifiability by anyone & anytime:**

9. The DIKSHA platform has made able the capability to issue digital credentials to an user on completion of a course or quiz.

Teacher Education (India Report-Digital Education, 2020, P.62)

Online Capacity Building Programme (OCBP):

1. SCERT, Delhi commenced an outline Capacity Building Programme (OVBP) to make connection and equip the teachers posted at different locations in Delhi.
2. The main purpose of the OCBP is to render specific topic based pedagogical support to its teachers and make their capacity in effective classroom transaction.
3. This online capacity building programme attempts to promote the sharing between the teacher and teacher: teacher and teacher educator.
4. From 2016-2020, approx., 1, 22,863 teachers are trained and awarded certificates through online mode.
5. During the COVID-19 epidemic lockdown period, SCERT Delhi has conducted two Online Capacity Building Programme for teachers and approx.55, 058 teachers are trained and awarded certificates.

SCERT and DIETs have also conducted webinars on different topics for students and Faculty Members:

1. SCERT , Delhi is conducting a Lecture Series' Learning Never Stop(LNS)' on various topics in the field of School Education and Teacher Education.
2. The main aim of this lecture series is capacity Building / Learning Enhancement of students, teachers and prospective teachers during COVID-19 Pandemic situation.
3. SCERT, Delhi has organized In-service Teachers Training Programme through online mode during the academic year (2020-21).
4. In order to carry out the mentioned programme, SCERT, Delhi has formulated a mobile application i.e. DELHI SCERT INSET which can used from google play store and streamed on facebook and youtube.

Open Educational Resources as Catalyst for Innovation:

A OECD / CERI study has highlighted on the contribution of OERs to following six key educational challenges that education system confront today (Orr, Rimini and Van Damme,2015) taking into consideration

of teaching and learning, cost containment, the distribution of high quality of educational resources and alleviating the barriers to learning opportunities which can promote the quality and accessibility of teaching and learning provision.

1. Nurturing the use of new forms of learning for the 21st Century: New forms of learning are needed to render learners with a learning experience that facilitates better personal development and success in knowledge society.
2. Fostering teachers' professional development and engagement: Teacher development and engagement has taken as a key to effective teaching. The adaptability of OERs permits teachers to renew their educational resources in order to supply a better fit to the educational environment in which they are involved in teaching.
3. Containing public and private costs of education: The adaptability of OERs Prepares it possible for educational resources to keep pace with three dynamics of knowledge society conducting three challenges for educational resources i.e they must throw light new developments in the subject area they cover, they must throw light new learning theories for supporting high quality learning and they must be fit for expected learning outcomes amongst the diverse groups who are using them
4. Continually promoting the quality of educational resources:
5. Deepening the distribution of high-quality educational resources: High-quality resources for education are being created and used in some educational institutions for some groups of learners and in some countries. OERs can make bridges between countries, between informal learning and formal education and facilitate lifelong learning opportunities.
6. Alleviating barriers to learning opportunities: OERs allows as digital resources enable educational resources to be accessed beyond a set pace and time of provision permitting them at an appropriate ace for the learners.

Conclusion:

E-learning holds significant potential for extending the range of learning opportunities available to the students. Online collaboration may promote higher order thinking even more than face-to-face collaboration through "more complex, and more cognitively challenging discussion (Resta and Laferriere, 2007). DIKSHA is the conceived as the National platform for school education available for all states and the

central government for grades 1 to 12 and was commenced on 5th September, 2017. Swayam Prabha DTH Channels are meant to assist and reach those who do not have access to the internet. National Repository of Open Educational Resources (NROER) is an open storehouse of e-content for students, teachers, teacher educators and parents. One DTH channel is being operated specifically for hearing impaired in sign language. The e-textbooks can be accessed using e-Pathshala web portal and mobile app. Developing digital classrooms can be conceived as an instructional modality-integration of use of technology with the education system. DIKSHA offers over a 100 micro services as building blocks for the development of platforms and solutions. In the context of COVID-19 related disruption of schooling, DIKSHA makes it possible for all states /UTs to enable learning /education at home through innovative state programs. E-content can be accessed and used through multiple types of devices- mobile phone, tablets, laptops and desktop computers as well as projectors, smartboards and smart televisions. All users can search and access their curriculum related digital content, published by centre , states/UTs or education boards , using any device -mobile , laptop in online or offline mode

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Self-concept of working and Non-working women in Aurangabad

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Abstract : Present researches have been done to know the level of self-concept and its components, i.e. self confidence, self acceptance, sociability and Emotional among working and Non working women. For this Total Number of sample was 40 in which 20 working women and 20 Non working women from the age group 21 to 40 years. For the data collection Self concept scale by Mukta Rani Rastogi was used. Mean, Standard deviation and t test were applied for statistical analysis. The result indicate that working women have shown better for self-concept and more Emotional in compared to Non working women. It was also found that there is no significant difference on self confidence, self acceptance and sociability between working and Non working women.

Introduction :

Self-Concept is an organized set of characteristics traits, feelings, images, attitudes, abilities and other Psychological elements that a person attributes to oneself "(Kobal, 2000, P25) The field of independent self-concept consist of Concepts of oneself that include mostly ourselves, our Physical appearance, intelligence, education, abilities, possessions, achieving of goals and religion. It also consist of Self-Confidence, self-acceptance, sociability and Emotional. Self-concept is defined as the combination of perceptions and Values that an individual believes to be true of their own self. (Bukato & Dachler, 2001, P.407). Theories on the development of self-concept tend to focus on an individual's view of self in comparison to others. For instance, symbolic interactionism argues that the self-concept is constructed through social interaction with others. (Cooley, 1902; Mead, 1925, 1934 as cited in Campbell & Fehr, 1990). Self-concept is an important indicator of Personality. The working woman, being an earner in the family, is easily accepted and respected. Hence it was thought that working women would have a more positive self-concept as compared to Non working women. Many authors (Hoch 1981; Tinsley and Faunce 1978) have shown the differences between working and non-working women and corresponding effects on developing children and their own interests. The interest of home maker women were more similar to the interest of women in business, non-professional and home economics occupations a while the interests of career-oriented women were more similar to the interests of women in verbal linguistic, verbal scientific and scientific occupations. (Timsly and Faunce 1978). Non working mothers,

though educated, feel more insecure as compared to working mothers. Likewise, working women have a more positive self concept as compared to non working women. Children of non-working mothers who are well educated and living in Joint Families are more insecure and unsettled that the children of working mothers. (Hoch 1981). It has also been found that the children employed women are independent, self sufficient, peer oriented and good in decision making, whereas the children of non-employed women solicited more help and protection were more jealous. (Schachter 1981). Wadhwan (2016) conducted a study on a comparative study of self-Esteem of working and non working women in Relation to their psychological well being. The result showed that working women were found to be significantly higher on self-esteem than Non-working women. Simranjeet, Swarn Tomar, Ruchi Khurana, (2018) was conducted study on, A comparative study on the self-concept among working and Non working women Residing in selected Areas of Dera Bassi, District Mohali Punjab. The study was consist of 10 women (50 working and 50 non working). The result revealed that self concept among working women was significantly higher than non-working women. Fareda, Zeab and Uzma Ali2 (2015), Conducted a study on. A comparative study on self-Esteem of working and non working women in Pakistan. The purpose of this study was to explore the difference of self esteem between working and non working women of Pakistan. The result shows that Non working women are likely to have higher self-esteem than working woman in Pakistan. The purpose of the present study is to determine and to compare the self Concept and its components like self confidence, self acceptance, sociability and

Emotional among working and Non working women.

Statement of the Problem :

To find out and to compare the level of Self Concept and its components i.e. self-

Objectives :

1. To compare the level of self-confidence among working and Non working women.
2. To compare the level of self-acceptance among working and Non working women.
3. To compare the sociability of working and Non working women.

Hypothesis :

1. There would be significant difference found on self. Confidence between working and Non working women.
2. There would be significant difference found on self acceptance between working and Non working women.
3. There would be significant difference found on sociability among working and Non working women.

Variables :

In the present study statues (working and Non working women) are independent variables, and self confidence, self acceptance, sociability, Emotional and self concepts are Dependent variables.

Samples :

In the current study 40 subjects were randomly selected in which 20 women were working and 20 women were non working. Sample were selected in the age between 21 to 40 years.

Instrument or Tool :

In the present study self Concept scale Constructed and standardized by Mukta Rani Rastogi was used. The Questionnaire consist of 51 statements. Each Statement are given five responses, (strongly agree, agree, undecided, disagree and strongly disagree). It consist of Positive and Negative statements. Positive items are scored five more for

confidence, acceptance, sociability and emotional level among working and Non working women.

4. To compare the component of Emotional between working and Nonworking women.
5. To compare the level of self-concept among working and Non-working women.

4. There would be significant difference found on Emotional among working and Non working women.
5. There would be significant difference found on self Concept level of working and Non working women.

responses and negative time items are scored one to five for the some responses. Reliability of the scale by split-half method was found to be 0.87.

Results :

The main purpose of the present study was to study and to compare the level of self-confidence, self acceptance, sociability, emotional and self-concept of working and Non working women. The sample of 40 subject (20 working and 20 won working women) were selected through sample random sampling method.

The whole data was obtained by using self concepts scale. The scores were assigned for different responses according to the item. The score were arranged in tabular form and then t test was applied to test hypothesis mean and S.D. Value of every group was also calculated they shown in tables given below :-

Table No.I, Showing Means, SD and t value of working and Non working women (Self-confidence and self-acceptance).

Components → Status↓	Self Confidence			Self-Acceptance		
	Mean	SD	t	Mean	SD	t
Working women	18.35	2.17	0.49 NS	13.65	3.66	0.98
Non-working women	19.05	1.91		12.75	1.86	NS

Table No 2 Showing Mean, SD and t value of working women and Non working women on the Component of sociability, Emotional and self-concept.

Component→ Status↓	Sociability			Emotional			Self-concept		
	Mean	SD	t	Mean	SD	t	Mean	SD	t
Working women	12.2	1.01	0.3 NS	13.05	3.39	2.38* (.05)	77.3	18.67	1.84* (.05)
Non working women	12.35	2.05		10.9	2.23		70.7	11.73	

N = 40

df = 38

.05 = 1.68
.01 = 2.42

Discussion :

The purpose of the present study was to find and compare the level of self-concepts and its components i.e. self-confidence, self-acceptance, sociability and emotional between working and Nonworking women. Employment has become increasingly significant in the lives of women. The Modern woman is trying to be happier and better adjusted by relinquishing the traditional and Modern role or by combining the two roles. In the present study, it was try to find out how selfconcept play a significant role among working and won working women. From the Table No.1, it was observed that, the Component on self-confidence, the mean value of working women is (M=18.35) and Non-working women (M=19.05) and t value is 0.49 which is not significant at both level i.e. (o.o1 and 0.05). On the basis of these value, we can say that there is no significant difference on self-confidence among working and non-working women. The second component of self-concept is self-acceptance according to table No.1, it was observed that the mean value of working women is (M=13.65) and Non-working women is M=12-75) and t value is 0.98 which is not significant at both level. It can be concluded that there is no significant difference on self-acceptance between working and non-working women. From the Table No.2, it was observed that the components Sociability, also non-significant at both level because t value is 0.3 which is not significant. So, it can be concluded that there is No significant difference on sociability among working and non-working women. Kumthekar (2004) found in her study there is no significant difference on self-Concept between working and won working women. The present result do not show better self-

confidence, self acceptance, and sociability either of working women or of non-working women. According to Table No.2, when we see the component of Emotional and self-concept, it was observed that on the factor of Emotional, the mean value of working women is (M= 13.05) and Non-working women is (M=10.09) and t value is 2.38, which is significant at both level i.e. (.05 and .01) observing these value, we can concluded that there is significant difference on Emotional between working (M= 13.03) and non-working women. Working women are more Emotional than Non-working women (M = 10.9). The main components of this study is self-concept. Self-concept is the key to the personality development. It is dominant element in personality Pattern. When we seen the Self Concept, it was found that the Mean value of the working women is (M=77.3) and the non-working women is (M= 70.7) and t value is 1.84, which is significant at .05 level. So we can concluded that there is significant difference on self-concept between working and Non-working women. On the basis of Mean value, working women (M=77.3) are better on self-concept than Non-working women (M=70.2) It can be proved that employment play very important role in the development of self-concept. Ruchi Khurana found in her study (2018), self-concept among working women was significantly higher than Now working women.

Conclusion:

On the basis of this study it may be concluded that the there is no significant difference on self-confidence, self-acceptance and sociability. The significant difference is found on Emotional and self-concept. Working women are better on self-concept and more emotional than Non-working women.

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E-Banking: Innovation Challenges and Opportunities

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Abstract: According to (Ketkar, 1993), E-banking development and growth in India is still in their infancy. In the last ten years, the face of banking has altered due to competition, developments in technology, and lifestyle changes. The recent developments have imposed strict competitiveness and compliance criteria on banks. The problem here is with the E-Banking system. E-Banking is projected to offer plenty of benefits as well as unprecedented hazards to India's banking fundamentals. The notion of E Banking's Scope is still expanding, but various steps implemented by the Indian government and the country's central bank, the Reserve Bank of India, have aided the growth of E-Banking in India. The purpose of this article is to outline India's E-Banking difficulties and potential.

Keywords: Banking, E-banking, ATM, Technology, ETF, Online.

Objectives:

1. To understand the necessity and advantages of E-banking in the Indian economy.
2. To research India's present financial developments in e-banking.
3. To evaluate the multiple problems that the Indian E-banking business is now facing.
4. To learn about the E-banking opportunities available in India.

Literature Review

The financial sector is critical to an economy's growth. The thriving banking industry is frequently considered the lifeblood of a country's economy. As a result, it is not wrong to assert that a country's economy's present and future are entirely dependent on the performance and development of its banking sector. The development of automated teller machines (ATMs), direct bill payments, and computerized financial transactions initiated the transition away from traditional banking (EFT). Because of increasing information and education, customers are more receptive to innovative online banking. Receiving financial services and commodities via electronic methods such as telephones, the internet, and cell phones is known as e-banking. Many people are resorting to e-banking these days since it allows them to manage their accounts from anywhere and at any time for a very cheap cost. E-banking has assisted the banking business in a multitude of ways, but the most major advantage to this sector in developing countries, notably India, has been enhanced client relations. When compared to non-customers of technology that permitted self-service banking, the amount of time spent on online activities, the volume of internet use, and the amount of time spent web surfing were all significantly higher among customers of

technology that provided self-service banking. It was determined that banks should provide preference to customers who use computers, the internet, and other advanced technological devices. The majority of clients are aware of their bank's e-banking capabilities, according to the findings. There is a substantial difference between the multiple challenges noted while using e-banking services, according to the poll. This study also revealed that some challenges have a higher impact than others while utilizing financial services. One survey indicated that just 28% of bank customers used internet banking after examining population factors. There was no statistically significant link between age and internet banking use, according to the study. It also revealed that there is no link between gender and internet banking usage. It was shown that respondents' educational and financial qualities played a role in their decision to use internet banking. According to the poll, increasing consumer financial literacy through different bank efforts aimed at increasing awareness of internet banking is critical.

Research Methodology

This is a descriptive research project. For this research, secondary data was explored. It comes from the Reserve Bank of India's bulletin, annual reports, and Report on the Trend and Progress of Banking in India, as well as a variety of reputable periodicals, newspapers, and RBI websites.

Current Scenario of E-Banking

E-banking has become a significant part of India's financial system. Before the 1990s, the traditional banking system, i.e., branch-based banking, was prevalent, but non-branch banking services were established after that. ICICI Bank is responsible for India's first internet banking service. Following that, Citibank and HDFC

Bank both started internet banking services in 1999. On October 17, 2000, the Indian government passed the Information Technology Act of 2000, which granted legal status to electronic transactions and other types of e-commerce. The Reserve Bank is regularly reviewing and amending banking's legal and other conditions to guarantee that it grows smoothly and that e-banking-related problems do not undermine financial stability. India has 196079 ATMs and 1337310 point-of-sale machines, according to a report provided by the Reserve Bank of India in January 2016. Indian commercial banks have developed numerous measures to deal with the demands of rising competition, one of which is e-banking. Since the newly created private sector and foreign institutions have been pioneers in e-banking adoption, the competition has been particularly strong for public sector banks. Indian banks provide their customers with e-banking products and services such as ATMs, Internet Banking, Mobile Banking, Phone Banking, Tele Banking, Electronic Clearing Services, Electronic Clearing Cards, Smart Cards, Doorstep Banking, and Electronic Fund Transfer (Yuvaraj, 2019). The RBI reported in its Annual Report 2020-21 that payment systems had a solid growth of 26.2% in terms of volume, following a 44.2% increase the previous year. Here some of the major key facts are as follows:

1. Private sector banks represent about 67% of the POS terminal market while public sector banks account for 27%.
2. Payments banks accounted for 5% market share, and foreign banks represented 1%.
3. The total number of cards in circulation stood at 960.25 million as of March 2021. Out of which, there were 898.20 million debit cards and 62.05 million credit cards, up by 8% and 7% YOY respectively.
4. There were 2.20 billion prepaid payment instruments in the country. Out of which, 189.93 million comprised prepaid cards and over 2.01 billion comprised mobile wallets.
5. The number of transactions through mobile wallets in Q1 2021 was 1.13 billion and the value was INR 411.75 billion. This includes the purchase of goods and services and fund transfers through wallets. Transactions through wallets are growing steadily.
6. Consumers made 8.32 billion mobile-based payments whereas Net Banking / Internet browser-based transactions were over 937.60 million. In terms of value, INR 31.98 trillion was transacted through mobile while INR

131.34 trillion was transacted through the internet.

Challenges in E-Banking

1. **Security Risk:** Banks are grappling with one of their most critical issues: security. A large proportion of customers reject to utilize e-banking services due to uncertainty and security concerns. According to the IAMAI Report, 43% of internet users in India do not utilize online banking due to security concerns (2006). As a result, it's a major issue for marketers, and it alleviates customers' security concerns, resulting in more online banking usage.
2. **Trust Factor:** The most significant hurdle to online banking for most customers is a lack of confidence. Due to a lack of trust in online security, many choose traditional banking over internet banking. They feel that internet transactions are risky and that as a result, fraud can occur. When using e-banking services, customers have several queries, such as: Did the transaction go through? Do you believe I pushed the transfer button once or twice? Customers' willingness to deal with web merchants is impacted by several factors, one of which is trust.
3. **Handling Technology:** It is vital to create or acquire the relevant technology, implement it appropriately, and then use it to the maximum extent feasible to achieve and maintain high service and efficiency standards while being cost-effective and delivering sustainable returns to shareholders.
4. **Early adopters of technologies** got significant competitive benefits. As a result, technology management is a top priority for the Indian banking business.
5. **Privacy Risk:** Consumers are discouraged from utilising internet banking services because of the risk of disclosing personal information and the fear of identity theft. Most users believe that using online banking services puts them at risk of identity theft. According to the survey, consumers are concerned about their privacy and fear that banks may violate their privacy by utilising their information for marketing and other secondary purposes without their consent.
6. **Implementation of Global Technology:** Developing countries must first build sufficient infrastructure and human capabilities before they can employ global technologies to satisfy their local demands. Many clients in developing countries do not trust e-payments or do not have access to the necessary infrastructure.

7. Legal Risk: Electronic banking exposes banks to more legal concerns. Electronic banking can increase the geographic area of a bank's services more quickly than traditional banking. However, they may not be completely familiar with a jurisdiction's local rules and regulations before beginning to provide services there, whether with or without a license if one is not necessary. When a license isn't necessary, a virtual bank that doesn't have communication with its host country's supervisor may find it much more difficult to keep up with regulatory developments. (2022).

5. Financial Innovations in E-Banking Indian Banking Sector

The introduction of innovation in the banking industry has resulted in new product designs, multiple methods of completing online financial operations, and various electronic systems. As a result of all of this, the phrase "innovative banking" has become a popular appellation for today's financial sector. Consumer convenience and satisfaction are at the forefront of innovative banking. The necessity for financial sector innovations was identified

due to several difficulties in the traditional banking system; however, these issues were overcome with the introduction of novel banking products and services, which fundamentally transformed the banking attitude.

Automated Teller Machines (ATMs)

ATMs (Automated Teller Machines) are a significant technological breakthrough that has changed the banking industry's distribution method (ATMs). HSBC was the first bank in India to establish an ATM in 1987. Later, new private-sector banks led the way in widely deploying ATMs, and public-sector banks followed following, placing ATMs around the country. There was a period of delay before the Indian populace accepted ATMs. In 1998, India had just 500 ATMs; nevertheless, according to Ministry of Finance estimates, Public Sector Banks alone opened 1,13,525 ATMs in India between 1998 and 2022.

The number of ATMs operated by Scheduled Commercial Banks in India is shown in Table 1. Number of ATMs of Scheduled Commercial Banks in India at the End of March 2022

Bank Group	On-Site ATMs	Off-Site ATMs	Total ATMs
Public Sector Banks	78,007	59,106	1,37,113
Private Sector Banks	34,828	37,566	72,394
Foreign Banks	690	1,135	1,825
Total of all Banks	1,13,525	97,807	2,11,332

Source:- <https://rbi.org.in/scripts/ATMView.aspx?atmid=134>

Debit Cards : Debit cards are frequently referred to as check cards or bank cards. Debit cards resemble credit cards or ATM (automated teller machine) cards, and they are a type of plastic payment card that may be used in place of cash for transactions, but they function similarly to cash or a personal check. Nonetheless, Debit cards vary from credit cards in that a credit card allows you to "pay later," but a debit card allows you to "pay now." When a consumer uses a debit card, money is withdrawn from their account promptly. Simply put, when a transaction is made using a debit card, money is taken immediately from the user's bank account.

Credit Cards : With 16-digit card numbers, expiry dates, magnetic strips, and EMV chips, credit and debit cards are nearly similar. 1 With one important distinction, both can make shopping in shops or online simple and convenient. Debit cards allow you to spend money by withdrawing funds from your bank account. Credit cards allow you to borrow money from the card issuer up to a specified limit to buy things or withdraw cash that is immediately deducted from the user's bank account during a transaction.

Table 2:-Volume of card payments in India from the financial year 2014 to 2022(in billions)

Year	Credit Card	Debit Card
FY 2015	0.51	6.71
FY 2016	0.62	7.81
FY 2017	0.79	9.25
FY 2018	1.09	10.96
FY 2019	1.41	11.95
FY 2020	1.77	14.27
FY 2021	2.18	5.06
FY 2022	1.76	4.01

Source: Statista Research Department

The volume of debit card payments in India for the fiscal year 2021 was approximately four billion, while the volume of credit card payments was estimated at over 1.7 billion during the same period. The government initiatives made the accessibility and use of digital payments widespread, aspiring to make India a cashless economy. The Indian digital payments market was estimated to reach the one trillion U.S. dollar mark by the year 2023.

Real Time Gross Settlement (RTGS) : The Real Time Gross Settlement System (RTGS) is a system for transferring payments from one bank to another in real time and in full. The minimum fund transfer amount using RTGS is Rupees Two Lakhs, with no limit on the maximum

amount. Inter-bank and customer-to-customer RTGS transactions are also possible.

National Electronic Fund Transfer (NEFT) : The Real Time Gross Settlement System (RTGS) is a system for transferring payments from one bank to another in real time and in full. NEFT (National Electronic Fund Transfer) is a nationwide electronic payment system that employs a safe means of sending monies from one bank branch to another. It was first deployed in October 2005. There are no minimum or maximum limits on the amount of money that may be sent using NEFT. The funds are transferred in hourly batches; on weekdays, there are eleven settlements from 9 a.m. to 7 p.m. and on Saturdays, there are five settlements from 9 a.m. to 1 p.m.

Table 3:- Volume of RTGS payments – 2021 (month wise)

Month	Inward	Outward
January	15668058	15668058
February	15769554	15769554
March	20234900	20234900
April	15152060	15152060
May	9003796	9003796
June	15413551	15382921
July	10741314	10741314
August	10160092	10160093
September	17456940	17456940
October	18411308	18411308
November	15635290	15635290

Table 4:- Volume of NEFT payments – 2021 (month wise)

Month	Total Outward Debit	Received Inward Credits
January	2874.9	2874.9
February	2821.1	2821.1
March	3481.4	3481.4
April	2862.7	2862.7
May	1929.4	1929.4
June	2923.3	2923.3
July	3170.0	3170.0
August	3218.7	3218.7
September	3359.5	3359.5
October	3574.5	3574.5
November	3394.0	3394.0

Among the electronic modes of payment, the number of transactions using RTGS increased by 5.7% during the year, with a total value of 1,056 lakh crore, a decrease of 19.5% from the previous year, owing to a reduction in large value corporate transactions in line with the slowdown in economic activity. The RTGS

facility was offered across 1,75,947 branches of 227 banks by the end of March 2021. During the year, transactions through the National Electronic Funds Transfer (NEFT) system increased by 12.7%. The NEFT facility was offered through 1,75,283 branches of 225 banks by the end of March 2021.

Table 5 Number of mobile banking transactions (monthly)

Month	Volume (in lakh)
January	25943
February	24274
March	32971
April	32495

May	14622
June	32127
July	37459
August	39029
September	39989
October	45584
November	45046

Mobile Banking: Mobile banking, often known as M-Banking, is a branch of Internet Banking. "Type of execution of financial services in which the consumer employs mobile communication techniques in conjunction with mobile devices" is how mobile banking is defined (Pousttchi and Schurig, 2004). To put it another way, it refers to the use of mobile telecommunications devices for banking and financial activities. Mobile

phones are a great delivery channel to reach banking consumers in India since their penetration rate is significantly higher than that of the internet. Mobile banking is becoming a prominent e-banking method in India, as seen in Table 5. In India, mobile banking transactions have grown over months and several years. This demonstrates Indian clients' increased interest in mobile banking.

Table 6 Payment System Indicators – Annual Turnover (April-March)

Item	2017-18	2018-19	2019-2020
A. Settlement Systems			
CCIL Operated Systems	35	36	36
B. Payment Systems			
1. Large Value Credit Transfers – RTGS	1,244	1,366	1,507
Retail Segment			
2. Credit Transfers	58,793	1,18,750	2,06,661
2.1 AePS (Fund Transfers)	6	11	10
2.2 APBS	12,980	15,032	16,805
2.3 ECS Cr	61	54	18
2.4 IMPS	10,098	17,529	25,792
2.5 NACH Cr	7,031	9,021	11,406
2.6 NEFT	19,464	23,189	27,445
2.7 UPI	9,152	53,915	1,25,186
3. Debit Transfers and Direct Debits	3,788	6,382	8,957
3.1 BHIM Aadhaar Pay	20	68	91
3.2 ECS Dr	15	9	1
3.3 NACH Dr	3,738	6,299	8,768
3.4 NETC (Linked to Bank Account)	15	6	97
4. Card Payments	47,486	61,769	73,012
4.1 Credit Cards	14,052	17,626	21,773
4.2 Debit Cards	33,434	44,143	51,239
5. Prepaid Payment Instruments	34,591	46,072	53,318
6. Paper-based Instruments	11,713	11,238	10,414
Total – Retail Payments (2+3+4+5+6)	1,56,371	2,44,211	3,52,362
Total Payments (1+2+3+4+5+6)	1,57,615	2,45,577	3,53,869
Total Digital Payments (1+2+3+4+5)	1,45,902	2,34,339	3,43,455

Payment and Settlement Systems (DPSS) ; The payment and settlement systems had strong growth in 2019-20, increasing by 44.1% volume on top of a 55.8% increase the previous year. In terms of value, it expanded by 5.4% over the previous year's 14.2 percent, owing to slower development in the big value system, namely the Real Time Gross Settlement (RTGS) system. During 2019-20, the percentage of digital transactions in total non-cash retail payments climbed to 97.0%, up from 95.4% the previous year. However, owing to the prolonged

lockdown imposed by the COVID-19 epidemic, economic activity was restrained, and discretionary payments were reduced, resulting in a drop in digital transactions.

Top 5 Banks that Provide Best Internet Banking Facilities in India

ICICI Bank : ICICI Bank is one of the top banks in terms of Net Banking, which allows you to transfer cash at any time, pay bills, buy insurance, and access a variety of other services. The ICICI Net Banking app is available on the Play Store and has a rating of 4.4 stars. A user

may also transfer money through the bank's UPI services, and the bank's app is updated regularly to correct faults and provide new capabilities. The Bank has also released the iWear **HDFC Bank** : HDFC Bank is another well-known and significant bank that offers services like money transfers, bill payments, and credit card payments, among other things. The app may be downloaded from the Google Play Store, where it has over 10 million downloads and a 4.3-star rating. A user will see the My Menu option in the app, where they will find all their regularly used services. For the convenience of the user, the programme is now accessible in Hindi. Those with a slow Internet connection can utilize the Lite version, which does not have all the functions but does include the most significant and often used services.

City Union Bank :City Union Bank is another excellent bank that offers all the Internet Banking features that you want. You may apply for their services either online or in a City Union Bank location near you. You may obtain the whole account overview in whatever format you like.

You may transfer cash to any third-party account in the nation, and CUB Net Banking makes purchasing more convenient. You may use their services to pay any sort of bill, and it is one of the most secure platforms available, so customers can complete transactions without fear.

Union Bank of India : Union Bank of India is a well-known bank that offers excellent Net Banking services. The app is available for

application, which allows users to access all their bank data, as well as the past three transactions and account balance, on their smartwatch.

download on the Google Play Store, where it has a 4.1-star rating and over 5 million downloads. A user can not only read but also print their account summary because it is required by other financial services. In a matter of minutes, a user may transfer funds straight to any bank account, and they can even make direct or indirect payments from their UBI online accounts. You will never miss a bill or an insurance premium due to its automatic payment mechanism.

Kotak Mahindra Bank : You may transfer funds to any bank account at any time using the Kotak Mahindra Bank Net Banking services. Checking your balance at any moment without having to leave your house is a time-saving activity that you can perform with Kotak Mahindra Bank. The Kotak Mobile Banking app may be downloaded from the Google Play Store; it has 4.4-star reviews and over 10 million downloads. When it comes to digital money transfers, security is always a major concern, but with Kotak Bank, users don't have to worry about that. They have taken care of all the necessary security precautions.

So these are the best banks for Net Banking on which users can trust and make their work easy. With these banks, users can do anything with their bank account without going to the bank. Users don't have to worry about security, as they have made all the security concerns properly.

Opportunities Related to Internet Banking

1. Untouched Rural Markets: (Bakare, 2015), India's untapped banking market accounts for 70% of the country's total population, indicating a large potential market for e-banking in the country. Banking services are available in all metropolitan areas, although only a few large villages have banks. Because a big majority of Indians still live in rural regions, e-banking must broaden its geographical reach to include all communities.
2. Initiatives are taken by government agencies for financial literacy: Internet banking and inclusive growth are both influenced by financial literacy. The degree to which customers utilise Internet Banking and traditional banking is dependent on their educational level (Servon L J and Kaestner R, 2008). The RBI, SEBI, IRDA, government agencies, and a slew of other financial institutions have made significant

efforts to promote financial literacy and encourage the use of internet banking. Many topics about e-banking and related services have been included in school curricula in order to teach pupils how to use them. Housewives, managers, and retirees are also educated in order to increase their usage of electronic banking. (According to the Reserve Bank of India).

3. Opportunities for Customers: In the Indian context, the Opportunity for e-banking is large in terms of its increased use by Customers. Widespread Banking Consumers are greatly affected by the progression of internet banking services. Customers can control their account from the office or home, and can also shell out bills using net banking. Usage of credit/debit cards has also increased. Thus, by exploring e-banking services, consumers can access banks 24X7.

Conclusion

In India, e-banking is rapidly gaining popularity. Lowering internet and mobile rates, falling PC and mobile phone prices, broadband with access through cable and digital subscriber lines, and other factors would undoubtedly support the growth of E-banking in India. Based on the findings, it can be stated that RTGS, ECS for bulk payments, and NEFT for one-to-one money transfers are the developing payment systems in India for high-value transactions. Debit cards are more prevalent than credit cards among card-based payment systems. The number of ATMs in India is increasing, and customers of all demographics have begun to accept ATMs as a channel for banking transactions. While both internet and mobile banking are gaining popularity in India, the potential for delivering banking services via mobile phones is enormous when compared to the internet as a delivery channel. However, it has been plagued by

negative difficulties such as identity theft and phishing assaults, which is why some customers are still hesitant to undertake financial transactions over electronic channels. The Government of India, in collaboration with several public banks and financial institutions, is attempting to develop an E-banking system that is more secure, trustworthy, and protected. The potential for the growth of e-banking in India is also highlighted in this article. Untapped rural markets, competitive advantage held by banks, expanding internet users, the government of India initiatives, and so on are all examples of key potential. In contrast to international banks, domestic banks' internet offerings still have a long way to go. One thing that must be accepted is that Indian banks can reach the masses with the help of supportive and efficient infrastructure. This study examines and discusses the fundamentals of E-Banking in India

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COVID 19: The Role of the Librarians

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Abstract: COVID 19 is a pandemic infectious disease that spreads easily. Corona virus that causes COVID 19 spreads through human-to-human transmission by close contact via airborne droplets generating by coughing, sneezing, kissing and smooching. This paper examines the roles of the libraries in the dissemination of information in the face of this pandemic. To achieve this, the paper examined the origin of COVID 19, its mode of transmission, symptoms, prevention and the roles of librarians and information specialists. The paper further acknowledged the roles the libraries should play in every situation they find themselves occasioned by the government in order to curtail the spread of the pandemic. This may be: normal situation (ie no restriction); some restrictions; full closure; and preparing for reopening. The paper therefore, concludes that the librarians have important roles to play in the phase of this pandemic. This is because the librarians need to provide adequate, latest and accurate information regarding the pandemic, like: statistics on the rate of infections; possible development of vaccine; mode of infection, methods of prevention, possible development of vaccine, etc.

Background Information on Covid 19

Coronaviruses are a large family of viruses which may cause illness in animals or humans. In humans, several coronaviruses are known to cause respiratory infections ranging from the common cold to more severe diseases such as Middle East Respiratory Syndrome (MERS) and Severe Acute Respiratory Syndrome (SARS). The most recently discovered coronavirus causes coronavirus disease COVID-19. COVID-19 is the infectious disease caused by the most recently discovered coronavirus. This new virus and disease were unknown before the outbreak began in Wuhan, China, in December 2019. COVID-19 is now a pandemic affecting many countries globally. The most common symptoms of COVID-19 are fever, dry cough, and tiredness. Other symptoms that are less common and may affect some patients include aches and pains, nasal congestion, headache, conjunctivitis, sore throat, diarrhea, loss of taste or smell or a rash on skin or discoloration of fingers or toes. These symptoms are usually mild and begin gradually. Some people become infected but only have very mild symptoms. Most people (about 80%) recover from the disease without needing hospital treatment. Around 1 out of every 5 people who gets COVID-19 becomes seriously ill and develops difficulty breathing. Older people, and those with underlying medical problems like high blood pressure, heart and lung problems, diabetes, or cancer, are at higher risk of developing serious illness. However, anyone can catch COVID-19 and become seriously ill. People of all ages who experience fever and/or cough associated with difficulty breathing/shortness of breath, chest pain/pressure, or loss of speech or movement should

seek medical attention immediately. If possible, it is recommended to call the health care provider or facility first, so the patient can be directed to the right clinic. People can catch COVID-19 from others who have the virus. The disease spreads primarily from person to person through small droplets from the nose or mouth, which are expelled when a person with COVID-19 coughs, sneezes, or speaks. These droplets are relatively heavy, do not travel far and quickly sink to the ground. People can catch COVID-19 if they breathe in these droplets from a person infected with the virus. This is why it is important to stay at least 1 meter away from others. These droplets can land on objects and surfaces around the person such as tables, doorknobs and handrails. People can become infected by touching these objects or surfaces, then touching their eyes, nose or mouth. This is why it is important to wash your hands regularly with soap and water or clean with alcohol-based hand rub. COVID-19 is mainly spread through respiratory droplets expelled by someone who is coughing or has other symptoms such as fever or tiredness. Many people with COVID-19 experience only mild symptoms. This is particularly true in the early stages of the disease. It is possible to catch COVID-19 from someone who has just a mild cough and does not feel ill. Some reports have indicated that people with no symptoms can transmit the virus. It is not yet known how often it happens. WHO is assessing ongoing research on the topic and will continue to share updated findings. Practicing hand and respiratory hygiene is important at ALL times and is the best way to protect others and yourself. When possible, maintain at least a 1-meter distance between yourself and others. This

is especially important if you are standing by someone who is coughing or sneezing. Since some infected persons may not yet be exhibiting symptoms or their symptoms may be mild, maintaining a physical distance with everyone is a good idea if you are in an area where COVID-19 is circulating. If you have been in close contact with someone with COVID-19, you may be infected.¹⁶⁴

Close contact means that you live with or have been in settings of less than 1 metre from those who have the disease. In these cases, it is best to stay at home. However, if you live in an area with malaria or dengue fever it is important that you do not ignore symptoms of fever. Seek medical help. When you attend the health facility wear a mask if possible, keep at least 1 metre distant from other people and do not touch surfaces with your hands. If it is a child who is sick help the child stick to this advice. If you do not live in an area with malaria or dengue fever please do the following: If you become ill, even with very mild symptoms you must self-isolate. Even if you don't think you have been exposed to COVID-19 but develop symptoms, then self-isolate and monitor yourself. You are more likely to infect others in the early stages of the disease when you just have mild symptoms, therefore early self-isolation is very important.

If you do not have symptoms, but have been exposed to an infected person, self-quarantine for 14 days. If you have definitely had COVID-19 (confirmed by a test) self-isolate for 14 days even after symptoms have disappeared as a precautionary measure – it is not yet known exactly how long people remain infectious after they have recovered. Follow national advice on self-isolation. Stay aware of the latest information on the COVID-19 outbreak, available on the WHO website and through your national and local public health authority. Most countries around the world have seen cases of COVID-19 and many are experiencing outbreaks. Authorities in China and some other countries have succeeded in slowing their outbreaks. However, the situation is unpredictable so check regularly for the latest news. You can reduce your chances of being infected or spreading COVID-19 by taking some simple precautions: Regularly and thoroughly clean your hands with an alcohol-based hand rub or wash them with soap and water. Why? Washing your hands with soap and water or using alcohol-based hand rub kills viruses that may be on your hands. Maintain at least 1 metre distance between yourself and others. Why? When someone coughs, sneezes, or speaks they spray small liquid droplets from their

nose or mouth which may contain virus. If you are too close, you can breathe in the droplets, including the COVID-19 virus if the person has the disease.

Avoid going to crowded places. Why? Where people come together in crowds, you are more likely to come into close contact with someone that has COVID-19 and it is more difficult to maintain physical distance of 1 metre. Avoid touching eyes, nose and mouth. Why? Hands touch many surfaces and can pick up viruses. Once contaminated, hands can transfer the virus to your eyes, nose or mouth. From there, the virus can enter your body and infect you. Make sure you, and the people around you, follow good respiratory hygiene. This means covering your mouth and nose with your bent elbow or tissue when you cough or sneeze. Then dispose of the used tissue immediately and wash your hands. Why? Droplets spread virus. By following good respiratory hygiene, you protect the people around you from viruses such as cold, flu and COVID-19. Stay home and self-isolate even with minor symptoms such as cough, headache, mild fever, until you recover. Have someone bring you supplies. If you need to leave your house, wear a mask to avoid infecting others. Why? Avoiding contact with others will protect them from possible COVID-19 and other viruses. If you have a fever, cough and difficulty breathing, seek medical attention, but call by telephone in advance if possible and follow the directions of your local health authority. Why? National and local authorities will have the most up to date information on the situation in your area. Calling in advance will allow your health care provider to quickly direct you to the right health facility. This will also protect you and help prevent spread of viruses and other infections. Keep up to date on the latest information from trusted sources, such as WHO or your local and national health authorities. Why? Local and national authorities are best placed to advise on what people in your area should be doing to protect themselves. While some western, traditional or home remedies may provide comfort and alleviate symptoms of mild COVID-19, there are no medicines that have been shown to prevent or cure the disease. WHO does not recommend self-medication with any medicines, including antibiotics, as a prevention or cure for COVID-19. However, there are several ongoing clinical trials of both western and traditional medicines. WHO is coordinating efforts to develop vaccines and medicines to prevent and treat COVID-19 and will continue to provide updated information as soon research results become available.

The most effective ways to protect yourself and others against COVID-19 are to: Clean your hands frequently and thoroughly Avoid touching your eyes, mouth and nose Cover your cough with the bend of elbow or tissue. If a tissue is used, discard it immediately and wash your hands. Maintain a distance of at least 1 metre from others.

A Brief History Of Spreading Of 2019-Ncov /Covid 19

On 31 Dec. 2019, China, East Asia, most populated country in world was informed to WHO regarding pneumonia cases with unknown etiology. Till 3 Jan. 2020 a total of 44 pneumonia cases were detected. On 7 Jan2020, Chinese research authorities announced that they have isolated new virus from sea food market in Wuhan city; Named 2019-nCoV. On 13 Jan. 2020 Ministry of public health Thailand reported 01 patient from Wuhan, China. On 15 Jan. 2020, the ministry of health, labor and welfare of Japan reported first case from Wu-han China. On 20 Jan.

Roles Of Librarians And Information Specialists In Covid 19 Pandemic

To promote public health awareness by creating and disseminating information relating to preventive measures; To support research team, researchers and faculty by providing information regarding the latest developments, research and literature; To meet the core needs of regular library users. Libraries in different parts of the world are facing very different situations, from broadly maintaining a full service to complete closure. Drawing on experience around the world, libraries and librarians are finding themselves in one of a number of situations - in an attempt to curtail the spread of the pandemic (COVID 19): this paper explains the role the librarians should adopt during and after the pandemic is over. In the case of no restrictions: in some countries, cases of the virus have been limited and governments have not taken any specific measures. Nonetheless, normal recommendations around good hygiene apply. In this situation, libraries are, for example: Ensuring access to soap and warm water Ensuring they have a supply of hand sanitizer Keeping surfaces clean, including toys and library computers Ensuring that staff and users are encouraged to take time to recover if they are feeling ill, rather than coming in to work Providing pages with useful links to reliable information for users on their websites and promoting media literacy faced with potential misinformation online. In the case of some restrictions: there are more cases, and governments are beginning to act in order to limit larger events, as well as actively encouraging people to take extra measures to

2020, National IHR Focal point from the Korea reported first case of 2019-nCoV in Korea. On 23 Jan. 2020, United State of America confirmed first case of 2019-nCoV in America. On 24 Jan. 2020, Vietnam reported First case of 2019-nCoV. So, it's the first incidence of human to human transmission of corona virus. On 24 Jan. 2020, the government of Singapore confirmed First case of 2019-nCoV. On 25 Jan. 2020, the government of Australia, federal democratic republic of Nepal and French republic confirmed first case of 2019-nCoV. Other countries also detected and reported the cases of 2019-nCoV as On, 26 Jan. 2020 (Malay-sia), 27 Jan. 2020 (Canada), 28 Jan. 2020 (Cambodia, Ger-many, Sri Lanka), 29 Jan. 2020 (United Arab Emirates), 30 Jan. 2020 (Philippines, India , Finland), 31 Jan. 2020 (Italy), 1 Feb. 2020 (Russian Federation, Spain, Sweden, United Kingdom), 5 Feb. 2020 (Belgium), 6 Feb. 2020 (Japan), 15 Feb. 2020 (Egypt).etc.

protect hygiene. In this situation, libraries are, for example: Reconsidering programming such as story times or workshops, especially for groups at risk such as older users. Additional efforts to ensure hygiene, including through disinfecting hard surfaces. Removing riskier items such as toys or virtual reality headsets from circulation. Considering whether to close study spaces where people may spend a longer time in the company of others. Preparing for potential further restrictions, for example by ensuring that all staff have the skills and tools to work remotely (if this is possible) and that services, as far as possible, can still be provided digitally. In the case of minimal service: in many countries there are stricter measures still, with tougher limits on public gatherings, specific warnings for people at risk, and closures in the most affected regions. In these situations, libraries are, for example: Fully closing spaces and only offering the possibility to borrow or return books at a counter, or via a book drop. Some countries are experimenting with drive-through pick-up and return of books. Others are only allowing visitors who have pre-booked. Implementing quarantine policies on returned books (see below for further details). Implementing plans to offer remote services for example eLending, eLearning, or support to remote teaching Finalising and testing measures for all staff to work remotely and allowing those who can to do so already. In the case of Full closure: where measures are strictest, libraries have either been forced to close, or have chosen to do so following consideration of the risks to users and staff. In these situations, libraries are,

for example: Ensuring that all staff working from home unless completely necessary. Where staff are coming into work, ensuring that they can do so while respecting rules around social distancing Librarians are being reassigned to other duties in other departments within their municipalities, for example using information management skills to support health and social services Providing ongoing communication with users about opportunities to use library resources or services Organising digital story-times where copyright permits Promoting use of digital libraries and other tools - including potentially investing in more content/licences Offering an amnesty on borrowed physical books, and increasing the number of eBooks users can borrow Making library spaces and equipment available for other activities, such as printing personal protective equipment. Raising awareness of digital offers, both on the front pages of their websites, and through putting up posters in the windows of library buildings. Preparing for re-opening: in a number of countries, there are already steps towards lifting restrictions, at least partially, with libraries potentially part of this. Timings remains uncertain, and clearly safety should be a priority. In this situation, libraries are: Starting to make plans for gradual reopening when rules, permissions and library buildings and resources themselves permit this to happen safely, and making necessary changes to library policies. Carrying out a risk assessment, focused both on library activities and the wider situation, can be a key part of this. Setting limits on numbers of people using the library at any one time, and establishing how to enforce these (for example

Conclusion

The main role of librarians and information specialists in a pandemic is to promote public health awareness by creating and disseminating information relating to preventive measures. For better dissemination of information, especially in a time of great need for accurate health-related information resources, libraries should establish working

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through advanced booking, ticketing, or using other means of counting numbers of users), as well as preventing situations where people may gather closely together, for example using one-way systems, limiting furniture, keeping reading rooms closed, or continuing to postpone programming, and keeping toilets closed Implementing regular cleaning processes (including through short closures of the library), especially focused on surfaces where the virus appears to be able to last for longest (plastics, metals other than copper), or at least intensifying cleaning Developing click-and-collect or drive-through services in order to allow access to books without human contact Developing protocols for how to respond if someone with symptoms is identified in the library Ensuring that staff have the equipment and training necessary to stay safe, including consideration of screens if necessary, limiting contact as far as possible and enabling work from home for as long as possible, and provide regular updates Making clear when it is impossible to open safely, and otherwise ensuring that those taking decisions understand the nature of library spaces, including through a gradual approach to resuming services only when each one is safe Continuing to promote online services and resources in order to limit numbers looking to visit the library Communicate clearly about all any new rules to library users, both online and onsite, and provide regular updates Ensuring that plans are in place for a potential return to lock-down in case of new peaks in infection rates

relationships with health agencies and communication organizations with the objective of cooperative developments of collections, referrals and information shared and learning for users. Librarians, should also adopt to any form of restriction, and perform their duties creditably-especially in this era of COVID 19 pandemic.

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Role of CSR in Attaining Sustainable Development:

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Abstract: Present technological innovations and social organizations continue to impose risks and limitations on the efficient performance of the biosphere. Human activities have increasingly short-lived sustainable natural endowments, to the extent that, the multiplier effects have ripples beyond the traditional benefits of economic production and consumption. The main aim of this paper is to analyze and provide an analysis of the current trends in CSR in India and the role of corporate social responsibility in the overall scenario of sustainable development and inclusive growth

Key Words: Corporate Social Responsibility, Community development, Ecology, NGO and Stakeholders.

Introduction

Corporate Social Responsibility is essentially a concept whereby companies integrate social and environmental concerns in their business operations and in the interaction with their shareholders on a voluntary basis. Through voluntary commitment to CSR, companies send a positive signal of their behaviour to their various stakeholders. In doing so, they make an investment towards future and increase their profitability. If a corporate house is expected to provide good governance to its stakeholders and society at large, it is because it enjoys so many facilities from the society in terms of developed infrastructure, trained workers, peaceful environment, law and order etc., that it is only appropriate that the company gives back to the society at least something in return in the form of good governance. Therefore, it is a well-conceived fact that good corporate governance itself is part and parcel of corporate responsibility towards society.

Business can no longer limit them to using resources by indulging in activities that increase their profit only. The Companies have to be socially responsible corporate citizens and also contribute to greater common social good. Ultimately, the aim of social responsibility is all about integrating the three objectives: economic, environmental and social within the framework of company operations and growth. Though philanthropy is a fore-runner to the concept of CSR, it's much more than the philanthropy. An organization can accomplish sustainable development, if the CSR becomes an integral part of its business process. CSR impacts almost every operational area of a company. The Companies Act 2013, intends to inculcate the philosophy of CSR among Indian companies

Objectives of the study:

- To make an analysis of the concept of corporate social responsibility
- To study the trends of CSR in an Indian scenario, and its rationale
- To understand the areas of CSR in which the companies are involved.
- To study the role of CSR in attaining sustainable development

Methodology

The study is descriptive in nature based on secondary data

CSR: Definition:

The totality of CSR can be best understood by three words: 'corporate,' 'social,' and 'responsibility.' In broad terms, CSR relates to responsibilities corporations have towards society within which they are based and operate, not denying the fact that the purview of CSR goes much beyond this. CSR is comprehended differently by different people. Some perceive it to be a commitment of a company to manage its various roles in society, as producer, employer, customer and citizen in a responsible manner while for others it is synonymous to Corporate Responsibility (CR) or Corporate Citizenship or Social Action Programme (SAP). Of late, the term has also been started to link up with Triple Bottom Line Reporting (TBL) which essentially measures an enterprise's performance against economic, social and environmental indicators. Discourses on CSR suggest that many definitions of CSR exist within the business community, and CSR continues to be an evolving concept, with no single definition that is universally accepted. Given below are three key definitions that have garnered wide acceptance and favour amongst business circles. In other words, CSR refers to ensuring the success of the business by inclusion of social and

environmental considerations into a company's operations. It means satisfying your shareholders' and customers' demands while also managing the expectation of other stakeholders such as employees, suppliers and the community at large. It also means contributing positively to society and managing organization's environmental impact. Hence, CSR is a contribution to sustainable development, implying the way a company balances its economic, environmental and social objectives while addressing stakeholder expectations and enhancing shareholder value, the relevance of CSR within an organization Philip Kotler and Nancy Lee (2005) define CSR as "a commitment to improve community well being through discretionary business practices and contributions of corporate resources"

Mallen Baker refers to CSR as "a way companies manage the business processes to produce an overall positive impact on society."

CSR: Rationale

The rationale for CSR has been articulated in a number of ways. In essence, it is about building sustainable businesses, which need healthy economies, markets and communities. The major reasons for CSR can be outlined as: Globalisation As a consequence of cross-border trade, multinational enterprises and global supply chains, there is an increased awareness on CSR concerns related to human resource management practices, environmental protection, and health and safety, among other things. Reporting on the CSR activities by corporates is therefore increasingly becoming mandatory. In an increasingly fast-paced global economy, CSR initiatives enable corporates to engage in more meaningful and regular stakeholder dialogue and thus be in a better position to anticipate and respond to regulatory, economic, social and environmental changes that may occur. There is a drive to create a sustainable global economy where markets, labour and communities are able to function well together and companies have better access to capital and new markets. Financial investors are increasingly incorporating social and environmental criteria when making decisions about where to place their money, and are looking to maximise the social impact of the investment at local or regional levels.

Trends in CSR:

An insight into the history of CSR reveals that till 1990s it was solely dominated by the idea of philanthropy. Considering CSR as an act of philanthropy, businesses often restricted

themselves to one time financial grant and did not commit their resources for such projects. Moreover, businesses never kept the stakeholder in mind while planning for such initiatives, thereby reducing the efficacy and efficiency of CSR initiatives. However, over the last few years, the concept of CSR has been changing. There has been an apparent transition from giving as an obligation or charity to giving as a strategy or responsibility. Review of the case studies and work done on CSR by companies in India suggests that the CSR is slowly moving away from charity and dependence and starting to build on empowerment and partnership. Conceptualisation: Nowadays corporate are treating CSR as a separate entity and devote attention to it. Most of the corporate have a vision and mission statements often at the corporate level or sometimes at the CSR level that drive their CSR initiative. Deliberations are made to choose specific issues and initiatives. It has been observed that the areas they choose somewhere relate to their core values. Companies today are increasingly sensitive about their social role. The companies not only concentrate on how they will position their product or how they will sell it but also they have a social strategy because they have started feeling that brands are built not only around good quality of the product; but also around emotions and values that people ascribe to those products. Today, CSR has been understood in terms of accountability where corporate are feeling that they are responsible for the impact their actions have on several stakeholders. They feel that the basic motive of CSR today is to increase the company's overall impact on the society and stakeholders.

Key focus areas:

The following are key focus areas being incorporated into business practices:

Partnership with ngos and Government:

There has been an increase in the number of corporates partnering with NGOs and the Government to ensure successful execution of initiatives.

Community development:

Most large companies either have their own foundations or contribute to other initiatives that directly support the community upliftment, notably in health, education, and agriculture

Environmental management:

Environmental policies and programmes are now standard, and many companies have implemented the ISO 14 001 system throughout their businesses.

Workplace

Growing out of a long-standing commitment to training and safety is a more recent emphasis on knowledge and employee well-being.

Role of CSR in attaining sustainable development:

The role that the CSR plays in achieving sustainable development can be explained as under.

Protecting and promoting interests of various stakeholders: The employees and shareholders, the consumers, suppliers, creditors, competitors, government and general public are the stakeholders of the company. Therefore, corporate have to consider themselves as the guardians of stakeholders' welfare and render service to various sections of the society.

Addressing social concerns and promoting public welfare programmes: CSR is a way to address social concerns and promote welfare programmes for the benefit of common public. In this regard, companies have sponsored advertisements for the promotion of social causes or issues of public concern.

Engaging in Philanthropic activities:

Social Responsibility can be discharged by engaging in philanthropic activities. During the time of tsunami in 2004, the corporate houses donated several hundreds of crores of rupees to the Prime Minister's and Chief Minister's relief funds to help government rehabilitate the displaced fishermen of South India.

Ensuring good corporate governance in the companies:

Corporate Social Responsibility is essentially a concept whereby companies integrate social and environmental concerns in their business operations and in the interaction with their shareholders on a voluntary basis. Through voluntary commitment to CSR, companies send a positive signal of their behaviour to their various

Conclusion:

CSR is the continuing commitment by business firms to behave ethically and contribute to economic development while improving the quality of life of the employees and their families as well as of the local community and society at large.

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stakeholders. In doing so, they make an investment towards future and increase their profitability. If a corporate house is expected to provide good governance to its stakeholders and society at large, it is because it enjoys so much facilities from the society in terms of developed infrastructure, trained workers, peaceful environment, law and order etc., that it is only appropriate that the company gives back to the society at least something in return in the form of good governance.

Rendering Social Service:

Some corporate like ITC, Tata Steel, Sail etc., have made contributions in diverse areas such as community development, agriculture, healthcare, sports, pollution control etc.,

Social and charitable causes and social welfare activities:

Besides building industrial empires, some industrialists also contributed individually to certain social and charitable causes

Supplementing the Government efforts effectively:

Corporate can supplement several areas of welfare activities to relieve the government that does not have adequate resources to discharge activities like family planning clinics, providing quality primary education, campaign against AIDS, maintaining public health system etc.,

Ensuring Ecological Balance:

Corporate maintain ecological balance in the areas of their operation.

Focusing on human elements:

Corporate can discharge their social responsibility by focusing on human elements.

Abiding by rules and regulations as good corporate citizen:

Corporate abide by the rules and regulations framed by the respective governments, authorities to be good corporate citizens.

3. Boli and Hartsuikar,. Theory of Corporate Social Responsibility: Its evolutionary path and the road ahead, 2001

4. Philip Kotler and Nancy Lee, The case for doing at least some good: In Corporate Social Responsibility, Doing the most good for your company and your cause, 2005

A Study of factors determining satisfaction amongst consumers in Mumbai from E-Marketing perspective

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Abstract: E-marketing is an electronic strategy for showcasing its items and materials into a computerized design. Simultaneously, digitization applies these digitized materials to advance business capacities. E-marketing has significantly improved on client access. As the quantity of innovation clients is expanding and the interest in advanced means, for example, cell phones, iPods, PCs, note pads, cell phones, and savvy TVs increments, clients surf the Internet for more data on various brands and searches. Buyers get more exhaustive decisions by getting to computerized implies inside a couple of moments. This study features the insights and perspectives of Mumbai customers towards E-Marketing. It affects purchaser discernments and perspectives in view of different socioeconomics like age, orientation, marriage history, yearly pay, training, and occupation. The study likewise centres around an assortment of variables that spur individuals to purchase web based, expanding customer satisfaction towards end of the transaction.

Key words: E-Marketing, online marketing, consumer satisfaction.

Introduction:

E-Marketing is a part of the electronic business. Electronic trade and Internet advertising have become well known as Internet access is turning out to be all the more broadly accessible and utilized. The equivalent can be characterized as "E-Marketing is the most common way of building and keeping up with client connections through internet-based exercises to work with the trading of thoughts, items, and administrations that fulfil the objectives of the two players". E-Marketing initially started in the mid-1990s as straightforward, text-based sites that offered item data. Over the long run Internet promotion developed into something beyond selling data items, there are individuals currently selling publicizing space, programming programs, plans of action, and numerous different items and administrations. Organizations like Google, Yahoo, and MSN have made everything fair for Internet promotion. By offering neighbourhood publicizing too little to medium estimated organizations, ROI has developed while the primary concern has been brought down. This sort of advertising is the foundation of present-day free enterprise, permitting anybody with a thought, item, or administration to contact the largest crowd conceivable. The following transformative advance is to refine the purchaser search to those buyers explicitly looking for your item or administration, and allure them with appealing slogans and advancements. When the customer has picked your organization and entered your e-store, the plan of your site will decide the online to disconnected or web-based

business transformation rates. These are what entrepreneur's desire, the least expensive per lead. To explain, while E-Marketing can cover any feature of web-based showcasing as depicted above, current utilization of the term web advertising regularly alludes to the utilization of direct reaction showcasing procedures, that were customarily utilized in standard mail, radio, and TV infomercials, applied to the web business space. These strategies have been viewed as especially helpful on the web because of their following capacities combined with the capacity to immediately arrive at the possibility, whether it is Business to Business or Business to customer. This capacity for cautious investigation has become very normal now, which is the reason you will regularly see terms, for example, ROI, transformation rate, and direct mail advertisement generally come up while examining E-Marketing.

Business Models:

E-Marketing is related to a few plans of action. The fundamental models incorporate business-to-business (B2B) and business-to-client (B2C). B2B comprises of organizations working with one another, though B2C includes selling straightforwardly to the end purchaser, When Internet promotion initially started, the B2C model was first to arise. B2B exchanges were more complicated and came about later. A third, more uncommon plan of action is distributed (P2P), where people trade products between themselves. An illustration of P2P is Kazaa, which is based upon people sharing records. Web advertising can likewise be seen in different organizations. One adaptation is name-

your-cost (for example Priceline.com). With this organization, clients can state what cost range they wish to spend and afterward select from things at that cost range. With find-the-best-cost sites (for example Hotwire.com), Internet clients can look at the most minimal costs on things. The last organization is online closeouts (Ebay.com) where purchasers bid on recorded things. It should be noted, nonetheless; as depicted above, under history, that ongoing utilization of the term Internet promoting ordinarily alludes to direct reaction showcasing methodologies that were generally utilized in standard mail, radio, and TV infomercials, applied to the web business space. At the point when experts and business visionaries ordinarily allude to "E-Marketing," it is this model that they are frequently alluding to. The hypothesis was that the telecaster would start sending an advanced signal in this new band and afterward the simple sign would be suspended when buyer entrance of the new innovation was considered adequate.

E-Marketing Strategy:

Literature Review:

Natasya and Muhammed found that buyers' fulfilment with online shopping is directly dependent upon different factors. There is what is going on in the market associated with the request on which web shopping determinants impact purchaser dedication. This issue is particularly significant for the youthful area of the economy, where online business doesn't exist adequately. To extend Internet-based exchange collaboration, it is vital to concentrate on the connection between purchaser reliability and different determinants perpetually. In their review, the principal investigation discovered that purchaser faithfulness while shopping on the web in the Serbian market relies straightforwardly upon going with determinants, for example, security, information access, transportation, quality, worth, and time. (Natasya, Muhammed 2020) Rao, Salem, and Saeed present that online shopping was impacted during this COVID-19 pandemic period, as the lockdown was postponed in both the made and the non-modern countries. The concentrate further backs the qualification between shopping from a quick e-store and an indirect e-store. The impression of the buyers shopping from an immediate e-store is all the more certain, and their degree of satisfaction is significantly higher, as the veritable experience of the purchasers lines up with their bits of knowledge. In light of everything, purchasers feel

Web promoting techniques can be examined concerning unadulterated play firms and BAMs (Bricks and Mortar). Web Marketing Strategy for Pureplay firms Pure-play Internet firms can in any case successfully utilize the fundamental structure blocks of showcasing system. In this part, the showcasing procedure process for unadulterated play firms will be all the more plainly expressed, and the execution of this cycle remains commonly a similar whether on the web or disconnected Segmentation for unadulterated plays the course of the division includes separating a market of clients into enormous, recognizable gatherings, or portions. This division is done based on specific factors, which can go from age and address to way of life and reliability to a specific item. Inside an enormous market of clients, there will be a few subgroups of clients, each with various requirements that a solitary item can't fulfil. The division is the initial phase in permitting firms to make or market items for explicit gatherings of clients. It uncovers the potential to promote valuable open doors and gives a firm clearer direction for item improvement and showcasing methodology.

disheartened or stunned to pick an indirect e-store for shopping. Distorted e-store makes deceiving certifications and confirmations to its buyers, and eventually, when the customers experience the thing, it is against their wisdom. (Rao et al 2021)

Wicaksono and Ishak talk about their examination of the effect of site quality on EWOM and the impact of EWOM and beneficiary imminent concentrate on buyer fulfilment and brand picture an assessment was also driven due to satisfaction and brand picture on web-based buy point. The data in their review was then separated using the SEM (Structural Equation Model) method with AMOS 24 programming. The consequences of their review exhibited that site quality altogether influences EWOM. Additionally, the authority perspective and EWOM fundamentally influence buyer fulfillment and brand picture. shopper fulfillment and brand picture fundamentally influence online buy assumptions. (Wicaksono, A. I., & Ishak, A. (2022).

Research objectives:

The objectives of this research were as follows:

1. To study the attitude of consumers and companies toward E-marketing.
2. To study the influence of e-marketing strategies in E-marketing.
3. To study the influence of demographic factors on E-marketing.

4. To study the main factors that affect the consumer buying behavior while making Online purchasing in Mumbai city.

Research Hypothesis

H0: There is no significant difference in the influence of e-marketing strategies in Mumbai.

H2: There is a significant difference in the influence of e-marketing strategies in Mumbai.

H0: There is no significant difference in factors influencing the consumer’s perspectives on E-marketing in the city of Mumbai.

H4: There is a significant difference in factors influencing the consumer’s perspectives on E-marketing in the city of Mumbai.

Research Methodology:

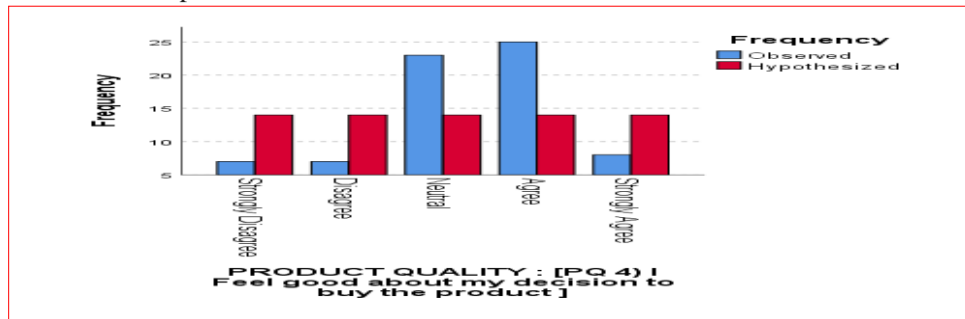
The data was assembled from primary and secondary sources of information. The example overview was directed utilizing a self-organized survey. The essential information comprised of two sections: the main portion was proposed to assemble the segment variables of the respondents, and the subsequent fragment was

PRODUCT QUALITY : [PQ 4] I Feel good about my decision to buy the product]

One-Sample Chi-Square Test Summary

Total N	70
Test Statistic	24.000a
Degree Of Freedom	4
Asymptotic Sig.(2-sided test)	0.000

- a. There are 0 cells (0%) with expected values less than 5.
- b. The minimum expected value is 14.



As per objective no.2 maximum no. of respondents have positively agreed that they feel good about their Decision to buy the product through E-Marketing. This shows that E-marketing strategies influence consumers and there is significant impact on consumers purchase behaviour pattern. Thus null

proposed to accumulate the various contemplations or points of view of the respondents, containing requests about internet advertising that impact the client's satisfaction when they shop on the web. A five-direct Likert scale going from unequivocally consenting to insistently differ is utilized to get purchaser reactions. The different attestations as for the different factors of content advancing impacting the buyer's buying conduct decisions towards online shopping were created considering composing review in an iterative manner. Secondary information is gathered from newspapers, journals, articles, magazines, different books, and internet websites.

Data Collection & Analysis:

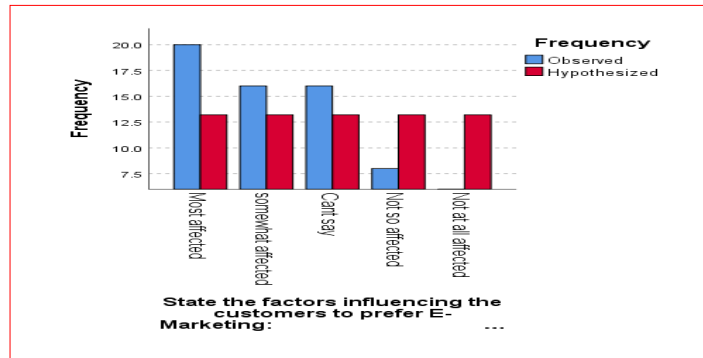
Statistical research tools: Random sampling method was adopted to measure factor analysis data and evaluate the market research potential of product and service combinations that deliver consumer satisfaction.

hypothesis is rejected and alternative hypothesis is accepted.

State the factors influencing the customers to prefer E-Marketing:

Pre-Purchase Decision: [Easy understanding of the terms and Condition]

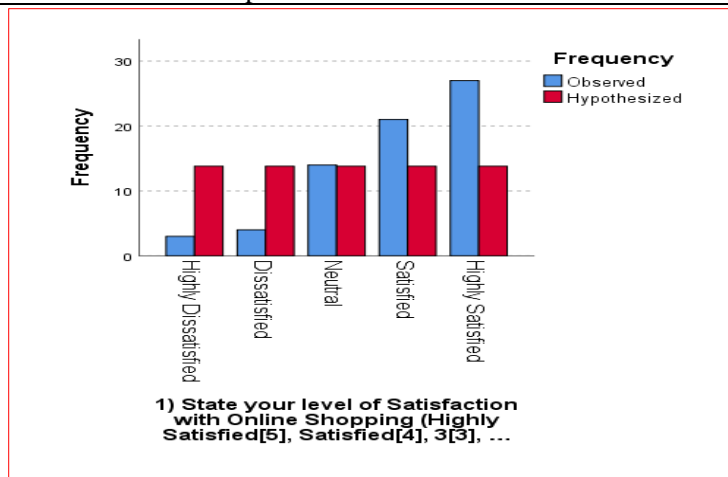
One-Sample Chi-Square Test Summary	
Total N	66
Test Statistic	10.667 ^a
Degree Of Freedom	4
Asymptotic Sig.(2-sided test)	0.031
There are 0 cells (0%) with expected values less than 5.	
The minimum expected value is 13.200.	



As per objective no.4 maximum no. of the consumers are the one who are most affected by the influence of E-Marketing factors Most of the consumers have show readiness in pre purchase through E-Marketing, Thus null hypothesis is rejected and alternative hypothesis is accepted.

1) State your level of Satisfaction with Online Shopping (Highly Satisfied[5], Satisfied[4], 3[3], Dissatisfied[2] and Highly Dissatisfied[1]) [1] Availability of greater number of Products]

One-Sample Chi-Square Test Summary	
Total N	69
Test Statistic	31.797 ^a
Degree Of Freedom	4
Asymptotic Sig.(2-sided test)	0.000
a. There are 0 cells (0%) with expected values less than 5. b. The minimum expected value is 13.800.	



As per objective no.2 and 4 maximum no. of the consumers are highly satisfied through E-Marketing, Thus null hypothesis is rejected and alternative hypothesis is accepted.

Conclusion:

The review was led by respondents from Mumbai who answered to the study, who comprehended the site and how the site functions on the grounds that the reactions were useful and excellent. The vast majority of the respondents were in the 17-45 age bunch. A considerable lot of the respondents have advanced education and broad involvement with web-based shopping in Mumbai. The justification behind this study is to explore the effect of purchaser discernment,

inclination, and fulfilment on advanced advertising. This review upholds customer engagements, inclinations, and fulfilment related to internet advertising. Concentrates on a show that most purchasers of occupied plans favor web-based promoting, know about an assortment of E-Marketing instruments, and utilize perceptual inclinations to accomplish fulfilment. Shoppers settle on forceful web-based buy choices regardless of whether they can't track down a deal, yet save time by monitoring rebate

rates, item time following, and item conveyance directly before them. This will make their purchase over and over. Rehashed exchanges are just conceivable when the shopper is happy with the item bought and its benefits. This exploration centers around a portion of the dangers related to E-Marketing so there are a few impediments and space for future examination. Future exploration concentrates on the need to investigate different dangers, for example, quality and security chances.

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Dr. B. R. Ambedkar: Father and Doyen of Dalit Literature

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Abstract: The aim of Dalit literature has been right from its roots to communicate the message through literature with a view to initiating social awareness. Although Lord Buddha and Mahatma Phule are the inspiration of Dalit literature, in a real sense Dr. Ambedkar is the father of Dalit literature. The intellectual contribution of Dr. Ambedkar through important books on social, economic and political subjects can never be forgotten. Dr. Ambedkar is the father and doyen of Dalit literature, his message is the magnetic force for Dalit writers in India. The primary concern of the present paper is to show how Dr. Ambedkar is called the father and doyen of Dalit literature.

Keywords: Dalit Literature, Father, Doyen, Dr. Ambedkar, Inspiration

Introduction:

The word 'Dalit' comes from Marathi language and Hindi synonym of it is 'damit', literally it means crushed, oppressed, tormented and ignored. Literature is not a static collection of written expression authored by a writer nor is a documentation of literature because a christened reflection of the feelings of the masses along with social relation combining it with the literary imagination of a writer. Munshi Premchand defines literature as "the critique of life." (Premchand 75) Dr. B. R. Ambedkar is the apostle of the Dalits. His influence was immensely great on Dalit movements which started in the Indian sub-continent. The main principles of Dr. Ambedkar's theory are elimination of caste, eradication of exploitation and equal status for the Dalits. The literary movement was started in the homeland of Dr. Ambedkar, the crusader of the downtrodden. The Dalit literature came into prominence in early seventies, which subsequently spread to the neighbouring states of Gujrat, Karnataka, Tamil Nadu and many more. The primary aim of Dalit literature is the liberation of Dalits. The resentment of Dalits against the social inequality comes out in the garb of Dalit literature. The primary concern of the present paper is to show how Dr. Ambedkar is called the father and doyen of Dalit literature.

Dalit literature is a protest and reaction against the caste system and the brahminical way of life and its principles. It is a reaction against an age-old tradition of discrimination, exploitation, ruthlessness and deprivation. Dalit literature questioned the mainstream literature which they call as 'Hindu literature' which challenges its hegemony. In the words of Baburao Bagul, The established literature of India is Hindu Literature. But it is Dalit Literature which has the revolutionary power to accept new science

and technology and bring out a total transformation. 'Dalit' is the name of a total revolution; it is a revolution incarnate. (Bagul, 289)

In the sixties, the flow of Dalit literary writing in Maharashtra increased significantly. Dalit Sahitya achieved the status of genuine school of literature with the Marathwada issue of 1969. In the 1960s texts like *Pimplam* (leaf of the pimple tree) Namdev Dhasal's *Golpitha* (A slum area of Mumbai) Daya Pawar's *Kondwada* (Cattle pen) got instant popularity for their portrayal of Dalit issues in an authentic manner. Dalit literature is a new significant identity of modern Indian literature. It is the symbol of distinctive Indian creativity and thus has an easy passage to the corridors of world literature. It is because Dalit literature implies the greatest conflict of human values. The aim of Dalit literature has been right from its roots to communicate the message through literature with a view to initiating social awareness.

In the philosophical context, Dalit literature has been inspired by Lord Buddha and Mahatma Jyotirao Phule. However, considering the past and present situation, Dalit literature considers Dr. Ambedkar as the basic idea of Dalit life. It would be appropriate to briefly introduce Dr. Ambedkar's work.

Dr. Ambedkar returned to India in 1923 after completing his education in the United States. On his return to India, he first joined Baroda King Sayajirao Gaikwad as a lieutenant colonel. He later became a professor at Sydenham College, Mumbai. From the social experiences he had to face during this period, he realized that in Indian society, a person is born with caste. And this caste cannot be changed on the basis of education, knowledge etc. And it sticks to death. In order to uplift the oppressed and downtrodden Dalit class in the established society, awareness

must be created in this class. For this, the class must be motivated, organized and prepared for the struggle and the self rights. In this regard, Dr. Ambedkar was the first to set up an organization called 'Bahishkrit Hitkarini Sabha' to create awareness among the untouchables and started a newspaper called 'Untouchable India' to promote the cause. He spread his thoughts through meetings, conventions, conferences etc. He also took the path of Satyagraha at Mahad, Nashik, Pune to give access to untouchables in public places. In his speech at the Mahad Satyagraha, he says, "We are not going to Chavdar Lake merely to drink its water. We are going to the lake to assert that we too are human beings like others." (Dangle 225) This gave a new impetus to the untouchability movement. From the public burning of Manusmriti, he threw away the yoke of Dharmashastra and rewarded intellectual ideas. Dr. Ambedkar's role during this period was mainly that of a social reformer under Hinduism.

The Round Table Conference was held in London in 1930. Dr. Ambedkar attended the conference as a representative of the untouchables. From this conference Dr. Ambedkar set the direction of his work to acquire independent political rights for the untouchables. However, in 1932, Mahatma Gandhi went on a hunger strike in Yerwada Jail to protest against the provision of separate constituencies for the untouchables. Through the 'Poona Pact' Dr. Ambedkar gave up the demand for a separate constituency for the Dalits and Mahatma Gandhi agreed to reserve seats for the Dalits. Dr. Ambedkar is considered to be the foremost Architect of the Indian Constitution. According to the Indian Constitution, untouchability was abolished from India. Also, a law of criminalizing untouchability in public places was passed in the parliament in 1955. While Dr. Ambedkar was in the cabinet, Pandit Nehru entrusted him with the responsibility of drafting the 'Hindu Code Bill'. Dr. Ambedkar also drafted it but this time he had to face opposition from the right wing in the congress. Dr. Ambedkar left the cabinet in 1951. If we take a brief look at Dr. Ambedkar's work, it is easy to see that freedom, fundamental rights and personal development were important in Dr. Ambedkar's Dalit liberation movement. Through his work, he created self-confidence and ambition in the Dalit community.

An important point to note here is that one finds the root of Dalit literary movement in the writings of Dr. Ambedkar. The intellectual contribution of Dr. Ambedkar through important

books on social, economic and political subjects can never be forgotten. His famous books, *The Buddha and His Dhamma*, *Who were the Shudras*, *Annihilation of Caste*, *The Problem of Rupee in British India*, *Thoughts on Pakistan* and others which have been published by the Government of Maharashtra in seventeen volumes, stand as the cut-off line in the past and beginning of new epoch in the cosmopolitan living and writings of Independent India. It is precisely in the letters written to Lieutenant Dada Saheb Gaikwad that the seeds of Dalit literature were sown. During that time, short stories and novels in a new literary form were published in "Prabuddha Bharat" and 'Dharmayana'. Revolutionary ideas were woven in Dalit literature, of which V.S. Kardak, Raja Dhale and Bandhu Madhav were leading writers.

Although Lord Buddha and Mahatma Phule are the inspiration of Dalit literature, in a real sense Dr. Ambedkar is the father of Dalit literature. One of the results of Dr. Ambedkar's movement was the Dalit literary movement. Dalit literature begins with Dr. Ambedkar's struggle for 'Samyaktva Kranti' (equal rights). So that, the root of this literature, is the main inspiration of Dr. Ambedkar's ideology. Also, it can be said that Mahatma Phule, Shahu Maharaj, Marxist Movement etc. had some influence on this literature. According to Marathi literary persons, Dr. Bhalchandra Phadke, Prof. Avinash Sahastrabuddhe, Prof. Datta Bhagat etc. Dalit community which was fortunate enough to live a life of deprivation at all levels got its identity from the writers of this community because of Dr. Ambedkar's philosophy and the human liberation struggle he started. Inspired by this movement, some Dalit thinkers and writers came forward and started performing their role for the society. Dr. Ambedkar's thoughts are inspired by the self-identity that Dalits want to take. And out of this Dalit literature was born. In the context of literature as a whole, Dr. Ambedkar's views expressed in a speech are as follows-

"Today, literature wasn't produced to promote social life and natural life. Our independent country is in dire need of unity and brotherhood. Unity and brotherhood have become the care of our nation. Without it, a strong team will not be formed. Therefore, it is essential that humanistic sciences be formed from literary art as well. For this, a wave of nationalist revolution should rise in the field of literature. Recently, the edges of the literature have turned black. The crop is plentiful but it is insatiable, today we are hungry for knowledge. Therefore, writers should be cautious and

cultivate the values of life and culture. So I want to tell the writers, search your noble life value, cultural value through your literary genre. Don't be narrowed and limit your attention. Make it huge. Don't keep your voice to the four walls. Do the struggle to uplift the life of neglected, miserable communities in the village through literature. That is the true humanity." (Translated by Kishor Ingole 42)

Dr. Ambedkar is the father and doyen of Dalit literature, his message is the magnetic force for Dalit writers in India. Anna Bhau Sathe, the Marathi Dalit writer's poetry is also coloured by the Ambedkarite movement. His poem "Take a hammer to change the world" here is none other than Dr. Ambedkar.

Take a hammer to change the world
So saying went Bhimrao
Why the elephant is tuck sitting
In the mud of slavery?
Shake your body and come out,
Take a leap to the forefront!
The rich have exploited us without end
The priests have tortured us
As if had eaten jewels
And thieves had become great
Sitting on the chariot of unity
Let us go forward
To break the chains of class and caste
Hold to the name of Bhim.

Anna Bhau Sathe, portraying Dr. Ambedkar as Hammer to change this world with ups and downs and to liberate ourselves, let revolt from our under privileged stage, saying the name of Bhim, means Dr. Ambedkar, Anna Bhau Sathe's famous novel *Fakira*, won Maharashtra State award, and he dedicated this award to Dr. Ambedkar's warring pen, because he got inspired by Dr. Ambedkar's ideology as like any other Dalit writer. (Patchala 04)

One of the renowned Hindi Dalit writers Om Prakash Valmiki quotes the inspiration of Dr. Ambedkar on him and his writings- "Dr. Ambedkar's life-long struggle had shaken me up. I spent many days and nights in great turmoil. The restlessness inside me had increased. My stone-like silence had suddenly begun to melt. I proceeded to read all of Dr. Ambedkar's books that I found in the library." (Valmiki 72) Another Dalit woman writer, Baby Kamble is influential woman writer in Dalit scenario, her work "*The Prisons We Broke*" (2008), is considered the manifesto of Dalit woman. Baby Kamble is strongly inspired by Dr. Ambedkar's thoughts and philosophy on education and rights for women, from her childhood days her brother and father were parts

of Dr. Ambedkar's socio-political activities. Dr. Ambedkar once said that I measure the progress of community by the degree of progress which woman have achieved, remembering Dr. Ambedkar she admits that her family members are just educated only through the efforts of the liberator of marginalized sections Dr. Ambedkar and recollecting the cunning nature of upper castes: to confine the woman to the superstitious and rituals. She says, "Today many of our daughters and daughters-in-law are graduates. They are a hundred times more superior to ignorant women like us. Even if their husband's forgot the father in the glory of so called greatness, it is their duty to reprimand their husbands: they should tell them; remember what you are today is solely because of Dr. Babasaheb Ambedkar." (Kamble 123)

In fact, Dr. Ambedkar's place in Indian literature is unique and uncompromising as a doyen. Arjun Dangle rightly puts out that, "All literary movements of Dalits, as well as all Dalit writers proudly hold him in high esteem as the father of Dalit literature." (Dangle 237)

While inspiring by the philosophy of Dr. Ambedkar many Dalit writers were greatly encouraged by journals like 'Sinagarjana', 'Jayabhim' and 'Prajasataak'. Many elegiac poems were written on Dr. Ambedkar's death in 1956, though the term Dalit was still not in use. Dalit literature was yet to be defined. Dr. M. N. Wankhede, Prof. Gangadhar Pantawane, Keshav Meshram, Raja Dhale, Prof. M. B. Chitnis were joined by Daya Pawar, Baburao Bagul and Raosaheb Kasabe in their efforts to define Dalit literature. The harvest of their tilling is so plentiful that today no literary program held in Maharashtra can be concluded without the mention of Dalit literature.

Dr. Ambedkar showed the way to the Dalit class which was trapped in the dreadful, unjust cycle of tradition. He valued the dignity of man. 'Humanity' is considered superior. He awakened the self-identity in the minds of Dalits as a 'man'. He cherished the goal of 'Emancipation' in his life and made sincere efforts for it. The rise and life-time of Dr. Ambedkar is the real foundation period of the all-round rise and growth of Dalits in India. That's why Dr. Ambedkar and his personality became the inspiration of the Dalit class. He became the identity and dignity of the Dalit community. In short, it can be said that the whole 'Ambedkarism' or the philosophy of Dr. Ambedkar is the only inspiration of Dalit literature. So, Dr. B. R. Ambedkar is called as the father and doyen of Dalit literature.

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