Journal of Research and Development

A Multidisciplinary International Level Referred Journal

January 2023   Volume-15   Issue-1

Chief Editor
Dr. R. V. Bhole

UGC
University Grants Commission

UGC Listed
Journal Listed No-64768
Up to-May, 2019
(Now Peer Review)

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

Journal of Research and Development

A Multidisciplinary International Level Referred and Peer Reviewed Journal

January -2023   Volume-15   Issue-1

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

CONTENTS

Language Development in Preschool Children

Vandana Priyanka Dungdung[1] Dr. Priy Pursotam Ashutosh[2]
[12]Dept. of Psychology, Ranchi University
Corresponding author - **Vandana Priyanka Dungdung**
Email- vandanadungdung9@gmail.com
DOI- 10.5281/zenodo.7575618

Abstract
A child's linguistic development follows the same pattern as their physical development. All parents should keep an eye on their children at this age since it has a profound impact on how their children learn. Parents should constantly work to maximize their children's potential since they have a major impact on their children's learning outcomes. Given its purpose, the capacity to communicate with others is at the heart of language. Language comprehension and spoken language are quite different in many ways. All kinds of communication, whether spoken, written, visually shown, or communicated via facial expressions and body language are considered languages. But spoken language is the most significant and extensively utilized method of communication since it is the most direct and effective. The purpose of this research is to provide a detailed account of the progression of scholastic literacy in very young children. The findings demonstrate that numerous competing hypotheses, including natavism, cognitivism and behaviourism, have raised serious doubts about how language evolved. The most remarkable thing for parents is hearing their young kid pronounce their first word, which is easier for children who have early linguistic abilities. The health, IQ, socioeconomic status, family connection, family size, peer interactions and personality of a child are only few of the aspects that influence their linguistic development.
Keywords: Language comprehension, Communication, Development and Cognitive

Introduction

The capacity to communicate with others is language. Language is an important ingredient for communication and growth. Everyone utilizes language for communication, not only for speaking but also to communicate their ideas and emotions. Thanks to it, everybody can mingle, find his place in society, and continue his life as an individual. Language is the most essential factor in human evolution. Without talking and expressing himself, he cannot sustain his existence. Language development, which is the base of other acquisitions, begins with birth and lasts until one's last breath. Children learn through experience as well as language. The crucial period in children's language development is considered the most successful phase. The key time is between infancy and childhood. Between these times, being able to utilize the language improves as the youngsters grow older. Babies initially learn linguistic skills in the environment in which they live with their families.

In this setting, talking to the kid and giving them advice is essential. There are several things to keep an eye on while tracking a child's development. Like the expansion of one's phonological and lexical capacities, as well as their morphological and syntactical knowledge and their capacity for social interaction. Distinct individual differences exist in linguistic and speech perception. Language encompasses not just spoken and written words but also body language, facial expressions, and sign language. Speech, although an oral language, is the most effective, widely accepted, and critically important mode of expression. Reading aloud to children helps them improve their language skills, which are an important part of learning to read and doing well in school, as stated by Lennox (2013) in her literature review. Children's linguistic skills improve as they mature. If parents care about their children's education, they should keep a close eye on these developments. Setting a good example for children may have many positive effects, including encouraging them to pursue education. Every parent should make it their mission to help their kid reach his or her greatest potential in school.

The Language Development Process

The bulk of a child's linguistic development takes place in the first five years after birth, but it continues for many years beyond that. When a child first encounters the world, its developing brain is hard at work making connections and making sense of what it's seeing. Communication between humans is impossible without the use of language. As social organisms, humans rely on language for communication, cultural development, and social cohesion (Seven, 2015). The child's linguistic development relies heavily on exposure to these sounds, such as the speech and language patterns of caregivers and others. Within a few months, a newborn will have his or her own individualized language. A child's linguistic development begins within the first few months of life. As early as three months of age, infants may begin making cooing sounds, which are a sort of early speech. The emergence of babbling and gurgling at the six-month mark is a further indicator of this. Babies often have some name recognition ability by the time they are nine months old, but they still can't string words together to make sentences. However, their thoughts are not developed enough for them to articulate these ideas

quite yet. There are three distinct phases in a child's linguistic growth:

1. **Prelingual Period-** At this age, youngsters still have trouble pronouncing 'spoken language' like adults, which means they bend the rules. Babbling is a child's earliest form of communication. 9–10-month-old newborns may use "baba," "mama," and "tata" in reaction to a particular situation or person.

2. **Early Lingual Period-** Infants and toddlers began uttering their first unfinished words around this period. Akit, agi, itut, and atoh are indicative words (jatuh). Some letter combinations, such rskjt are still difficult to say.

3. **Differentiation Period**- In this stage, kids can arrange and differentiate words and sentences. Here are some of the major linguistic changes throughout this time. Effective language improves communication.

The Significance of Language acquisition in Preschool

For as long as there have been humans, there has been a language. The foundation for a person's language development throughout their lives is laid in infancy. It begins many months before the due date and continues for several years thereafter. The growing brain of a child makes it more sensitive to sounds, and in turn, the child generally reacts by rambling, pointing, and waving. You'll improve your ability to put your ideas into words as time goes on. This rigorous strategy enhances a child's cognitive and linguistic development. Reading to a child early on not only helps the child's brain develop, but it also lays the groundwork for future reading success. Language acquisition is not limited to spoken communication. It encompasses the whole range of a child's cognitive and linguistic abilities, not only verbal language. Children need to learn the four pillars of a language in order to fully understand and use it. Before anything else, they need to learn phonology. They need to be able to hear the individual sounds that make up words and reproduce them. The second thing students need to do is study semantics, or the study of the relationships between various words. Third, kids need a solid understanding of syntax, or the principles that determine how words may be combined to form sentences. Finally, children need to learn the pragmatics of language, including appropriate social standards and speaking techniques. Language development is an important part of a child's maturation. The child's language development benefits from this. The kid's ability to both express and understand emotions improves as a result. This also helps the child's ability to think and make and keep social standards and speaking techniques. Language development is an important part of a child's maturation. The child's language

development benefits from this. The kid's ability to both express and understand emotions improves as a result. This also helps the child's ability to think and make and keep connections. Language, reading, and writing activities are integral parts of early childhood education, children's literature, and elementary school readiness (Altun & Tantekin Erden, 2016). Language acquisition lays the groundwork for later reading and writing success in elementary and secondary education. All aspects of a student's development as a learner require the use of language, from their interactions with peers and teachers through their eventual transition into adulthood. The future academic and social success of any kid is completely dependent on how effectively they learn to communicate.

Influences on Language Development in Preschool

Speech, linguistics, and the art of conversation! Learning a new language is a complicated and time-consuming process. It takes time for a baby to acquire the abilities necessary to communicate, understand, and express themselves. Babies need this time. On the other hand, children are born with the intrinsic ability to pick up a language in some form or another. Due to the fact that linguistic development begins before birth, the process by which a kid becomes used to human language begins in the latter stages of pregnancy. This helps the capacity to understand language develop more rapidly than the ability to express language. Because they are more driven to engage with people and belong to social groups, children who are in excellent health learn more rapidly than children who struggle with language. This is because children who are in good health are more likely to attend school. If a child experiences consistent pain during the first two years of their existence, they may develop the false belief that their language is developing slowly or that it is doing so with difficulty. Youngsters who have a lower IQ have a more difficult time learning new things, communicating with others, and displaying their language skills than children who have a higher IQ. Children who were raised in homes that were of a lower socioeconomic class had a lower level of language development than children who were raised in homes that were of a higher socioeconomic class, according to a number of studies that investigated the relationship between family social status and language development. Either opportunities for second-child language development or learning inequities (the assumption being that lower-income family's pay less attention to their children's education) or both are probably to blame for this sickness. The development of children's language will be aided by healthy connections between their parents and themselves;

however, an unfavorable relationship between the two may result in difficulties or setbacks for the children's language development (Adamson et al. 2014). Children who are raised in nuclear families or by themselves often acquire language abilities earlier and at a higher level than their peers who are raised in families with several children. Mainly due to the fact that parents now have more opportunities to devote more time to their children's language education. The depth of a child's social connections with other youngsters is directly correlated with the degree to which he or she longs to be accepted by peers and improve one's ability to express oneself fluently in speech. Children who are more quickly able to adapt to changing circumstances have a higher level of quantitative and qualitative competency in their abilities to verbally communicate.

Language development and vulnerable Children
Studies employing a bioecological model of development have shown the significant influences of child, mother, and environmental variables on language development from infancy through early childhood. A mother's education, mental health, and receptivity all play a role, as does any history of linguistic hurdles in her family. Children's birth weight, toddlers' developmental stages, and parents' employment are all factors, as are the availability of high-quality childcare and the parents' socioeconomic status. Longitudinal cohort studies have shown that each of these risk and protective factors accounts for just a small fraction of the variance in linguistic ability. The impact of many risk factors on a child's language development is cumulative. Kids that are at risk may or may not have problems communicating. Insightful findings from studies investigating what factors contribute to the prevention of slang usage have been revealed. Surrounding themselves with loving and accepting family and friends protected Turkish children from homes where mothers endured despair and economic difficulty.

Encourage Early Language Development
Parents' worries about their children's language development are common. One of the best ways to help your child learn to communicate is to start talking to them as soon as they are born. It's easy to incorporate daily language exercise into your life by singing songs and sharing tales about ordinary events. Your child's linguistic maturity determines how well he or she can comprehend and respond to instructions, as well as express wants and needs to you and others. You may notice a decrease in your child's temper tantrums as they develop their linguistic skills. Starting at birth, the most crucial thing you can do for your child is to have meaningful conversations with them. Young children learn language best when words are repeated often. They should insistently name their wants, including the foods they want and the people they admire. The best way to help your kid improve their language skills in the early years is to expose them to as many different types of spoken language as possible. You may want to prioritize this easy and powerful technique to help people learn a new language. When presenting an item to a youngster, hold it below your chin. Your child's attention will naturally be drawn to your mouth when you say the new word, which might help them mimic it. Slow down your speech while talking to them so that you may be understood. When you want your kid to take after you, make sure they're looking at your face. Imitation is the first step in mastering a new language. Now that your child has learned a few words, you may expand on what they are saying. If he shows you a book and says "duck," you may spice things up by saying, "yellow duck." When taking your youngster on a walk, it may be a great opportunity to spark conversation by pointing out and talking about objects of interest along the route. Prompt her to elaborate on the flower by describing its size and color. Modeling and generating language repetition via singing is a powerful strategy. Pick words you'd want your kid to learn just by being a kid and doing things like playing with other kids or going about his or her daily routine.

Educational Implications
1. The school should emphasize hands-on language instruction. Charts, maps, photos, and book images help.
2. Students of all levels should be encouraged to acquire a second language. Every student should be required to take language classes in school.
3. Always utilize proper pronunciation while teaching. When learning a language, imitation is key.
4. Practice improves language skills. School officials should encourage students to use the target language.

Conclusion
Humans all use tear language as a means of connecting with their environment. As people become older and more physically capable of conversing, the scope and depth of their exchanges naturally grow. The capacity to communicate with others is the primary purpose of language. A child's language study cannot be divorced from any accepted psychological viewpoint, hypothesis, or theory. Several hypotheses, including natavism, behaviorism and cognitivism, have raised doubts about how language evolved. There are three stages of language acquisition: the Prelingual stage, the Early Lingual Stage and the Differentiation Stage.

The first word a kid says is an incredible milestone for every parent and this era of linguistic development begins at birth

References

1. Adamson, L., Bakeman, R., Deckner, D., and Nelson, B. (2014). From Interactions to Conversations: The Development of Joint Engagement during Early Childhood. *Child Dev.* 85, 941–955. doi: 10.1111/cdev.12189

2. Altun, D. & Tantekin Erden, F. (2016). Okul Oncesi Ogretmen Adaylarinin Erken Okuryazarlik ile Ilgili Gorusleri ve Staj Uygulamalari [Pre-school Teacher Candidates' Early Literacy Views and Internship Practices]. *Ahi Evran Üniversitesi Kırşehir Eğitim Fakültesi Dergisi (KEFAD),* 17(1), 241-261.

3. Lennox, S. (2013). Interactive read-alouds – An avenue for enhancing children's language for thinking and understanding:A review of recent research. Early Childhood Education Journal, 41(5), 381–389.Seven, S. (2015). Cocuk Gelisimi. (Edt.). Ankara: Vize.

Online Learning Environment in Education: Constructivist and Cooperative Approach of Learning

Jaspreet Kaur
(Assistant Professor),Khalsa College of Education (Asr.)
Corresponding author- **Jaspreet Kaur**
Email id:kaurjaspreet1355@gmail.com

Abstract:
Constructivist approach of learning is based on the assumption that quality learning depends on the nature of student involvement with activities and conditions likely to generate learning. Learning environment is the quality of effort students themselves devote to educationally purposeful activities that contribute directly to desired outcomes. Further, it promises that education is fundamentally about students' creation of their own knowledge While students are seen to be responsible for constructing their knowledge, learning is also seen to depend on institution and staff generating conditions that stimulate and encouraged student environment. Within the last decade, online technologies have grown from a volatile childhood to a point at which they are starting to make a serious impression on pattern of learning and teaching in higher education, in many areas pervasive adoption and deployment of online learning technologies is challenging. Online technologies have enriched student learning by opening across to a greater learning by opening access to a greater range of interactive resources, making course content more cognitively accessible, providing automated and adoptive forms of assessment. Further, online tools allow students to interact with learning materials, their peers and enter university in ways that are not bound by time or place. So, this paper is regarding the incorporation of constructivist and cooperative approach in online learning.
Key Words: Online learning, cooperative learning, constructivist approach

Introduction:

Constructivism refers to a process where the learners actively construct their own knowledge by connecting new ideas with existing ideas. The learner constructs, a new version of reality from their own unique experiences and it is the construction which they use to deal with any new experiences in that field. The following are four important characteristics of constructivism:

Focus on learning through posing problems, exploring possible answers and developing products and presentations.Pursue global goals that specify general abilities such as problem solving and research skills. Stress more group work i.e cooperative learning than individualized work. Emphasizes alternative learning and assessment methods; exploration of open-ended questions and scenarios, doing research and developing products; assessment by student portfolios, performance checklist, and test with open-ended questions and descriptive narratives written by teachers. It is pertinent to say that present education system across the world higher education is dominantly dependent on the teacher directed instruction where knowledge is considered as a commodity and teacher transmits to students in a fully formal and structured environment by giving verbal lecture. Further, dents are expected to retrieve the information, knowledge and skills as taught by the teachers without having sufficient understanding. It is an undeniable fact that teacher directed instruction is useful in many specific situations namely skill training, in procedural matter but ultimate goals of education are Constructivist by nature along with cooperative techniques of

learning. The outcomes of education especially if it is taken in lifelong perspectives of learning are more likely to be key board capabilities such as thinking critically and making judgments, solving problems and developing plans, performing procedures and demonstrate techniques, managing and developing oneself, accessing and managing information, demonstrating knowledge and understanding designing, creating and performing and communicating The development of these capabilities is an interactive process which continues indefinitely, The develop merit of aforementioned capabilities demand a separate version of learning environment where teaching and learning process will emphasize the following activities and premises. Making skills more relevant to student background and experiences by anchoring learning tasks in meaningful, authentic highly visual situations. Addressing and motivating problemsthrough interactive activities in which students must play active rather than passive roles.Teaching students how to work together to solve problems through group based collaborative and cooperative learning activities.Emphasizing and engaging students in motivational activities that require higher level skills and prerequisite lower

level skills at the same time.Selection of activities, tools and environments that will encourage metacognition. self awareness, self analysis, self regulation and self reflection Learning environment, content and tasks need to be rcelevant, realistic and represent the natural complexities of the real world Primary source of data will be used to provide authenticity and real world complexity. If it is the main contention that the learning environment of higher education must be resource based and highly productive which can actively involve the learner in process of knowledge construction, the author would like to say that we would no longer rely on the existing learning environment of conventional university for knowledge generation in the age of advance technologies- Online technologies have already occupied a place in distance education to overcome its inherited weakness of poor or no interaction among teachers and students; student and with their peers. If these technologies will be integrated for learning purpose at off campus university level, can overcome prevailing boring and unproductive learning atmosphere.

Need of Online Learning Environment

As present higher education is facing increasing pressure to produce knowledge workers who can participate in contemporary developed economies to respond to perceived commercial and competition dynamics and improve quality standards. The aforementioned demands have forced university education to anchor on fixed institutional time tables and grouping together (cooperative) students in batches. Students are being given greater flexibility to vary the rhythm of their learning. Even more powerful and pervasive information and communication technologies are supplementing or replacing white boards, overhead project/ and printed materials. Constructivist and cooperative pedagogical theories have started to have a real influence on instructional practices in lectures, laboratories and tutorials. Student are being seen as clients rather than passive recipients of university activities.Further, contemporary online learning technologies have been identified as particularly important agents of change. Observers now comment on the inexorable changes marked by emerging technologies in 2Ist Century. The inherited fabric of higher education is under strain around the world Increasingly pervasive information and communication technologies are enabling people to think differently about the ways in which higher learning is conceptualized, designed, developed and delivered. In particular the digital revolution is both creating and surveying a demand for online learning environment and novel pedagogies.

Online Learning Environment and Constructivism along with Cooperative Learning:

Constructivist approach of learning is based on the assumption that quality learning depends on the nature of student involvement with activities and conditions likely to generate learning. Learning environment is the quality of effort students themselves devote to educationally purposeful activities that contribute directly to desired outcomes. Further, it promises that education is fundamentally about students' creation of their own knowledge While students are seen to be responsible for constructing their knowledge, learning is also seen to depend on institution and staff generating conditions that stimulate and encouraged student environment Within the last decade, online technologies have grown from a volatile childhood to a point at which they are starting to make a serious impression on pattern of learning and teaching in higher education, in many areas pervasive adoption and deployment of online learning technologies is challenging. Online technologies have enriched student learning by opening across to a greater learning by opening access to a greater range of interactive resources, making course content more cognitively accessible, providing automated and adoptive forms of assessment. Further, online tools allow students to interact with learning materials, their peers and enter university in ways that are not bound by time or place. Review of the literature on learning effectiveness of online courses provided excellent evidence that Online discussion may be more supportive of experimentation, divergent thinking and exploration of multiple perspectives, complex understanding and reflection than face to face discussion and Online discussion may be less supportive of convergent thinking, teacher directed inquiry and specific thinking than face to face discussion.

If we adhere to constructivist principles, there is evidence that online learning can be supportive. Online learning system provides resources and facilities that can enrich student learning. They are seen to reinforce and enhance constructivist pedagogies. Online learning technologies can enrich education by allowing students access to a greater range of resource and materials. It is further agreed that internet technologies can be used to make course contents cognitively accessible to individual learners by allowing them to interact with diverse dynamics, associative and ready to hand knowledge networks. Online technologies may also enrich learning by providing automated and adoptive formative assessment which can be individually initiated and administered.

Steps to Strengthen Online Learning Environment

Constructive learning depends on constructive teaching. Teaching environment needs to be authentic and self supportive and encourage individual learning. The desire to create a constructive teaching and learning environment in higher education implies the need for adoptive, interactive and multifaceted pedagogies which support the activity and agency of the individual student. Hence, the essential activities and transactional strategies on which online learning technologies need to he focused to trigger constructive pedagogies are as follows:

1. **Emphasis on contextualized learning**: Constructivism assumes that maximum learning occurs when it takes place in real life context. Thus online learning technologies must enable the learners for exploration of knowledge, experience and skill within a framework resembling actual practice or real life situation, so that they can easily apply the knowledge gained in formal situation to an informal situation and vice versa. Further, they can internalize what is outside and then externalize what is internal.

2. **Encourage active learning:** Constructivism assumes that active learning will occur when learners enhance their knowledge by synthesis/new information with their prior knowledge. It suggests that students are more likely to learn when they seek out materials that relate to and elaborate their current knowledge. Therefore online learning material should provide multiple perspectives and representations of content. It is likely that a student's understanding and adaptability is increased when he/she is able to examine an experience from multiple perspectives. These perspectives provide the student with a greater opportunity to develop a more viable model of their experiences.

3. **Create communities of self directed learners:** Online technologies should not promote rote learning but encourage flexible exploration, divergent thinking, problem solving and extrapolation etc. These abilities will blossom rapidly when learning environment encourages learners to take responsibility of learning on their own shoulder. Thus information presented in online technology is likely to be strongly hierarchical; mirroring the reality of the external knowledge and presentation considerations giving attention to such issues as font size, use of colour and use of images in the belief that these will aid attention and foster knowledge retention.

4. **Promote student involvement:** Constructive learning to a great extent rests how well a student is engaged in the learning situation.

Well designed systems should enhance student's perception of self efficacy and not detract from Therefore; learning atmosphere must be equipped with variety of leaning materials and resources. Further, learning materials presented through different multimedia i.e. www-hobs, internet technologies, net chat etc must be designed in such a manner that it will sustain the engagement of the students to a long duration rather than quick alienation.

5. **Support teaching and learning needs:** When educational technologies are developed from a purely pedagogical perspective, it is likely to support students needs in knowledge acquisition and generation. Simultaneously it is equally important that emergent systems also support teacher's needs. Students cannot be expected to benefit from technology if their teachers are neither familiar nor comfortable with it. Therefore we have to help teachers to learn not only how to use new technologies but also how to provide meaningful instruction and activities using technologies in classroom. A good system should enhance teacher's participation with students and support other teaching related issues.

6. **Be adaptable and flexible differentiated learning:** Online learning environment can be costly, complex and difficult to create and sustain. It is important that anticipated benefits are not negated by poor instructions, simple errors and technology failings. Therefore the emergent system must be adaptable so that teachers can ensure currency of the oil material provided. It is also important that they should be flexible to allow teachers to use these in teaching practices to suit different groups of students and learners to adapt them to their individual learning styles.

7. **Encouraged collaborative and cooperative learning:** Collaborative leaning has a major role in constructive cognitive development. This view assumes that learning is best facilitated through shared learning experiences among students as well as between students and teachers. In this context online learning environment is one of the best places for collaborative leaning. Therefore both the synchronous and asynchronous mode of electronic communication needs to be integrated meticulously in intensifying manner to open platform for healthy interaction between learners and peers and learners and teachers at anytime and anywhere.

Supplement different feedback channel: Use of online feedback can overcome the criticism of lack of feedback and direction provided to students. For

example results of online quizzes can provide a nominal value that represents how well students understand particular concepts. The traditional and tutorial classes often do not benefit shy or less self assured students. The online feedback allows for teachers to support and monitor students' learning through the provision of appropriate feedback. This feedback is an important aspect of any students' performance and perceived self efficacy. The feedback should go beyond traditional communication of results and assessment feedback that support challenges and motives of the students.

Role of the Teacher: The process of instruction and role of instructor will help- to discover knowledge and provide expert feedback during knowledge building through structured collaborative learning tasks. Good constructivist proactively involves the teacher choosing appropriate elements of technologies i.e. communications, computer based simulations, using internet to find up-to-date information, spreadsheets for date analysis appropriate quiz etc to support learning These choices engage students in more active approaches to learning by using technology to stimulate their interest, curiosity, stimulate process and improve communication between student and student and teacher and student. The most successful teachers are those who use e technology in a more constructivist manner .Thus for extensive use of technologies, teacher may devise a series of more complicated project oriented activities relating to consequent themes, topics and tasks in various subject matters and implying a collaborative rather than competitive approach to problem solving.

Concluding Remarks: In conclusion the author would like to say that with the help of online learning technologies, there are ways and opportunities to make the above principles more realistic learning experiences, Further online leaning technologies encourage interactions, development of collaborative culture, utilization of active learning and introduction of feedback in proper context a well as bring abstract concepts to life by bringing into the teaching and learning the real world experiences through simulating, modelling, capturing and analyzing real events. Therefore learning from online learning technologies in conventional university campus *is* more reflective and will enhance retention power.The point must he made clear that online learning technologies should not be considered as a focal point for educational reform but rather resources to be integrated into a wide repertoire of educational resources.

References

1. David, L. "Constructivism." Learning Theories, 2015, http://www.learning-theories.com/constructivism.htmlLord, Thomas R.
2. Swan, K. (2003). "Learning Effectiveness Online: What the Research Tells" Us, In J, Bourne and J.C Moore (Eds.) Elements of Quality Online Education: Practice and Direction, pg 3-46rVol-4. Sloan-C series Online Way. Needham, MA The Sloan Consortium.
3. Imel, S, (2003). Informal Adults Learning and the Internet; Clearinghouse on Adult, Career and Vocational Education (ACVE), Available Online and Last Accessed Sept 7 2008 at http://www. Cete. Org
4. Me Naught, C- Kennedy, D. and Majoor, J. (2002). "Designing Online Learning Needs;" In Kinshuk, R. Lewis, ^K. AJahori. Rr Kemp, T. Okamoto, L, Henderson and C.H Ue (Eds), International Conference on Computer Education pp.535-539, Auckland, New Zealand.
5. Mitchell, C, M; Hope B,G. (2002). Teaching or Technology; Who's Driving the Bandwagon? Eli Cohen (Ed.) Challenges of Information Technology Education in the 21"' Century, Idea Group Publishing, London.
6. Robler, M.D. and Edwards, J. (2000). Integrating Educational Technology into Teaching (2nd Ed.) Upper Saddle River, New Jerssy: Merrill (PH).
7. Hu, S and Kuh, G.P. (2001b). Computing Experience and Good Practice in Undergraduate Education: Does the Degree of Campus Widerness Matter?
8. Land, S.M. and Hannafm. M.J. (2000) Students Centred Learning Environment. In D.H Jonassen and S.M Land (Eds.) Theoretical Foundation ofr Learning Environment, London; Lowrence Erlbaum Associates.
9. Anderson, M.D. (2000) Individual Characteristics and Webbascd Courses, In C.R. Wolfe (Ed.), Learning and Teaching on the World Wide Web, San Diego, CA: Academic Pres

Preschoolers Activities for Cognitive Development

Vandana Priyanka Dungdung[1], Dr. Priy Pursotam Ashutosh[2]
[12]Dept. of Psychology, Ranchi University
Corresponding author- **Vandana Priyanka Dungdung**
Email- vandanadungdung9@gmail.com

Abstract
The development of a child's mind includes the formation of their cognitive abilities. Cognition refers to a child's growing capacity for abstract thought. Children of different ages may experience this change differently and it may provide light on the emergence of certain talents and intelligences. Attention, memory, decision-making, linguistic prowess, pedagogical prowess and perceptual development are all crucial to preschoolers' cognitive growth. There's a lot of mental processing and exploration going on in your kid's head right now. In order to understand other people, we need both of these skills. It aids a kid's capacity to draw conclusions, think independently and analyze situations. Parents of children aged 2 and up express excitement about their offspring's increasing curiosity in the world. They have made progress in reading, writing and arithmetic and have a greater grasp of their immediate context. It's crucial to create an engaging environment for your kid that will inspire them to study. At this age, children improve their concentration, memory and overall mental growth. Also at this age, children develop their capacity to see the interconnectedness of concepts, to comprehend the law of cause and effect and to refine their capacity for analysis. All these improvements are the end outcome of improved mental abilities.
Keywords: Environment, Mental growth, Cognitive, Excitement and Concentration

Introduction

Cognitive development is responsible for the way that children learn new skills and absorb new information. A child's cognitive abilities are their mental capacities. Children's cognitive abilities include their processing speed, their capacity to generate and comprehend ideas, their receptive and expressive language development, and their perceptual abilities. Cognitive activities are an important tool to help toddlers to meet developmental milestones. A child's environment plays an immense role in their cognitive development, and stability is paramount. In a study of migrant children (Lu, et al, 2020) found that migration offers the potential for higher household earnings; however, in terms of cognitive development, the reduction of parent involvement in the home outweighs the financial benefit. Parental involvement is a big part of cognitive development .When it comes to helping kids' brains grow and develop, not all preschool programs are equal. Therefore, it is crucial for early childhood educators to select appropriate activities to ensure children reach their maximum developmental potential. Studies have shown that early education is crucial for later academic success in elementary school, middle school, and high school. Your child will start to engage in more meaningful play during this foundational preschool phase.

As they gain exposure to more aspects of society, preschoolers begin to create a completely different perspective. Preschoolers are naturally inquisitive about the world around them, and play is one of the most effective ways to foster their development as learners. If you're wondering what you can do to help your preschooler develop his or her brain, here are a few of our favorite suggestions. Emotional maturation is also crucial to a well-rounded education. In these formative years, kids build a solid basis for being able to read and respond to the emotions of others around them. Play this interactive game featuring some of their favorite characters to help spread the word. Preschool is a period of tremendous growth and development, even if it doesn't always seem that way. In these grades, kids pick up the groundwork knowledge and abilities they'll need all through their academic careers. Therefore, it is crucial that educators in the early years of infancy use the most effective methods for fostering students' mental growth (Loehr, et al, 2014). A preschooler's queries are likely to center on the "Why?" As a result, kids may start asking awkward questions about mortality, "where infants come from?" or other painful topics. It is imperative that children reach their full cognitive potential, as childhood development and intellectual functioning predict survival, lifelong health, and human capital (Casanova et al., 2021).

Memory Matching

Preschoolers can develop their cognitive skills by playing memory matching games or straightforward card games like Go Fish. There is a plethora of options when it comes to memory matching games, but they all serve the same purpose:

1. Choose one or more things to identify.
2. Don't forget to bring the necessary supplies.
3. Seek out a like object.
4. Mark the occurrence of the match.

Trains matching game

It's natural for a kid to be interested in trains. They are swift and represent exploration and travel. A child's memory is strengthened while they pursue an interest of their own with this game. It's also flexible

enough to be adapted for use with kids of different ages.

Christmas memory game

The festive setting makes for a fun variation on the standard memory game format. Children's self-concept can be refined alongside their memorization and emotional management skills through the sharing of holiday anecdotes.

Puzzles

The process of figuring out which pieces go where in a puzzle helps kids develop their ability to think critically and solve problems. They help children in preschool develop problem-solving and analytical skills. Kids learn patience through puzzles since there is only one right answer. If students are becoming frustrated, you should pay closer attention to them and urge them to keep looking for the correct piece. Crossword puzzles sharpen cognitive abilities and build vocabulary (Hidayati, 2020).

I-Puzzle

Putting together a self-portrait puzzle is a great way to encourage the delightful egocentrism that characterizes early childhood. A child's sense of self may be shown via the employment of cherished colors and clothing items in an activity that also fosters intellectual and emotional development. Jigsaw puzzles help children develop spatial abilities and problem-solving strategies (Doherty, et,al 2021), which aid in cognitive development.

Puzzling Hearts

This puzzle has both letter recognition and the usage of sight words, making it suitable for toddlers who are a little older. It may be tweaked so that there is exactly one word that can be formed from the parts, or it can be set up such that there are several words that can be formed from more than one fit.

Sorting for Organization

An important part of a child's cognitive growth in the preschool years is the ability to classify things. Children learn about similarities and contrasts between objects via sorting. Reasoning in this way is essential for the development of new mathematical ideas and for the completion of routine activities in daily life. Pick up games that require categorizing objects, including sorting toys by color, category or size.

Color-sorting Rainbow

Due to its engaging nature and vibrant aesthetic, this will be a success in your classroom. Prepare for a lot of chuckles since the cause-and-effect nature of dropping items down a tube will be quite appealing.

Color-coding Bodies

In addition to the previously mentioned cognitive abilities, this exercise may also teach kids about racial diversity. Activities that showcase diversity as a normal part of the classroom may help counteract some of the impact of research showing that children as young as 2 can absorb racial prejudice.

Challenge-Solving

The goal of problem-solving games is to help kids build transferable abilities that will serve them well throughout their lives. In most cases, there are other factors at play than the game or the difficulty of the task at hand. Instead, it's about developing higher-order thinking skills that will serve kids well when they learn to do practical tasks like putting on their clothing in the right sequence. Sequencing and symbolic play are two great examples of how to assist children get beyond their preoperational stage of thought. Pretend play helps develop a child's creativity and problem solving skills. It also helps kids better understand story comprehension.

Hand-Filling

Children learn via experimentation in this exercise in which they use shapes of varying sizes to create a flat image. In your role as teacher, it's important to have an objective stance. Preschoolers may benefit from the freedom to test out their ideas and grow from their "mistakes" if we allow them. That has more worth than the final thing itself.

Carton-powered Boats

This is especially enjoyable for older toddlers who have developed more stamina and self-control. The setting is a water sensory bin, which immediately piques the audience's interest. Making the boats is the first step in the problem-solving process. What kinds of things can float? Is there any way to increase the speed of the boat? The building of the boats follows a predetermined order, and the subsequent races have both sequential elements and symbolic meaning.

Talking

The acquisition of a second language is a crucial part of a child's overall cognitive development in the first few years of life. In order to develop it, infants need be exposed to language in both its auditory and linguistic forms. In the early years, you are your children's major source of language, thus it's crucial that you model appropriate grammar and interesting language usage. Your kids will pick up language skills the same way they picked up their first words: by copying you. Always have an open line of communication with your kids. Engage in conversation with them everywhere you can: in the vehicle, in the tub, while you're making dinner, when you're playing. The less time kids spend staring at devices, the more they'll want to talk to you and their friends. Communicating with one's kid is essential for their mental growth.

Music

The cognitive benefits of music for youngsters have been well documented. Play this music when the kids are winding down or engaged in peaceful play. Play their favorite music and songs often in the home and the vehicle, and they could begin to sing along on their own. The improvement of memory and word recognition is helped by this exercise. Curiously, research has also shown that instrumental

music may help kids learn to speak better, despite the fact that there are no lyrics. Video of instrumental music is ideal to play when the kids need some peace and quiet. These instrumental songs are fantastic because they may be played in the background while kids are engaged in cognitively beneficial activities like drawing, eating or relaxing. Science has shown that singing nursery rhymes to your child might help them build memory and recall abilities. Children may learn valuable skills by watching this movie and joining in on the fun dance and singing activities. The music in video games has been shown to aid with focus and brain growth. After all, the tunes were composed specifically to aid players in navigating challenging in-game situations. Great for youngsters to have on in the background while they are engaged in other pursuits. Some nursery songs are not only entertaining to sing, but also intellectually challenging and have a high recall rate. They help kids develop their auditory memory by having those repeat linguistic patterns and learn new words.

1. **Read**
   Having just a small amount of life experience, children naturally ask a lot of questions. Reading aids in skill development by providing children with context for their experiences and a means of making sense of the world.

2. **Cooking**
   Ask your young child to assist you in the kitchen. They may start picking up skills like measuring, following instructions, and using nutritious ingredients. They may develop their reading and language abilities while understanding the instructions by looking at the photos.

3. **Riddles and Jokes**
   Riddles and jokes are another easy way to boost brain power. At this stage in their development, kids are really starting to get a kick out of your jokes since they're beginning to acquire a sense of humor. Children won't notice the benefits to their cognitive flexibility and executive function when they play and laugh together.

4. **Morning, Day and Night**
   The sense of time is another cognitive ability that develops throughout this period. To help kids learn to keep track of when they conduct daily chores like brushing their teeth, try this matching game. Incorporating daily references to the time into the conversation might help foster healthy development of this ability.

5. **Sand Play**
   Kids pick up a wide range of useful skills when playing in the sand, many of which we may not even be aware of. To enhance their fine motor skills and improve their hand-eye coordination, youngsters may benefit greatly from playing in the sand.

6. **Arts and crafts**
   A toddler's eyes are wide with wonder as they take in everything around them. They exhibit a keen interest in copying their parents' or caregivers' routines. Create something visual by drawing, painting, or molding, or just keep an eye on your child while they work on an art project on their own. Keep a collection of kid-friendly painting materials like finger paints, crayons, chalk, and scrap paper and play dough on hand. Involve toddlers in creative pursuits such as arts and crafts, sketching, painting, molding, and making use of recycled materials.

7. **Play**
   Spending time in nature has a positive effect on both fine and gross motor skill development. The outdoors provide for a fantastic learning environment for young scientists. Especially play that is initiated by a kid is a powerful educational tool for children aged three to five. Children learn and develop essential skills such as curiosity, imagination, concentration, problem-solving, and critical thinking all via the process of play. In truth, youngsters need a great deal of free play time to develop their self-esteem and perseverance. There is a distinct research-backed correlation between play and learning, as play is an essential part of children's development (Yilmaz, 2016).

8. **Family Photos**
   Working on memory provides an understanding of how the brain makes a memory. Help babies strengthen their memory by watching videos of family events or looking through photos of their own recognizable face.

9. **Conclusion**
   Concentration, focus and attention are the mental tools needed for cognitive activity. Since children's brains are still growing and developing, it's good to provide them with activities that stimulate this process. These exercises may help stimulate one's imagination and open up new avenues of thought. Activities like this generally incorporate problem-solving to teach kids the value of using reasoning while weighing their options. Memory, focus, and speed of reaction are all areas where kids might benefit from them. Preschooler's brain development, growth, and cognitive abilities may benefit from simple everyday activities like conversation, reading aloud, and playing games. Let your preschooler take the reins in whatever activity you do together, whether it's free play, exploring the outdoors, or something more cerebral like building with blocks.

References

1. Doherty, M. J., Wimmer, M. C., Gollek, C., Stone, C., & Robinson, E. J. (2021). Piecing together the puzzle of pictorial representation: How jigsaw puzzles index Meta cognitive development. Child Development, *92*(1), 205–221.

2. Loehr, Jamie, M.D. and Jen Meyers. (2014). "Activities to Enhance Cognitive Development: 18-24 Months." *Parents.* Web. 21 May.

3. Lu, Y., Yeung, W. J. J., & Treiman, D. J. (2020). Parental migration and children's psychological and cognitive development in China: Differences and mediating mechanisms. *Chinese Sociological Review*, *52*(4), 337–363.

4. Yilmaz, R. M. (2016). Educational magic toys developed with augmented reality technology for early childhood education. *Computers in Human Behavior*, *54*, 240–248.

The Female World of William Golding

Dr. Umesh Sharma
Associate Professor, Dept. of English, K.R. (P.G.) College, Mathura
Corresponding author- **Dr. Umesh Sharma**
Email- **Dr. Umesh Sharma**

Abstract

William Golding was versatile genius. He wrote novels, plays, short stories, poems and essays. With all these talents, he was sure to win the best of honours in the world of literature. William Golding presents a variety of women characters in his fictional world: As a novelist he has a deep penetrating insight into the life of modern men and women. The women's world in William Golding is not very large. His basic concern is to make a psychological study of man-woman relationship. In his novels we see that sometimes woman has a free fall and other times she becomes an agent in the hands of man to add to the decline of human values. Family in British society is a small unit: it is not as vast as it is in the Eastern society. There are families in William Golding but they are in most of the cases, single units, When we read William Golding's novels, we find that the central characters in novels are men. There are less women characters in his novels. But still they play an important role in the novels. He presents women in various roles. They are teachers, housewives, clerks, nurses, students, labourers and prostitutes. The female world of William Golding is very limited but significant.

Introduction

Lord of The Flies, the first great novel of William Golding, is remarkable for its absence of female characters. There is no woman in the novel, William Golding presents the early man and woman in another novel The Inheritors. There the man is concerned as much for woman as woman is concerned for man. It may be noted that there is an absolute harmony in human relationship. Woman has a central position in the social organisation. She is the mother and she is the creator. Golding has the popular myth of the mother-worship with him. It has been going on through the ages and still there are matriarchal societies in certain tribes. Golding does not present his Neanderthalers as a matriarchal society but the importance of woman is quite evident. They believe that the world was created out of mother earth. "There was the great Oa. She brought forth the earth from her belly. She gave suck. The earth brought forth woman and the woman brought forth the first man out of her belly."[1] Creation itself depends on woman since there can be no man without woman. The Neanderthalers society, as presented by William Golding attaches great importance to woman. She is the mother, she is the creator and the earth came out of her belly. Woman is Goddess and she is worshiped. In this world of woman two persons share a woman without jealously and rivalry. The old man is the most vulnerable and then it is the old woman. William Golding in his novel The Pyramid proves that a great social comedy cannot be written without the central place being given to women characters. Women characters, good or bad, must be there. In this novel we are in Stillbourne, a British village where Oliver, the young son of the dispenser is in love with Imogen who is already "engeged to be married." The eighteen year lad, Oliver is a love-lorn chap. Soon there is a second girl Evie Babbacombe. Evie is a local phenomenon and she is already moving about with Robert, the son of Dr. Evan. "She was our local phenomenon and every male for miles round was aware of her."[2] Besides the mother of Oliver and Evie, We have Miss Dawlish, who teaches music to Oliver. Darkness Visible a war novel begins with the havoc produced by bombardment. In William Golding women are frivolous, most of them, and most of the time. Mr. Hanrahan the owner has seven daughters and he counted them. To teach them a lesson against frivolity, Mr. Hanrahan exhibited Matty to them. Matty now keeps a journal and records all the incidents around him. Certain spirits visit him and he notes that "the spiritual life is a time of trail".[3] The reader is introduced to more darkness through little girls from Sprawson's.

The darkness becomes visible when we read of Sophy and Toni, Stanhope, the twins. The mother had gone to live with a man in New Zealand and evidently woman becomes either a victim of man's mischief or herself a mischief-monger. The father's relationship with Sophy is peculiar. He is "the wooing Daddy" and girls have a free play and the father spends his time with auntie, one after the other. The mischief in the female kind is natural. William Golding studies adolescence of the two girls - Sophy and Toni. Toni runs away from her house knowing that she was "Antonia". She is now a missing person, must have got rid of her virginity, thought Sophy. She tried a couple of boys and finally it was a man in a van. Now she is happy that she has lost her virginity, it is nothing to her. Then she becomes a regular whore. His another novel 'The Paper Man' presents woman as a fallen character. It is the story of a popular novelist, Wilfred Barclay. Professor, Rick L. Tucker comes from over-seas to become the official biographer of the novelist. There are some important women characters who are partly projected in the novel.

There is Lucinda who is responsible for the beginning of the end of the writer's marriage to Eiizabeth or Liz and the writer had frequent duels. Now Professor Tucker introduced Mary Lou Tucker to the novelist and now the husband and wife are after Barclay. The professor does his best to pursue Barclay to appoint him his official biographer. He has failed, so there is the woman. She is used as a bait for the novelist and professor Tucker leaves Mary Lou with Barclay in the hotel. Mary Lou is there with Barclay and she puts herself at the disposal of Barclay. Barclay has a passion for sex and dreams but Mary Lou with all her charms, fails to get the signature of Barclay authorising Tucker to write his biography. The professor did not know how to offer the woman to the client, "Pimp, client and whore, all we three needed the assistance of a professional."[4] His another novel "The Spire" is a one man concern – Dean Joceline. The dean has a vision that he must have four hundred feet high spire in the cathedral. It will be constructed of wood, stone and metal. Women enter the plot of the story though they do not play a leading role. They have an entertainment value in the presentation of events and add to hasten the fall of man. Pangall is seen with his broom and his wife Goody is with him helping him in his task. Pangall is ridiculed by every one because he is lame and has a beautiful wife. Roger Mason is the master builder. He knows that the building of such a high spire is nothing but a folly of Joceline. His wife, Rachel, Jealously guards him. Joceline happened to see Roger Mason and Goody eyeing each other. "He saw they were in some sort of tent that shut them off from all other people and he saw how they feared the tent both of them but were helpless. Now they were talking earnestly and quietly and though Goody shook her head again and again, yet she did not go, could not go, if seemed, since the invisible tent was shut round them."[5]

The women's world of William Golding is a farcical affair, it is low theatre with no sincerity, beauty and affectionate bonds. We have seen how Rachel commanded her husband. The woman who came between the two is dead and her husband gone. Women bring more and more calamity. Roger Mason starts drinking he is almost crazy, he does not care if he lives or dies. It is all due to womankind. Goody has brought about the fall of Roger Mason and becomes instrument in the fall of Joceline.

References

1. William Golding, The Inheritors (London : Faber and Faber, 1961), P. 35.
2. William Golding, The Pyramid, (London : Faber and Faber, 1983), P. 16.
3. William Golding, Darkness visible, (London Faber and Faber, 1988), P. 99.
4. William Golding, The Paper Man (London : Faber and Faber, 1988), P. 76
5. William Golding, The spire (London : Faber and Faber, 1965), P. 57.

Problematizing the Issue of Open Defecation in the Film *Toilet- Ek Prem Katha*

Dr. Sunil Parasram Adhav
Assistant Professor, Department of English
Late Abasaheb Kakade Arts College Bodhegaon
Tal- Shevgaon, Dist. Ahmednagar (MH) 414503
Corresponding author- **Dr. Sunil Parasram Adhav**
Email- spadhav2012@gmail.com
DOI- 10.5281/zenodo.7578342

Abstract:
    The issue of open defecation is one of the persistent and entrenched issues in several parts of the country. Adequate sanitation is a basic human right. The lack of adequate sanitation exacerbates social inequities, increases vulnerability to disease, increases living costs, and impacts a household's ability to spend on education and nutrition. The movie *Toilet- Ek Prem Katha* problematizes the issue of open defecation. Conflicts between newlyweds escalate over the issue of open defecation leading to divorce. The movie raises serious concerns over prejudice of conservative people towards of the construction of toilet near their household. By exploring the issue of open defecation, the movie interconnects film and society envisaging a positive social change for hygienic atmosphere of the country. Moreover, the present research paper underlines the wider scope of the Film Studies, which encompasses almost all facets of the society and the need for the inclusion of this field in the curriculum.
Key Words: open defecation, issue, sanitation, movie, film studies, conflict, prejudice, society, etc.

Introduction:
Mahatma Gandhi rightly said that "Sanitation is more important than independence". The present research paper explores the issue of open defecation with a special reference to the movie entitled *Toilet- Ek Prem Katha*. The film was released on 11 August 2017. It is a romantic drama film starred by Akshay Kumar, Bhumi Pednekar, Anupam Kher, Sudhir Pandey and Divyendu Sharma and directed by Shree Narayan Singh. This satirical comedy highlights the issue of open defecation that persists in rural parts of the country. Keshav (Akshay Kumar) and Jaya (Bhumi Pednekar) love each other and decide to get married. Trouble begins when Jaya discovers that none of the houses in Keshav's village have a toilet. Upset with this unprogressive thinking, Jaya decides to leave Keshav and returns to her parents. A disheartened Keshav takes it upon himself to bring a change in his village and win back Jaya's love.

Despite the initiation of Swatch Bharat Abhiyan (Clean India Drive) launched by government, open-defecation has become a serious issue. Along with food, cloth and shelter, adequate sanitization has become a basic human need. The lack of adequate sanitation exacerbates social inequities, increases vulnerability to disease, increases living costs, and impacts a household's ability to spend on education and nutrition. In fact, diseases caused by lack of hygiene and sanitation have a huge impact on people's health and financial resources. The issue of sanitation is particularly pressing for a country such as India, which still has the largest number of people defecating in the open. Adequate sanitation is critical for a country, which has expressed ambitious plans of economic growth and development, and yet continues to lag behind in terms of basic health and development indicators.

The Plot of the Film:
After sufficient understanding of issue of open defecation, the present paper critically discusses it in context with the movie *Toilet- Ek Prem Katha*. The storyline of the movie shows that it is located in a small village Nandgaon of Uttar Pradesh state where women go to open fields and defecate behind the cover of bushes. Pandit Vimalnath Sharma, a superstitiously grappled priest gets his son Keshav married to a black buffalo, as it will bless the latter with prosperity. Simultaneously, Pandit also insists Keshav to get married only to a girl having two thumbs on her left hand. Keshav, being in love with Jaya, a rich girl of urban background, manages an artificial thumb on her left hand to which the unsuspecting father believes and agrees to their marriage. Conflict arises when Jaya discovers after her marriage to Keshav that she will defecate in the open field, as there is no toilet. In order to resolve her problem, Keshav makes some temporary arrangements such as taking her to neighbour's portable toilet or using toilets in trains at local station where train halts for seven minutes. However, at one time, the train departs before Jaya exists and in a fit of rage, she decides to stay with her parents threatening not to return if Keshav fails to build toilet. Keshav builds a toilet through travails which to his great distress, is demolished by the village Sarpanch and his father. Jaya files a divorce case in the court citing the primary reason of the unavailability of toilet, which grabs the media coverage, which hastens politicians and the concerned government departments to construct toilet at Keshav's house immediately. At this

juncture, Keshav's mother sleeps on the doorstep and gets her hip broken and Pandit reluctantly enough helps his wife to use it. In the court hearing scene, the justice receives a letter from the chief minister's office requesting not to grant divorce and Keshav's father comes to terms with Jaya's determination of having a nearby toilet by apologizing her for the suffering. The movie ends with a positive sign that the villagers line up to use mobile toilets outside their village while the construction of toilets throughout the village proceeds.

Critical Discussion:

The film is set against the backdrop of the worst sanitary condition of rural parts of the country. It explores the issue of open defecation, which results in spreading infectious diseases, contamination of water and air.

The film displays a 'conflict between tradition and modernity'. People residing in rural parts of the country are quite reluctant to make use of toilet. Rather they prepare to defecate in the open field, which indicates their traditional mindset and insincere attitude towards hygiene of their surroundings. The preoccupation of superstitious attitude towards the toilet building or using has created a major stumbling block in the development of sanitization in rural places. This is evident in the behaviour of Pandit Vimalnath Sharma, Keshav's father, who is the major opponent to Keshav as far as Keshav's attempts of toilet building near his house are concerned. His act of demolishing the toilet constructed by Keshav to bring his wife back is notoriously influenced by his prejudiced mindset. Contrary to traditional attitude of father-in-law, Jaya upholds the modern thinking, which necessitates the availability of toilet near household. Influenced by Jaya's determination, Keshav is intent on building a toilet because it is the only way out to him to win his love back. The film shows a transformation in the character of Keshav from a conservative youth to a progressive one who is committed to embark upon the toilet movement to make a defecation-free rural India. The film projects the struggle of a couple against the backward society.

'Self-determination for immediate change' is one of the significant elements, which can be observed in the characters of Keshav and Jaya. Jaya's threatening to Keshav about her demand for divorce indicates her independent thinking as well as her urge for the change. Keshav's efforts to build a toilet indicate his determined nature to stand against the odds of life.

Conclusion:

This film has a powerful social conscience. It showcases the failure of rural people to come to terms with government's initiatives regarding sanitization. The film is a satirical comedy in support of governmental campaigns to improve sanitation conditions in India, with an emphasis on the eradication of open defecation, especially in rural areas. The film highlights India's toilet problem, which is caused by their cultural and religious sentiments. In Indian rural areas, people still do not have this necessity, which frustrates women, which further leads to sexual harassment. The end of the movie indicates a change in the attitude of rural people who line up for reliving themselves and the initiative taken on part of the government to build toilet in Nandgaon. Thus the film has handled one of the most controversial issues and necessitated to foreground such pressing issues through films with the view to raise awareness.

References:

1. Singh, Shree Narayan, director. *Toilet - Ek Prem Katha*, Reliance Entertainment, 11 Aug. 2017, https://en.wikipedia.org/wiki/Toilet:_Ek_Prem_Katha. Accessed 5 July 2022.

2. *OPEN DEFECATION: WHAT DOES IT TAKE TO ERADICATE THIS? WHERE DOES THE WORLD STAND IN PROGRESS?* (n.d.). Retrieved July 5, 2022, from https://theryf.org/open-defecation-what-does-it-take-to-eradicate-this-where-does-the-world-stand-in-progress/#:~:text=Open%20defecation%20is%20a%20human%20practice%20of%20defecating,trenches%20without%20any%20proper%20disposal%20of%20human%20excreta.

A Study on Investors' Perception on Futures Trading On Water with Special Refernce to Kerala State

Ms. Sruthi Sreenivasan[1], Mr. Sreekanth S[2].
[1]Assistant Professor, Tharanellur Arts and Science College, Irinjalakuda.
[2]Research Scholar
Corresponding author- **Ms. Sruthi Sreenivasan**
Email-Sreesruthi16@gmail.com
DOI- 10.5281/zenodo.7593460

Abstract
This study focuses on the investor's perception on futures trading on the necessity commodity water. It is a new opportunity that the investors or hedgers can enter in to a future contract on water. It will bring a drastic change in the derivatives market. Water is the most essential element and commodity for the livelihood of human beings and all living species. There is and will not be any life on the earth without water. Even though, due to do the exploitation and excess use of water, it becomes limited in availability. The earth is almost filled with 70% of water. But the pure water is lacking. Pollution, Industrial use of water, climatic conditions and miserable human activities can cause water exploitation. By anticipating drought and lack of sufficiency of water in future, nowadays it made possible to enter into future contract on water. The speciality of Kerala is that this state gets abundance of rain during rainy season and facing drastic drought during peak summer season. Hence it gives more focus to water conservation. Likewise, Kerala has plenty of investors and the state is also characterised by high rate of literacy. Thus, they are aware about the investment opportunities and flexible enough to take risks.
Keywords: Future contract, Investor perception, water exploitation, Industrial use of water.

Introduction

Investors are always questing for new investment opportunities. Futures and option contracts are gaining more importance nowadays. One of the innovations in futures contract trading is water futures. From 7th December 2020, one can enter into water futures which will allow traders, investors, or hedgers to buy or sell water contracts like any other commodities like oil, gold etc. Chicaco Mercantile Exchange group Introduced H20: Nasdac Veles California Water Index which is noted as NQH2O to give base to water futures. Even during the time of COVID 19 pandemic, speculators found it as a way to make profit. A water futures contract is a contract between two counterparties that allows to trade or deal with specific quantity and quality of water at a specific and predetermined expiry date. It found that the standard expiry year is 20. In the nearest future, the scarcity of water will increase the scope of water futures.

Objectives of the Study

Analysis

1. To study the investors' perception on futures trading on water.
2. To analyse the whether there is any relationship between investor's age and water future trading.
3. To understand the level of awareness of investors on water futures.

Hypothesis

H_0 – There is no significant relationship between age and investment level in water futures.

H_1 - There is significant relationship between age and investment level in water futures.

Research Methodology

Descriptive research design is used in the study. Sample size is 50. Purposive sampling method has been followed for collecting responses from respondents. Both primary and secondary data is used for data collection. Primary data is collected through questionnaire and secondary data is collected through websites, journals, books, magazines and newspapers.

Table 1.1 Ages

Age of investors	Percentage
Less than 30	28
30 – 50	40
More than 50	32

Interpretation: From the above table, we can interpret that, most of the respondents are form the age group 30 years to 50 years.

Table 1.2 Awareness on water futures

Category	Percentage
Highly Aware	36
Moderately aware	64
Nothing at all	0

Interpretation: From the above table, it is clear that all respondents are aware about the water futures. More than half percentage of the respondents are highly aware of it and some of them are moderately aware.

Table 1.3 investors' perception on purpose water futures

Category	Percentage
For hedging the risk of water scarcity in future	40
For making profits	40
For arbitrage process	10
For other purposes	10

Interpretation: We can interpret from the above table that people are making use of water futures mainly for hedging the risk of water scarcity in future and for making profits.

Table 1.4 Opinion on age as a factor for choosing water futures

Category	Percentage
To a great extent	40
To a small extent	40
Never	20

Interpretation: From the above table, it is clear that age is an important factor for entering into the future contract. Even though, some people do not consider age as a factor.

Conclusion

Water futures are an innovative instrument for hedging the risk of scarcity of water in future period. Investors use this instruments as tool for hedging or for making profits through price changes and speculation. Almost all investors are aware about this new development in derivative trading. Which gives a light that this step will create a dramatic and drastic changes in coming era. Most of the people consider their current age as a factor for choosing the contract. Young people can move forward with a long-term futures contract. But senior citizens are getting confused on their life expectancy and always take a risk averse and short term investment decision. In short, the life expectancy of people will affect the investment decisions in water futures trading. Hence, It is clear that H_1 is proven.

Nowadays, Derivative instruments are getting popular than equity trading, there is a possibility that investors in age group less than 30 will eventually increase.

Suggestions

1. Awareness campaigns and schemes should be conducted to improve the knowledge on scope of water futures.

2. Water futures with shorter maturity period can be invented to make the aged population more comfortable.

3. in India, Derivative training is in the growing stage. So, there should be efforts and ways to develop water futures along with other derivative instruments.

4. Water futures trading can be made available in online trading platforms and thereby it can be reach to wider audience.

Reference

1. TY - JOUR AU - K H, AkhilaPY - 2022/03/04 SP - T1 - "investors perception towards derivatives with reference to future and option in palakkad district".
2. Livemint.com
3. Waterfutures.eu
4. CME group study results
5. Newspapers

Evaluation of Drought Relief Scheme in Vaijapur Tehsil

Miss. Nita Vasantrao Gaikwad[1], Dr. Someshwar Narayan Babar[2], Dr. Manisha Baburao Surase,[3]
[1]Research Student, Department of Economics, Vinayakrao Patil Mahavidyalaya, Vaijapur Dist. Aurangabad.
[2]Professor, Department of Economics, Vinayakrao Patil Mahavidyalaya, Vaijapur Dist. Aurangabad.
[3]Assistant Professor, Department of Economics, Vinayakrao Patil Mahavidyalaya, Vaijapur Dist. Aurangabad.
Corresponding author- **Dr. Someshwar Narayan Babar**
Email- babarsn@gmail.com
DOI- 10.5281/zenodo.7593478

Abstract

Drought is one of the most frequently occurring national disasters in India. A drought may last for weeks, months, or even years. Sometimes, drought conditions can continue for a decade or more in a region. Agricultural production and incomes are adversely affected by drought, and poverty is relatively high in affected areas. A drought is defined as drier than normal conditions. This means that a drought is "a moisture deficit relative to the average water availability at a given location and season". There are a number of drought relief schemes implemented by the government in drought-prone Vaijapur tehsil. In this study only two drought relief schemes adopted by the government are studied namely, 1) Fodder Camp (Chara Chhawani) 2) Providing water through government tankers. This study found that the highest number of beneficiary villages and hamlets was in Aurangabad division and the lowest in Nagpur. According to the respondents, the water shortage problem in the Marathwada region is worsening due to drought, low rainfall, lack of water storage, misuse of water etc. The Government water tanker, acquired well and borewell are the most effective solutions for providing immediate relief from water scarcity in Vaijapur tehsil. The study also found that, the main reason for attending fodder camps was the lack of water, lack of animal feed, and to prevent migration. After joining the fodder camp, livestock have shown positive effects. This includes improvement in animal health, increased milk production, and clean drinking water for animals at the fodder camp. About 30 percent respondents expressed concerns about ineffective management, lack of water, and political interference. More than 60 percent of respondents were satisfied with the participation of the fodder camp and the water provided by the government tanker. In short, day by day the water shortage problem in the Marathwada region is worsening due to low rainfall and lack of water storage.

Key words: Drought, Drought relief scheme

Introduction:

Drought is one of the most frequently occurring national disasters in India. A drought may last for weeks, months, or even years. Sometimes, drought conditions can continue for a decade or more in a region. The longer a drought lasts, the greater the harmful effects it has on people. Drought-prone areas are lagging behind in agriculture and also in overall economic growth. Agricultural production and incomes are adversely affected by drought, and poverty is relatively high in affected areas. The poor in these regions are highly vulnerable to a variety of risks due to their low incomes, high indebtedness and low human development. Drought often exerts substantial impacts on the ecosystems and agriculture of affected regions and causes harm to the local economy. Helping the poor to come out of vulnerability and poverty and integrating drought-prone areas into the mainstream of development is a serious challenge faced by policy makers.

A drought is defined as drier than normal conditions. This means that a drought is "a moisture deficit relative to the average water availability at a given location and season". According to the National Oceanic and Atmospheric Administration (NOAA), "drought is a deficiency of moisture that results in adverse impacts on people, animals, or vegetation over a sizeable area".

There are a number of drought relief schemes implemented by the government in drought-prone Vaijapur tehsil. In this study only two drought relief schemes adopted by the government are studied namely, 1) Fodder Camp (Chara Chhawani) 2) Providing water through government tankers.

Objectives:

1. To assess the strengths and weaknesses of the drought policy.
2. To suggest a policy to reduce the effects of drought.

Research Methodology:

In the present study, primary and secondary data are used. For the purpose of this study, primary data is collected through a schedule questioner. In this study, we selected 100 farmers from 10 villages of Vaijapur tehsil in Aurangabad district. Secondary data was collected from authentic sources regarding the various drought schemes in the study area. For analysis, statistical tools such as percentage and average have been used in the present study.

Survey of Literature:

Sakeb Abdul Hakim Osmani & Pramod Hannantrao conducted a study on Drought

Management: A Case Study of Latur Drought 2016. The study determined that Latur received 25.95 cubic meters of water by rail. Each drop of that water was transported to every household in Latur by tankers in an equitable and fair manner. With the help of technology, the water distribution system became very transparent. The relief work of NGOs and CSOs was channeled precisely to avoid overlap. The war room was given access to a toll-free number, landline and Whatsapp in order to reach out to the maximum number of affected people. Rainwater harvesting campaigns raised awareness among citizens. Standard Operating Procedures (SOPs) were prepared as per instructions of the Honourable Chief Secretary of the Government of Maharashtra.

Anil Kumar Roy & Indira Hirway studied the Multiple Impacts of Droughts and Assessment of Drought Policy in Major Drought Prone States in India. They found that regular droughts in desert areas and drought-prone areas of Gujarat have contributed to the general backwardness of its people. Both short-term and long-term impacts have been observed in these areas in terms of reduced household income, vulnerability and poverty. People in drought-prone areas are poor and face various kinds of vulnerability-physical and socio-economic during drought periods. High incidence of poverty and inadequate human development reveal the general backwardness of the people living in drought-prone areas in Gujarat. Agriculture development is very poor and has resulted in heavy loss of agriculture income due to frequent droughts and crop failures. This leads to severe indebtedness of the people in drought regions of the state. The extent of indebtedness has been extremely high in this region.

According to Seema Kulkarni, drought has virtually come to stay for the fourth year in succession in Beed district. This is one of the three worst affected districts in the Marathwada region. While traveling through the critically affected taluk, one can see bullock carts transporting large plastic cans of water. Another can see tanker operators extracting water from bore wells and selling it in 2004. In the 177 villages of Ashti taluk, over 190 government tankers supply water daily, apart from 186 private tankers. Almost every water source including 25 to 30 large ponds and two minor irrigation projects has been dried up. Even the groundwater level has dropped by 300 feet.

An Overview of the Status of Water Crisis in Maharashtra:

Maharashtra can broadly be divided into 5 regions – the high rainfall Konkan, the drought prone Marathawada, the sugar rich Western Maharashtra, the cotton growing black soil region Vidarbha and Northern Maharashtra. Subsequent years of drought led Maharashtra to become one of the states facing alarming water scarcity. In 2019, the state government had deployed the highest number of water tankers around the most arid regions of the state. The government had also taken up the Jalyukt Shivar Abhiyan, hoping to combat the drought situation. However, 40 per cent of the state still faces water shortage issues. Total 22910 villages and 12098 hamlets in Total 27 districts of Maharashtra state provided drinking water through Government tanker, acquire of borewell, acquire of private well, temporary supplementary tab water supply during October 2015 to July 2016.

Table No 1
Division wise status of Water crisis in Maharashtra

Remedies / Work	Number of Beneficiary Villages and Hamlets							Expenditure (Rs. Lakh)
	Division							
	Kokan	Nashik	Pune	Aurangabad	Amravati	Nagpur	Total	
Water supply through government tanker	1087	2566	3369	5133	419	37	12614	31517
New borewell	744	1318	585	1774	673	636	5730	3508
Acquire of borewell	0	0	308	4846	192	0	5346	4131
Repairing of borewell	8	7	1377	993	415	230	3030	286
Acquire of Private well	0	525	271	2515	1609	279	5199	3083
Repairing of Tab Water supply	119	48	178	732	691	357	2125	6194

Well Repairing	81	0	212	70	13	73	449	159
Temporary Supplementary Tab water supply	10	112	9	190	181	11	513	2104
Construction of well	0	0	0	2	0	0	2	25
Total	**2052 (5.86)**	**4576 (13.07)**	**6309 (18.02)**	**16255 (46.43)**	**4193 (11.98)**	**1623 (4.64)**	**35008 (100.00)**	**51007**

Note: figure in bracket shows the percentage to total
Source: Economic Survey of Maharashtra-2016-17.
Table no 1 shows that the highest number of beneficiary villages and hamlets (46.43 percent) was in Aurangabad division and the lowest in Nagpur (4.64 percent) during October 2015 to July 2016. So, we can say that water supply through government tankers was interrupted from October 2015 to July 2016 in the Marathwada region, which affected 5133 villages and hamlets. Total expenditure on water supply through government tankers was Rs. 31517 in Maharashtra state.

Expenditure on Water crisis Relief Programme:
The Maharashtra Government implements the Water Crisis Relief Program every year between October and July. In 2015-16, the total expenditure on the Water Crisis Relief Programme was Rs. 459.09 core and 2016-17 Rs. 514.56 Core up to December 2016.

Table No 2
Division wise Expenditure on Water Crisis Relief Programme

Division	Expenditure (Rs. Core)	
	2015-16	**2016-17**
Kokan	9.25 (2.01)	9.37 (1.82)
Nashik	91.52 (19.94)	44.96 (8.74)
Pune	25.47 (5.55)	20.4 (3.96)
Aurangabad	277.65 (60.48)	326.73 (63.50)
Amravati	36.14 (7.87)	65.47 (12.72)
Nagapur	19.06 (4.15)	47.63 (9.26)
Total	**459.09 (100.00)**	**514.56 (100.00)**

Source: Economic Survey of Maharashtra-2016-17.
Table no 2 shows that expenditure on the water crisis relief programme in Aurangabad division has been increased. In 2016-17, it increased from 277.65 crores (60.48 percent) to 326.73 crores (63.50 percent), as compared to 2015-16. In addition, Kokan division expenditure decreased from 2.01 percent to 1.82 percent during the same period. So, we can say that day by day the water shortage problem in the Marathwada region is worsening due to low rainfall, lack of water storage etc.

Drinking Water Facility and Measures for to Reduce Drinking Water Scarcity in Aurangabad district

Water scarcity in Maharashtra has been a major issue, which gets more problematic in the summer every year. The Marathwada region in particular is witnessing an intense shortage of fresh water supply. According to the Aurangabad divisional commissioner's office people have to wait another 15 days for fresh water supply. Marathwada, comprising eight districts in Maharashtra, often makes headlines due to recurring droughts. Irregular rains and shifts to cash crops have made the water situation precarious in the region.

Table No 3
Drinking Water Facility and Measures in Aurangabad district

(Base year 2015-16)

10	Tehsil									
	Kannad	**Soygaon**	**Sillod**	**Phulumbari**	**Aurangabad**	**Khultabad**	**Vaijapur**	**Gangapur**	**Phatian**	**Total**
Villages (censes 2011)	209	78	127	92	173	74	165	212	184	1314
Hamlets	131	9	102	59	68	53	100	53	87	662
Shortage of drinking water villages (in base year)										
Villages	43	0	0	0	5	0	5	15	20	88
Hamlets	39	2	1	4	4	6	20	30	29	135
Shortage of drinking water villages (Master Plan)										
Villages	131	36	75	83	126	69	148	183	180	1031
Hamlets	10	1	0	0	41	0	0	0	80	132
Measures										
Tanker water supply to villages	12	0	23	43	77	8	74	79	104	420
Tanker water supply to hamlets	0	0	0	0	0	2	1	2	0	5
Total No of Tankers	10	0	34	51	101	11	112	108	129	556
Other measures	40	9	37	64	93	32	69	75	18	437
Total No of other measures	**41**	**12**	**52**	**80**	**110**	**41**	**104**	**92**	**19**	**551**

Source: District socio-economic review-2016-17.
Table no 3 shows the drinking water facilities and measures in Aurangabad district during 2015-16. Aurangabad district has 1314 villages and 614 hamlets as per the 2011 census, out of which 1031 villages and 132 hamlets had drinking water problems in 2015-16. In Aurangabad district, 420 villages are supplied with drinking water through tankers, of which 74 are in Vaijapur tehsil. In relation to the recurring drought, 556 government water tankers were started, 112 of which were in Vaijapur tehsil.

Causes behind Water Scarcity in Vaijapur Tehsil
Water scarcity is a major problem in Vaijapur tehsil of Aurangabad district in the Marathwada region. One of the major reasons behind water scarcity is that its demand has increased twice that earlier as the population is growing exponentially.

Table No 4
Respondents Opinion about Water scarcity in Vaijapur Tehsil

Causes	Responses
Drought	96
Low rainfall	68
Lack of water storage capacity	42
Misuse of water	20

Source: Field survey, March 2022

Table no 4 shows the respondent's opinion about water scarcity in Vaijapur tehsil. According to the 96 percent respondent's drought is a major region behind the scarcity of water, 42 percent respondents said that lack of water storage capacity, 20 percent respondent's say misuse of water and 68 percent respondent's say low rainfall are the major regions behind the water scarcity during drought period in Vaijapur tehsil.

Respondents Opinion about Measures of to Solve Water Problem in Drought period

During the drought, all surface water resources were dry. Therefore, water supply through Government tanker, acquire of private well & borewell was the feasible and suitable solution for providing immediate short-term relief from shortage of water to the citizens of Vaijapur tehsil.

Table No 5
Measures for Solve Water Problem during Drought in Vaijapur Tehsil

Measures	Responses
Government Water Tanker	92
Public well	35
Acquire of Borewell	12
Acquire of Private Well	14
Hand pump	04

Source: Field survey, March 2022

Table no 5 shows the respondents' opinions about solving the water problem during drought in Vaijapur tehsil. 92 percent of respondents said contracting a government water tanker is the most effective solution for providing immediate relief from water scarcity; 35 respondents said public wells, 12 respondents said boreholes could be acquired; 14 respondents mentioned private wells; and 04 respondents said hand pumps were effective methods for providing water during drought in Vaijapur tehsil.

Fodder Camps:
A total of 1501 fodder camps are being run in different water scarcity-hit regions of the state in May 2019; more than half of these are located in Marathwada. As per official data, around 750 fodder camps are operational in four districts of Marathwada giving shelter to over 5.25 lakh cattle belonging to the rural population of the drought-operators are required to run the camps independently for a few weeks before the state government reimburses them.

affected areas. The maximum (603) fodder camps have been running in Beed district, providing shelter to nearly 3.73 lakh adult livestock and around 30,574 calves. Osmanabad district has nearly 90 camps giving refuge to 65,435 adult cattle and around 8,127 calves. Jalna and Aurangabad districts have 31 and 26 fodder camps in place, respectively, with around 47,259 livestock. As per official records, around 390 fodder camps could not get started in the aforesaid four districts despite getting formal approval from the state government due to technical reasons.

The amount of reimbursement per animal for fodder camp operators was Rs70 per adult animal and Rs35 per calf in March. The rates were later revised and increased to Rs90 and Rs45, respectively. This was after one month and now the reimbursement amount is Rs100 and Rs50 for adult animals and calves, respectively. Fodder camp

Reasons behind participating in fodder camp:

Table 6 shows the reasons for participating in fodder camps. According to 69 respondents, the major reason for taking part in fodder camps is due to the lack of water. 57 respondents cited the lack of animal fodder. 46 respondents said they participated in the process to prevent migration, and 26 respondents reported having problems with animals during the drought.

Table No 6
Reasons behind participating in fodder camps:

Reasons	Responses
Water shortage	69
Fodder shortage	57
To prevent migration	46
Animal problem	26

Source: Field survey, March 2022

Impact of participation in fodder camps on livestock:

The impact of fodder camps on livestock is shown in table no 7. Some positive effects have been observed on livestock after joining the fodder camp, according to the respondents. Fodder camp beneficiaries express their opinions. 48 respondents said that animal health has been improved because of the fodder camp. 37 beneficiaries said milk production has increased because of the fodder camp, and 34 respondents said that clean drinking water is ensured for animals at the fodder camp.

Table No 7
Impact of participation in fodder camps on livestock

Option	Responses
Improvement in health	48
Increase in milk production	37
Ensuring clean and safe drinking water	34

Source: Field survey, March 2022

Beneficiary Opinion about the Fodder Camp

Table no 8 shows respondents' perceptions/Opinions of the fodder camps. Farmers who benefit from the fodder camp express their opinions on the camp. A total of 31 respondents stated that there was a delay in distributing feed in the fodder camp. 33 percent said that there was a lack of transparency in their camp management. 37 fodder camp beneficiaries said that there was a lack of water, and 28 respondents said that political interference occurred.

Table No 8
Beneficiary Opinion about the Fodder Camp

Opinion	Responses
Delay in distribution feed	31
Shortage of water	37
Lack of transparency	33
Political interference	28
Saved animals from starvation	19

Source: Field survey, March 2022
Level of satisfaction about drought relief scheme
We incorporate the feedback of the beneficiaries into the drought relief scheme. According to 62 .

respondents, the fodder camp's participation was satisfactory, while 56 respondents were satisfied with the water provided by the government tanker

Table No 09
Level of satisfaction about drought relief scheme

Particulars	Positive Responses
Are you satisfied about supply of Government water tanker?	56
Are you satisfied with the participation of the fodder camp?	62

Source: Field survey, March 2022

Conclusion:
This study found that the highest number of beneficiary villages and hamlets was in Aurangabad division and the lowest in Nagpur. In Aurangabad district, 420 villages are supplied with drinking water through tankers, of which 74 are in Vaijapur tehsil. In relation to the recurring drought, 556 government water tankers were started, 112 of which were in Vaijapur tehsil in 2015-16. According to the respondents, the water shortage problem in the Marathwada region is worsening due to drought, low rainfall, lack of water storage, misuse of water etc. The Government water tanker, acquired well and borewell are the most effective solutions for providing immediate relief from water scarcity in Vaijapur tehsil. The study also focuses on fodder camps. The main reason for attending fodder camps was the lack of water, lack of animal feed, and to prevent migration. After joining the fodder camp, livestock have shown positive effects. This includes improvement in animal health, increased milk production, and clean drinking water for animals at the fodder camp. About 30 percent of farmers who benefited from the fodder camp gave their opinion on the camp. They expressed concerns about ineffective management, lack of water, and political interference. More than 60 percent of respondents were satisfied with the participation of the fodder camp and the water provided by the government tanker. In short, day by day the water shortage problem in the Marathwada region is worsening due to low rainfall and lack of water storage.

References:
1. Sakeb Abdul Hakim Osmani & Pramod Hannantrao Patil (2020), Drought
2. Management: A Case Study of Latur Drought 2016, SHODH SARITA, Vol. 7, Issue 26, April-June, 2020.
3. Anil Kumar Roy, Indira Hirway (2007), Multiple Impacts of Droughts and Assessment of Drought Policy in Major Drought Prone States in India, Project Report Submitted to: The Planning Commission, Government of India, New Delhi, November, 2007
4. Economic Survey of Maharashtra 2015-16.
5. Aurangabad District Socio-Economic Review, 2016-17.
6. http://www.krishi.maharashtra.gov.in
7. http://agricoop.nic.in/agriculturecontingency/maharashtra
8. http://krishi.maharashtra.gov.in/1238/District-Level
9. Seema Kulkarni, Water Crisis in Maharashtra, 19 April 2016
10. https://hindi.indiawaterportal.org/articles/water-crisis-maharashtra

Significant review of literature on retailing emerging trends in Indian context

Nandakeshwar Hiremath
RPD College of arts and commerce,Department of BBA, Belagavi
Corresponding author- **Nandakeshwar Hiremath**
Email: nandakeshwar@gmail.com

Abstract:
In our modern day, digital marketing is crucial for human knowledge exchange. Digital marketing is a form of interactive advertising that is offered to customers in order to promote products or labels. Online marketing, email marketing, or web marketing is the components. Pay per click (PPC), SEO, and banner ads are increasingly a component of the digital marketing landscape. Email, RSS, phone, fax, tweeting, podcasting, video feeds, wireless text, and instant communications are all a part of digital marketing. The world of digital marketing is very diverse. It is a technique for transmitting electronic data that allows for the digital distribution of consumer goods and services. Digital marketing is becoming more and more popular in emerging trend industries worldwide. The goal of digital marketing appeals to consumers and allows them to influence the product through high-quality digital media. More people use smartphones now than they did a year ago. It can be challenging to increase sales. The sales team will benefit greatly from changes in the way website communications and advertisements are processed. Innovation in digital marketing software is more widely used since disruption is impossible without it. Opportunities abound, as do projections. For businesses like Amazon, Flipkart, eBay, Club Factory, etc., there is some internet marketing. India has 450 million internet users, according to the most recent statistics. The essay identifies the important takeaways from each topic and makes suggestions for further research needs. Additionally, it introduces new selling places. It is anticipated that it will inspire academics and retailers to carry out greater research in these and related fields in the future.
Keywords: Retailing emerging trends, Digital marketing, digital media, Innovation, website communications

Introduction:

Marketing is the process of distributing goods and services in any culture. Both firms and corporations perform these two core duties in order to uphold their obligations to their partners, including shareholders, clients, and the community at large. They are the ideal choice for the perk that economists refer to as a utility. It is a likable quality of a product or service. Shape, time, place, and property are the four different categories of services. This utility, which turns raw materials and components into finished goods and services, is produced by the corporation. Customer preferences can be categorized with the help of marketing. The true utility of forms is a result of organizations' production functions. The primary function of marketing is to define time, place, and terminology. Time and place are useful when customers discover goods or services that are offered at the time and place when they wish to purchase them. Highlight time practical online distributors available 24/7. As this facility was in operation, commercial machines were buying snacks and soft drinks. The assignment of product or facility titles at the point of payment offers ownership services. Even now, decades after the advent of a complex retail landscape, client purchasing decisions are still influenced by their needs. Despite this, new business models and technological advancements have greatly influenced the development of a new shopping experience for consumers. As a result, it's critical to get knowledge of the retailing areas where innovations are fundamentally altering the industry. Understanding the patterns and regions where retailing will develop in the future will also result from this. Today's consumers have a wider range of options for goods and services because to the acceptance of the idea of omni channel retailing. Additionally, clients receive greater information on a range of products and services. Retailers now have the opportunity to engage with their customers by giving them relevant information in order to foster long-lasting customer engagement. Technology is quite important in this situation because it benefits both customers and retailers. By staying informed about various products and services, consumers can make wise decisions and retailers can target the right clientele. However, in practice, hardly every customer decision involves such a thorough deliberation process. Customers occasionally make hasty decisions, and the product selection and visual merchandising might affect them. This is true for both physical stores and online shops. When a customer makes a purchase from a retailer, the retailer collects all of the customer's data, including transactional, consumer, and environmental data. This enables them to forecast consumer behavior and develop more advantageous business plans that benefit them and their customers. Retailers' profitability can therefore grow as a result.

Visual Merchandising:

Consumers today are exposed to an infinite range of goods and offers on them. Retailers must balance giving their customers the best deals while also standing out in the present competitive landscape. As a result, businesses must make difficult decisions

about how to create these offers. With the channel structure in mind, this will let retailers choose how, when, and where to display their goods and related offers (within the store or on their websites). This is true for producers as well because they understand how crucial it is for customers to pay attention to their products and deals. Kahn (2017) provided techniques for streamlining assortments for consumers. They involve reducing assortments and information density, ensuring that each item corresponds to the context of the assortment, and carefully planning the spatial placement of goods. Additionally, Nordfalt et al. (2014) evaluated the impact of various merchandise orientations in their earlier work, which also looked at the value of spatial location of goods. They discovered that displaying goods vertically tended to improve customers' frequency of purchases relative to displaying goods horizontally. They continued by saying that when towels are presented vertically as opposed to diagonally, product purchases of towels increased by more than 90%. The packaging of the product, in addition to how it is displayed on the shelf or online, is an important aspect of the store's visual merchandising. Packaging typically refers to how a product is designed or shaped (Kahn, 2017). This viewpoint was further developed by Krishna et al. (2017), who attempted to analyze how packaging affected how consumers interacted with the product. Consumers' sensory experiences are influenced by the inner, middle, and outer layers of packaging, which also help them evaluate the product's physical and functional attributes. When choosing visual merchandising for their stores and websites, businesses must take into account the physical placement of their products and the sales advertising for them. The profitability of the store as a whole will be significantly impacted by this. When the sale price of the product is shown on the right side of the box rather than the left side, the sale of low involvement products is likely to increase (Suri et al., 2017).

Technological advancements in retailing:
Both retailers and customers benefit from technological improvements in the retail industry. The consumer may make better informed selections, take advantage of advantageous offers, and receive services relatively more quickly than in the past, making it easier for retailers to reach their target demographic at minimal cost (for example, through the internet). The advantages of technology for consumers and merchants have been underlined in recent research by Inman & Nikolova (2017), which will boost the company's profitability. They discussed smart shelf technology, self-checkouts, scan-and-go technologies, Que Vision, and mobile apps. For instance, a consumer can browse, take, and pay for his chosen items using self-checkout

equipment without the assistance of salespeople or cashiers. Customers will have complete control over the transaction process thanks to this, while merchants will be able to reduce labor expenses since fewer cashiers and salespeople will be needed. For shops, smartphones are a godsend in disguise. They have completely transformed today's buying experience. Consumer expectations have altered as a result of easy access to the internet, mobile apps, and other developments in this field. Additionally, this has made it simpler for retailers to reach their intended customers. For instance, scan-and-go technologies allow customers to browse the products supplied by the merchants; choose the ones that best suit their needs, and make payments using the applications of the merchants. By reducing the time it takes to scan items online, Amazon Go elevated this idea. Customers simply need to scan their iPhones when they enter the store, select their items, and then exit. The system processes the transaction automatically and keeps track of the things that are purchased or returned. A receipt is prepared and emailed to the customer as soon as the customer leaves the business, and money is immediately taken out of his account. The user must have a smartphone, an Amazon account, and the Amazon Go app in order for this entire process to be successful (Amazon, 2016). The observations that follow can be used to future research projects taking into account the literature review on technical improvements that was just mentioned.

1. Will all consumers and retailers benefit from these technological advancements?
2. Apps from merchants are likely ideal for customers who search for various discounts when buying.
3. Will small retailers use these apps, or will they have to act as pick-up and delivery locations for internet shops in order to survive?

Customer engagement:
There have been a number of studies conducted in the past on customer experience and engagement levels (Grewal, Levy, and Kumar, 2009; Puccinelli et al., 2009; Accenture, 2015; Marketing Science Institute, 2016), but none of them have looked into approaches to raise customer sense of involvement. Consciousness can increase customer involvement (Grewal et al., 2017). Grewal et al. (2017) created a hierarchal model of consumer interaction based on the idea of conscious capitalism (Mackey & Sisodia, 2017). The customer experience, emotional connection, and shared identity were presented as three levels of the three-level method for improving customer engagement. Therefore, mindful retailers can establish emotional relationships with their customers by influencing their goals and values. Three crucial elements in the realm of food retailing were found in a separate study by Wansink (2017):

the importance of signage, shop design, and personnel service. These elements help consumers choose the most practical and standardized goods to purchase. The author also suggested new signage, service components, and novel tools and procedures. In order to engage customers in both physical and online businesses, retailers should also take into account the visual concepts that are incorporated in their visual merchandising. This will foster a sense of emotional attachment to the store, which will reduce price sensitivity and enhance consumption (Roggeveen et al. 2015). Future research should focus on employee engagement because, for retailers, employee engagement would lead to customer engagement. This is because there has been a lot of research on customer experience (Grewal, Levy & Kumar, 2009; Puccinelli et al., 2009; Accenture, 2015; marketing science institute, 2016).

Role of big data in retailing:
Retail firms have always been inundated with data, but owing to improper data management, they were unable to use it effectively. Retailers have recently begun using choices for organizing data, computational systems, and analytical systems for the business due to advancements in technology. Retailers were able to manage their problems thanks to big data and analytical systems. In terms of customer, product, place, time, and channel, Bradlow et al (2017) illustrations of big data measurements and recommendations for strategically. Utilize these data to increase price and maximize sales. The data gathered from various sources, including loyalty cards, websites, mobile apps, and business systems, has also been organized. Big data is therefore assisting researchers as well as retailers to better comprehend the customers. Researchers are conducting field research and experiments to evaluate the basis between independent (pricing, display, assortment, etc.) and dependent variables as a result of the introduction of big data (sales volume, profitability etc.).

Criteria for store selection:
The primary variables taken into account for site analysis include competition, store performance, demographics, and retail features. In the section that follows, a review of the literature has been done for each category with the goal of assisting future researchers in carrying out studies based on store performance.

Store Performance:
One of the most crucial factors in choosing the store's location is performance. It is equally crucial to take into account the factors that influence the store's performance. The ability to estimate performance goals affects the quality of the selection criteria for the store placement model. The store's profitability (Walter & McKenzie, 1988),

market share (Durvasula et al., 1992), demand (Igene & Lusch, 1980; Berman & Evans, 2010; Li & Liu, 2012), and price elasticity (Hoch et al., 1995) are common ways that these goals are created. Therefore, in order for stores to enter the neighborhood and receive the most utility, the aforementioned procedures for selecting the store location are crucial.

Demographics:
The placement of the store is heavily influenced by the characteristics of the local population. Retailers can use demographic data to determine whether the local population is representative of their intended market (Hasty & Reardon, 1997; Berman & Evan, 2010). Some clients' consumption patterns are especially challenging to change due to their financial circumstances or ingrained habits (Redinbaugh, 1987). As a result, it has been found that while picking a location for a store, retailers must take into account the local population's shopping preferences. Therefore, for retail managers, the most crucial factor in determining a possible shop location is the market's demographic makeup (Hasty & Reardon, 1997).

Store features:
The qualities of the retail space have a direct impact on how competitive it is. To gain a competitive edge in the market, retailers should concentrate on these traits. The decision to locate a store depends on factors such as accessibility (simply locating a store), store image characteristics (such as merchandise assortments, atmospherics, etc.), and related prices. Many research have talked about the accessibility when choosing the sites for stores. In order for customers to enter the store for shopping easily, it is important to pay attention to roads and parking facilities given that many customers commute using their own vehicles. The accessibility of the store has an impact on its sales potential, either favorably or unfavorably (Redinbaugh, 1987). Additionally, before implementing any modification to enhance the store's reputation, retailers should consider how it may affect sales. With the aid of new and improved layout and allocation procedures, improvements in product selections or store ambiance affect not only the flow of revenues but also the expenses (Igene & Lusch, 1980). Finally, while choosing a site for a business, retailers should take costs into account as well as store performance. The costs that are taken into account when making decisions include those related to the building, rent, store renovations, etc (Irwingh, 1986).

Competition:
While looking for suitable locations for new stores, it is crucial for retailers to get an understanding of their competitive environment (Reinartz & Kumar, 1999). According to observations, differences in pricing elasticity between retailers are caused by

competitive variables (Hoch et al., 1995). There may be direct or indirect competition. In the case of direct competition, a new store will attempt to compete with existing stores that already sell the same products in order to increase their market share (Durvasula et al., 1992), whereas in the case of indirect competition (stores offering dissimilar products), each retailer will attempt to compete with the other in order to gain a larger share of customers' expenditure (Redinbaugh, 1987). Therefore, it is crucial to consider the competition when picking the location of the store. The choice of store site should also take into account factors like the distance from the competitor's store, the number of possible competitors, the strength of the competition, etc. Retailers can learn more about the success of a business at a specific location by looking at the aforementioned factors. Therefore, when assessing the performance of the store, managers should be mindful of elements that are related to the location of the store. However, tastes in retail store sites evolve with time. Due to potential competition invasion, a place that originally appears profitable could lose its allure. Ingene & Lusch (1980) added that demographic shifts will promote uncertainty in satisfying customer demands and wants. Retailers must take into account the evolving competitive landscape, and to do this, they must be aware of the variables that affect shop performance (Ghosh & Craig, 1983). Retailers are recommended to conduct timely research on issues influencing the performance of their stores in order to position their businesses in the changing consumer environment.

Future trends in retailing:

Because of changes in consumer behavior and technological improvement, the retail industry is developing more quickly. Big data and the idea of Omni channel commerce are now crucial for handling competition. Even more recent technology, such as smart devices, mediated or virtual reality, and artificial intelligence, is essential to the future of retail (Deloitte, 2016). Future study must address the "internet of things" notion in order to clarify how consumer behavior will be influenced and to comprehend the function of front-line managers. For instance, smart homes and smart automobiles are being developed to gather pertinent information or data like when to order the essential items maintained in refrigerators (or any other appliance) or when the next service on the car is due. Therefore, it's crucial to investigate whether it will boost customers' involvement with store owners or retailers or whether it will decrease it and usher in a new era of machine-to-machine communication. Applications based on artificial intelligence (AI) are also in high demand and may positively affect customer spending at both online and physical establishments. Artificial intelligence (AI)-based responses will be useful in obtaining information about the products, their placement in the store, their features, and will also provide suggestions for further items that would complement the items already purchased. As a result, customers will be better educated and more engaged than they were previously. However, in order to provide service staff with the high level of information that is stored in AI applications; their jobs will need to be rearranged. Companies are experimenting with autonomous vehicles that are driven by AI-based technologies. Many manufacturers and merchants are attempting to take advantage of the potential presented by robotics and drone technology advancement (Van Doorn et al., 2016). Amazon recently announced plans to strengthen its current delivery system by adding a drone delivery option. Such applications provide access for this field's researchers to learn more about the benefits and side effects of these distribution methods.
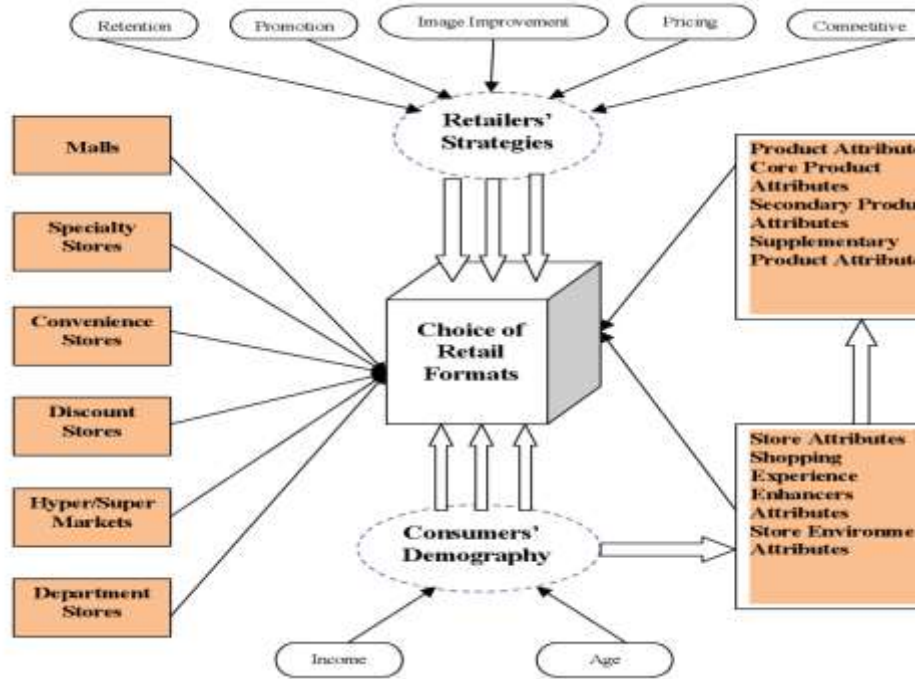
Above image showing emerging trends of organized retailing in India: A shared vision of consumers and retailers

Current marketing trends:

Here are the 11 most up to date developments in your marketing strategy that you want to integrate:

Content marketing:

Content marketing, one of the more established communication methods, is first on the list and continues to be a top option. Long-form web content, like blog postings, continues to be popular because it gives people what they need in response to their searches and educates them. The audience for content marketing must be those who consume useful material. In order to click it, you want to search for company keywords and use your content to respond to consumer search inquiries.

Semantic keyword research:

Both content marketing and the usage of keywords to enhance search engine optimization (SEO) are not new. When choosing keywords for your sites, you must be sure to take the user's search intention into account. The study of the semantic keyword is based on this hypothesis.

It's not necessary to use this identical phrase in writing that solely promotes your lawnmower accessories if readers search for "how to repair an arm's length." You need to have information on lawnmower repairs on your website. If the user's search is not compatible, your website's search results won't be listed highly. Use the term to examine what content already uses the supplied keyword to take into account Google's search objective. The best content ought to provide you a clear idea of what to imitate.

Ranking for position zero:

Making the search results more thorough is one of SEO's objectives. To appear first in the search results, the majority of businesses aim for the "null spot." Position Zero, also known as the featured snippet, is a box that appears at the top of the search results. This is a very appealing location to click, not least since the click through rate (CTR) for the first organic result decreases by 8% if a highlighted snippet is present. You will achieve this by including succinct, direct responses to queries in your contents.

Personalization:

Customers want personalized advertising in 2023 that is tailored to their unique traits and interests. Since too many firms are competing for their attention, they don't waste time reading information that doesn't pertain to their wants. One of the simplest methods to do this is to send targeted email advertisements. Personalization increases email exchange by 10%. To send emails that are tailored to your subscribers' needs, you will segment your subscriber base. To make your emails more personalized, the recipient's name is frequently added. Although it's a simple tap, whether or not someone wants to interact with your material can have a major impact.

Video marketing:

In today's marketing environment, images may have the strongest audiences. If you've ever tried to read a book or do a job while your TV is in front of you, you know how difficult it is to keep your eyes from wandering into the fast action and flashing graphics

there. The same phrase is used in commercials. For instance, it would be handy for a customer to whistle via text or image-based advertising as they browse through their social networking page, but a video playback would be far more likely to catch their eyes as soon as it surfaces. Videos will actually increase your email marketing's click rate by a staggering 300 percent, making it one of the top publicity trends for 2020. To include videos in your marketing campaign, you can submit Facebook autoplay video ads or check for any YouTube stockpile advertising.

Voice search optimization:
In 2010, the majority of Google users entered terms into the search bar using a computer keyboard. By 2015, they were using the keyboard on their phone. By 2020, there were more voice searchers as a result of these shifting marketing trends. Nowadays, thanks to technology like Amazon Echo and Google Home, individuals constantly speak out loud in search of a wave of sentences-long keywords. More than 55% of users now use voice search to look up nearby businesses.

Shoppable posts:
Although social media has long been a hub for advertisements, one of the most significant recent developments in marketing is the rise of online commerce. Nowadays, a lot of social media platforms offer services like Instagram Shopping and the Facebook Marketplace that let you buy things directly from the app without visiting a retailer's website. To set this up, you must first have a company account on the preferred website. Following that, you may set up shopping posts and begin adding products to your account.

Social media stories:
Another trend in today's social networking advertising is stories. Snapchat-produced story images or videos are only viewed for a short period of time before quickly spreading to other websites. You have the ideal opportunity to profit from lost user anxiety thanks to Stories. For a while, the stories disappear, viewers are more obligated to converse with them, but the content does not disregard them. You can compel more customers to use the sales to buy your products if you use these stories to trade sales figures.

Browser pushes notifications:
On occasion, visitors to the website begin to leave before making a purchase or signing up. Sending the customer a final contact request to unsubscribe from your business is appropriate in these circumstances. Push notifications have been around for a long, but they are still widely used today. A user can choose to activate a box with an email list, for example, when they move their mouse to a click away from your website. In the end, this will provide you more lead.

Website security:
Today's world places a greater emphasis than ever on online security. The requirement for security is significantly larger in places where people trade financial information, and whether or not your website has an online store, you'd want to make sure that your customers feel at ease using it. Making sure that the proper safety precautions are taken is still a smart idea. It's ideal to have certified certificates of protection from organizations like PayPal or VeriSign, so you should at least verify that your website is using the HTTPS protocol because failing to do so could result in a ranking penalty from Google.

Conclusion:
Customers' buying habits will continue to be impacted by the latest retail trends. Additionally, it will help them choose the best channel, products, and services before they make the actual buy. Retailers are attempting to adopt the Omni channel retailing notion as the ideas of online and physical commerce merge. The latest technological trends and advancements enable clients to make wise selections quickly, leaving them feeling confident and immensely satisfied. On the other hand, retailers should embrace this cutting-edge technology to improve customer interaction. It will be beneficial to undertake additional research by continuing to explore this field in order to achieve that. Also India is undergoing a tremendous digitization revolution for its citizens. More Indian buyers search the internet to discover the greatest bargain from sellers. Search engine optimization (SEO), search engine marketing (SEM), content marketing, content integration, software automation, electronic commerce, campaign marketing, and social network marketing are some of the technologically sophisticated digital marketing strategies that are growing in popularity. We are all connected today thanks to the work done by Facebook and smartphones, which are used to attract customers via a global network. Digital marketing is economical and has a significant impact on industry.

References:
1. Accenture (2015),"Improving customer experience is top business priority for companies Pursuing digital transformation", (accessed April 23, 2017), [available
2. athttps://newsroom.accenture.com/news/improving-customer-experience-is-top-businesspriority-For-companies-pursuing-digital-transformation-according-to-accenture-study.htm]
3. Berman, B., & Evans, J.R. (2010), *Retail management: A strategic approach.* NJ: Prentice Hall.
4. Bradlow, Eric, Gangwar, M., Kopalle, P., Voleti, S. (2017), "The role of big data and

predictive analytics in retailing", *Journal of Retailing*, 93, 76-96.

5. Deloitte (2016), "Retail trends in 2016", (accessed April 25, 2017), [available at

6. https://www2.deloitte.com/uk/en/pages/consu mer-business/articles/retail-trends-2017.html]

7. Doorn, V., Jenny, Mende, M., Noble, S.M., Hulland, J., Ostrom, A.L., Grewal, D., and Peterson,

8. J.A. (2016), "Domo arigato Mr. Roboto: The emergence of automated social presence in

9. customers' service experiences", *Journal of Services Research*, (forthcoming).

10. Durvasula, S., Sharma, S. & Andrews, J.C. (1992), "Storeloc: A retail store location model based on managerial judgements", *Journal of Retailing*, 68(4), 420-444.

11. Ghosh, A., & Craig, S. (1983), "Formulating retail location strategy in a changing environment", *Journal of Marketing*, 47, 56-68.

12. Jump up to: "What is Marketing Environment? Definition and meaning – Business Jargons". Business Jargons. 25, August 2015. Retrieved 8 November 2017.

13. Grewal, D., Levy, M. and Kumar, V. (2009), "Customer experience management: An organizing framework", *Journal of Retailing*, 81(1), 1-14.

14. Grewal, D., Rogeveen, A.L., Sisodia, R., and Nordfalt, J. (2017), "Enhancing customer engagement through consciousness", *Journal of Retailing*, 93, 55-64

15. Hasty, R., & Reardon, J. (1997), *Retail Management*. USA: McGraw Hill

16. Hoch, S.J., Kim, B., Montgomery, A.L., & Rossi, P.E. (1995), "Determinants of store-level price elasticity", *Journal of Marketing Research*, 32, 17-19

17. Ingene, C., & Lusch, R.F. (1980), "Market selection for department stores", *Journal of Retailing*, 56, 21-40

18. Inman, Jeffery, J., and Nikolova, H. (2017), "Shopper facing retail technology: A retailer adoption decision framework incorporating shoppers attitude and privacy concerns", *Journal of Retailing*, 93, 7-28

19. Kaneez Fatima Sadriwala, Said Eid Younes (2018), ―Consumer Protection in Digital Age‖, Pacific Business Review International

20. Suri, R., Rogeveen, A.L., Puccinelli, N.M., and Grewal, D. (2017), "Should prices be placed in the left-visual field or right visual field?" *Working paper*

21. Wansink, B. (2017), "Healthy profits: An interdisciplinary retail framework that increases the sales of healthy foods", *Journal of Retailing*, 93, 65-78

22. Ramya.L, Kartheeswaran (2019), Future of digital Marketing in 2020. Deekshith, Kinslin.D (2016), A study on digital marketing and its impact

23. Samiha chenag, Belabed Fafza mohaddean ab delijalil (2019), The effects of digital marketing on customer relationships

Social Reformer Shishunala Sharif Religious Movement

Jagadeesh Hullal[1], Dr.M.B.Dalapati[2]
[1]Research Scholar, political science, Karnataka University Dharwad
[2]Associate Professor,Guide Karnataka Art's collage Dharwad
Corresponding author- **Jagadeesh Hullal**
Email- acgirish99@gmail.com

Absract

Shishunala Sharif (Kannada: ಸಂತ ಶಿಶುನಾಳ ಶರೀಫ) was a saint poet, philosopher and social reformer from the state of Karnataka in India. His compositions of tatvapada(moral poems) are in Kannada language. Sharif is recognized as the first ever Muslim poet in Kannada literature. Shishunala Sharif was born on 7 March 1819 in Shishuvinahala, a village in shiggaon taluk at Haveri district, Karnataka. He was the only son and a late born to his parents. Legend has it that Shishunala Sharif was conceived with the blessings of Gods. As a child, Shishunala Sharif was very charming and intelligent. After completing his studies, he worked as a school teacher for a while, before taking up the spiritual search. He found a Guru in Shri Kalasada Guru Govinda Bhatta. They both shared a very cordial relationship and often engaged in intriguing spiritual discussions. Though a Muslim by birth, Shishunala Sharif believed in Hinduism also, bringing in communal harmony. In his birth place Shishuvinahala, even today, both Hindus and Muslims can be seen worshipping him at the same temple. Shishunala Sharif was known to compose poems as per the situation and sing them to spread the message. Though he never wrote down his compositions, by word of mouth many of them have been passed down to future generations. Furthermore it is believed that Sri Govinda Bhatta, a Brahmin (priestly class in Hindu religion), did not hesitate to make him a Brahmin. Shishunala Sharif's preaching's can be compared with those of Kabir Das's(in northern India).

Key Note: Anubhava Gitegalu, Candadi Kelidara Vistara, Enidu Pelu Atmage Paramatmage, Gudiya Nodiranna Dehada, Mohada Hendati Satta Balika, Nanna Hente Nanna Hente Govinda Bhatta Spiritual context Govinda Bhatta, a Brahmin, was famous in the region as an unconventional Master. He cared little for caste or religion, and spent more time with anyone who invited him, and ate anywhere he felt like eating. Other Brahmins could not stomach his way of life. One day, Govinda Bhatta came to Shishuvinahala, and Sharifa's father found Him seated under a tree. He asked Him to accept His son as disciple. In front of the father, Govinda Bhatta called the young boy and said, "Hey Sharifa, who is your father?" The villagers laughed, but were shocked when the boy brashly said, "What kind of question are you asking? Your father and mine are the same!". Govinda Bhatta laughed, patted the boy on the back and said, "Excellent, Sharifa! The land is fertile, the seed will sprout well. O Imam, leave Him to my care! From today, He is my son!" Sharifa followed Govinda Bhatta back to His village. The boy was found to be curious about matters beyond logic and the world, and about the secrets of creation. These qualities were nurtured by Govinda Bhatta. Society was surprised by their closeness. In the eyes of Muslims, the Master was a Kaafir (infidel) and for Brahmins, the boy was a Mleccha(outsider)

Teaching and Anubhava Gitegalu

Sharifa was known to compose poems as per the situation and sing them to spread the message. Though he never wrote down his compositions, by word of mouth many of them have been passed down to future generations. The composition "Sorutihudu Maneya Maligi" can be traced to Great Famine 1876-1888 that plagued southern and western India. People dying in millions resorted to blind beliefs and faiths some even asking him to control the famine. Though the source cannot be cited, given his composition and the dire situation the people were

in, this particular composition must have come during the famine years.

1. When the mind gets very involved in the world and becomes agitated, hit it with the hatchet and stop it. The Word of knowledge given by the Master annihilates the mind and makes all difficulties vanish.

2. As one would take good care of a horse, take care of the mind by feeding it with spiritual food. At times, whip it like a horse, so that it behaves in a manner pleasing to the Master.

3. This house (the body) moves around so much, yet through proper discipline, in this very house, one can experience Shiva.

4. Jiva, like a bird in a cage, has freedom only within the cage of body and mind. But, by the Grace of the Master, the bird is able to spread its wings to fly through the entire universe.

5. The Holy Feet of his Master may look small and ordinary; however, they swallow up the huge ego when the head is placed at them.

6. I am not the human birth, but verily the Narayana Parabramha Sadashiva. (Na Na Embudu Nanalla)\ Shishunal Sharif's "Kodagana Koli Nungitta" Shishunala Sharif was a saint-poet of Karnataka. His songs are both melodious and philosophical. "Kodagana Koli Nungitta" is especially a lot of fun. It is

really hard to translate the song, because the poet plays with the rhymes and reasons in a clever way, but I thought that as someone who has enjoyed the song tremendously,

Translation of Shishunala Sharif's Kodagana Koli Nungitta

Look sister!
The chicken has swallowed the ape!
And Amazing things are happening
The goat has swallowed the elephant
The wall has drunk up the whitewash
The Amazing thing has eaten up the tabor of the actress who came out to play!
The sesame seeds have eaten up the pounding stick
The rock has swallowed the peg
The Amazing thing has swallowed the old lady who came to relish the seeds!
The thread has eaten the loom
The loom has swallowed the reel
The Amazing thing has swallowed the owner of the loom!
What Amazing thing has happened sister!
The mountain has engulfed the cave
Like the cave has engulfed an ant!
My teacher Govinda's feet have completely engulfed my ego, sister
Amazing thing has happened

Shishunala Sharif's Compositions Views

A Muslim devotee for a conservative Brahmin Guru! Similar thing had happened in Varanasi, 400 years ago, when Kabir had pleaded with Ramanand to be his Guru. Both Kabir and Sharif were born poets, and their quest for self-realisation under able preceptors, made their perception clearer. They wrote hundreds of verses, trying to reform society. They condemned superstitions, advocated castelessness and laughed at hypocrisy. They regaled the audience by bringing in familiar anecdotes. Sharif was an avowed folk-poet. Local legends, deities, phrases, idiom and anecdotes abound in his compositions. Along with musical flavor, one is able to visualise social milieu of his times. Most of his verses have double meaning. His very popular songs like 'Let us go for a picnic' (allikerige hogona) 'Let us see God's chariot' (teraneleyutara tangi) "join for swing game" (jokali jeekona) have all legends and similes of everyday life but they ultimately convey eternal or otherworldly message. The homely similes are endearing and the lyrical quality is catching. The local flavor is lost in translation and few have tried to translate Sharif's compositions into English. Like the Vachanas of Virasaiva saints or Sarvajna, Sharif's compositions are very popular for their universal appeal as well. During his life time he was surrounded all the time by followers and admirers, some of whom took down verses which poured out extempore. His criticism of blind beliefs both in

Muslim and Hindu communities were never taken amiss, and have survived today because of the sting clothed in pleasant and appealing language. He profusely used local slang. Profoundly knowledgeable and well-traveled, Sharif lived at Shishunal village most of the time, teaching monism, composing poems or spreading universal traits like love, charity, unstinted devotion to Guru and God. He was beloved of both Hindus and Muslims. He died on the very date of his birth viz-7th of March 1889. A simple tomb (gadduge or sacred seat in Kannada) exists in Shishunal village under plenty of shade of huge tree amidst flowering creepers. On the left side, Muslim devotees perform namaz and offer sugar. Hindus offer comphor, fruit and arati, coconut, and pray. 'Sharifajja' is grandfather of all. It is the highest tribute paid by Kannada people to a unique saint who enriched their spiritual and social life in no small measure at the same time, with a very simple existence.

References

1. "To listen Shishunala Sharifaa's songs". Kannada Audio.
2. Kannada Songs (28 October 2016), Kannada Songs | Naana Embudu Naanalla Santha Shishunala Sharifa Movie | Sridhar,Girish Karnad, retrieved 23 March 2019
3. Array (2 February 1999), Naana Embudu (Full Song) - Gaana Yogi Pachakshra Gawai - Download or Listen Free - JioSaavn, retrieved 23 March 2019
4. Denselow, Robin (18 April 2011). "Raghu Dixit and Hans Raj Hans – review". The Guardian. London.
5. "Raghu Dixit: Vishal, Shekhar launch new artist Video". NDTV.com. 28 February 2008. Retrieved 8 August 2012.
6. Music. "The Raghu Dixit Project "Music". Raghudixit.com. Retrieved 8 August 2012.
7. Gudugudiya Sedi Nodo. "The Raghu Dixit Project " Gudugudiya Sedi Nodo".Raghudixit.com. Retrieved 8 August 2012.
8. Santha Shishunala Sharifa Saahebaru (Jeevana Charithre matthu Thathva Padagalu). Janapadha Prakaashana.

Influence of Social Media Motives on Personal Identity-A Qualitative Review

Ms. Lois S. Christian[1], Dr. Archana C. N[2]

[1]Research Scholar in Journalism and Mass Communication, Institute of Language Studies and Applied Social Sciences (ILSASS), A Constituent College of CVM University, V.V. Nagar, Gujarat.

[2]Asst. Professor & HOD in Journalism and Mass Communication, Institute of Language Studies and Applied Social Sciences (ILSASS), A Constituent College of CVM University, V.V. Nagar, Gujarat.

Corresponding author- **Ms. Lois S. Christian**

Email- lizzzchristian@gmail.com

Abstract:

Merriam-Webster Dictionary defines motivation as an influence or a force to do something. Social media motivations are such which influences people to post content online and receive greater engagement by generating 'traffic' on their content. People engage in social media for a lot of reasons for example, to escape from reality, to socialize with other people, venting out emotions, getting information and for personal utility. Social media platforms are used by men to socialize and build contacts while women use social media for procuring information and education. While these are tangible reasons an often discussed element is identity who according to Zacares and Iborra is defined as set of associated self-representations and evaluations. These self-evaluations are often influenced by motives when connecting online. Henceforth, this paper aims to study the influence of social media motives on personal identity.

Keywords: Social Media Motives, Identity, Escapism, Socialization, Information

Introduction:

Media consumer actively choose specific media content according to their specific needs. The link between need satisfaction and media characteristics is necessary and directive because not all needs can be satisfied with any medium. The chain need -> media -> gratification -> is moderated by the context of its use (Matei, 2010). In communication concept 'affordances' is the possibilities that social media offers its variety of users (Valkenburg and Piotrowski, 2017). Danah Boyd (2010), offers seven types of affordances;

1. A-synchronicity: Communicate in real time (synchronously) or delayed (asynchronously), when it suits them.
2. Identifiability: To which degree content is linked to their true identity or is anonymous.
3. Cue manageability: To hide or show auditory or visual cues about self while communicating.
4. Accessibility: To find information easily and contacting the person directly.
5. Scalability: Choose the nature and size of their audience.
6. Replicability: Share or copy existing online content.
7. Retrievability: Store the content and later retrieve the posted content.

A study conducted by Whiting and Williams (2013), on why people use social media and its connection with users and gratifications approach reveals that there are ten gratifications known as social interaction, information seeking, pass time, entertainment, relaxation, communicatory utility, expression of opinions, convenience utility, information sharing and surveillance using social media (Al-Menayes, 2015). Females use social media for maintaining existing relationship,

managing their tasks and educational and informational gratifications for example instagram is a social platform which is heavily used for passing the time, presenting more popular self and for personal entertainment when bored (Kircaburun et al., 2020) (Huang and Su, 2018).

Snapchat is related to personal motive (to express oneself as popular). Facebook is related to educational and informational motives. Whatsapp is related to relationship (personal) motive. Twitter for self, educational and informational motive. Youtube for pass time and entertainment motive (Kircaburun et al., 2020). For traditional social media platforms like Facebook the motivations and the gratifications sought and obtained becomes harmonious, but newer platforms like Instagram have opportunity to sought and obtain more diverse set of motivations and gratifications (Alhabash and Ma, 2017). Meanwhile, it should also be considered that trust, reciprocity and perception of community is important for growing and keeping virtual communities (Li, 2012).

Methodology:

A considerable literature review was conducted using the academic database referred to as 'Web of Knowledge' and Goggle Scholar. The material was collected by entering the keywords: Social Media motives, motives for using social media, social media and socialization, personal motives and social media, escapism in social media, emotions portrayal in social media, motivation of social media, personal motives in social media, informational motives in social media, informational sources in social media and types of social media motives. The studies included are based on the factors like: -

1. Influence of escapism motive on personal identity,
2. Influence of personal motive on personal identity,
3. Influence of socialization motive on personal identity,
4. Influence of emotion motive on personal identity,
5. Influence of informational motive on personal identity.

A total of 98 literary materials were identified, studied and referred to, which included previously published thesis, journals, research papers, research articles and scholarly articles. Few references were also referred from blog posts on literary websites.

Review of Literature:

With the study conducted by Aksar et al. (2021), it became apparent with their literature review that escapism, personal, socialization, emotional and information were the motives which remained consistent and recurring in the studies conducted in the past.

3.1 Escapism Motive:

Escapism can be understood as a feeling of immersing oneself in the world of fantasy and imagination to break free from reality (Ghiya, 2020). Hasa (2016) noted that escapist literature is a term referring to fiction which provides a psychological escape from grave realities and immerses readers in an imaginative or fantastical situation. The main aim of escapism literature is to provide an individual with entertainment rather that provoking critical or serious thoughts addressing social issues. Escapism is most frequent motive for engagement in social media use. Escapism is a complex phenomenon including specific cognitions, motivations, media choices, media use periods, emotional states and short terms as well as long term consequences. Psychological states such as depression, anxiety, exhaustion or poor self-esteem motivates escapism which in turn yields adaptive (e.g., mood repair, relaxation) or maladaptive (e.g., excessive media use, withdrawal) effects (Hastall, 2017). According to Riley, modes of escape fall into two categories: healthy and unhealthy escapism. Healthy escapism includes daydreaming, working, reading, travelling, hobbies, art, exercise, mediation or anything which can distract an individual from life and let their mind expand into a new realm. These activities improve well-being in long term. But unhealthy escapism includes sex, excessive drug-use, isolation, self-harm, suicidal isolation, blurring the lines between reality and fantasy. When an individual is aware of one's inadequacies, it generates negative affect and therefore there is a desire to escape from self-awareness and the affect associated with it (Baumeister, 1990). Social media escapism has effects on attention span, psychology

(e.g., stress and anxiety), insecurities (e.g., demand for approval, uneasiness) and addiction (excessive digital content consummation) (Baker, 2022). Stress leads to anxiety and depression which unconsciously increases the need to find an escape for maintaining mental and emotional stability (Talked Team Blog, 2022). Retreating into the virtual world is making real lives more chaotic (Baker, 2022). According to Merriam-Webster Doomscrolling and Doomsurfing are two new terms describing about the tendency to surf or scroll continuously, even if the news is depressing, disheartening or saddening. The feeling of knowledge gathering, boosting the loudest voices and human fascination are multiple aspects why there is this strong urge for doomscroll or doomsurf (Klein, 2021). Reseach suggests that it is hard to pull oneself out of the 'scroll, watch, scroll, watch' cycle (Treffiletti, 2021). Isolating oneself in the room and staring at the screen for hours to escape life's stressors is a form of escapism for both adults and children. Social media provides an invisibility cloak to individuals to hide from uncomfortable pieces of life. (Cohen, 2014). For obtaining the sense of escape users need to be interacting with the other users actively (Kircaburun and Griffiths, 2019) in the form of customization features through which individuals can portray themselves of who they aspire to be in real life and in turn their online presence is intensified via digital deception (Navarro, 2017). Binge-watching is considered a coping strategy to compensate the lack of social ties of lonely people (Gabbiadini et al., 2021). Emerging virtual reality is also considered as a different form of media and there is an over-looming threat which predicts that humans will indulge excessively for escapism with media in near future (Siricharoen, 2019).

3.2 Personal Motive:

According to the newsletter of Insights (2014), personal motivation is derived from people's attitudes about their own self, their world and what role they have in that world. These individuals are driven by aspirations and powerful dreams with strong beliefs in their abilities. Self-motivated people are driven to the ways of maximizing their potential for they feel it to be their life's purpose. Personal motivation comes from individual's core beliefs aligned with person's own need priorities. Krishna in one of the articles on 'Psychological Motives' says that when it is said motives are personal it means that they are very specific to an individual's psychological make-up. Personal motivations for engaging in a certain activity (e.g shopping) can be due to the reasons like a diversion from daily routine, learning about new trends, fashion and innovations and enacting a culturally prescribed role or self-gratification (Zainuddin and Mohd, 2013).

The more user's experience social media the more they will use it for entertainment and personal utility (Al-Menayes, 2015). There is also a consistent motivation to become better known in individuals when they share information on online platforms (Ghaisani, Handayani and Munajat, 2017). Social media is also used for building self-esteem, self-confidence and exploration (Ugur and Basak, 2018). Personal motives such as to be an active part of a bandwagon, self-documentation of personal lives, harvesting 'like' button for the gratification of self-esteem and anxiety over getting feedback on certain posts (Nazri, Abd Latiff and Pirus, 2021) builds up an identity in the minds of an individual self which is further manipulated by features available on Social media application to enhance that self. Social media provides a space where individuals express their identities through visual material, text, likes, shares and links to other sites. They use these platforms to tell stories by keeping conscious or unconscious target in mind (Rasch, 2020). Ugur (2017), through his study conveys that in social arena people play certain characters for enabling identity expression, experimentation and exploration. It is common to find an image un-beckoned and emerging from the reservoir of social media (Renner, 2019). An individual's identity today has become a function of reactive pieces of information so much so that people now think of themselves in relation to what others portray them (Gupta, 2020). Social media have given individuals control over presentation of self in social interactions and to solicit feedback and rectify self-concepts with increased access to social information (Manago, 2015).Traces left by virtual identities can be used by others to build one's identity (Riva, Wiederhold and Cipresso, 2016). On the contrary several tactics are being used by social media users such as concealing their personal images, using first name and nicknames in order to not being identified by their family members due to cultural and societal imposition. This 'mixed and matched' identities are performed online and in real lives (Guta, 2015). Hence it can be said that social media provides every culture equal participation and freedom to express themselves in the social media.

3.3 Socialization Motive:

According to Merriam-Webster, social interaction with other people and the process that begins from childhood by which individuals acquire habits, values and attitudes of a society is known as socialization. Socialization is a continuous process where an individual acquires a personal identity and learn the values, behavior, norms and social skills appropriate for their social position (Lila, 2014). Agents of socialization are school, peers, family, media, work, religion, ethnic background and political climate (Genner and Suss, 2016).

From sharing news to sharing experiences about a product people connect on social media in different ways as a part of socializing process (Lee and Ma, 2012). Socialization and motivations for self-expression play primary roles for individuals to participate in engaging activities (de Vries, 2017). Social media is even used by employees to build relationship and communicate with leaders or colleagues to achieve rapid socialization (Cai et al., 2020). When the society is more developed and is more free and democratic then people will socialize better (Lila, 2014).

In a survey of 2074 teenagers by Sobkin and Fedotova (2019), it was concluded that male students use social media for expanding their social contacts and female students use social media for its educational and informational features. The use of social media also depends on 'social status'. The students with high status value interaction in social media for its 'freedom' whereas students who have low status emphasize the possibility of having or projecting a different self-representation in social media. Individuals learn better when they socialize with tools, items and people in the environment. Information provided by social media is applied by individuals to construct an image of themselves to base their reality on. As a result, the reality created assist people to exhibit and model behavior (Mwangi, Gachahi and Ndung'u, 2019). With greater comfort level and communication capability, individuals develop significant potential to engaging in a longer conversation with unknown people online (Hassan et al., 2019). Social media diversifies social skills which helps them to steer through modern society (Akram and Kumar, 2017).The 'freedom' given by social media for expressing aggressive and impulsive statement or reactions becomes problematic because it becomes 'normalized' with time. The buzzing and beeping of notifications provides distraction during the day and also cause anxiety issues during night. Feeling of not being able to connect with friends in social media brings out negative reaction of excessively checking apps in the fear of missing out which impacts well-being of an individual (Bekalu, 2020).

3.4 Emotional Motive:

The world today is almost unimaginable without Social Media. The words spoken by individuals when they communicate on online platforms is very insightful as it reveals an individual's emotional state (Bernabe-Moreno et al., 2018). It has been proven by research that emotional words and relationship of users in social network have significant correlations (Kim, Park and Jo, 2012). Social media is used as a tool of utility by individuals where users react spontaneously and

with great harmony in a very short period of time (Salcudean and Muresan, 2016). Increase in usage of Social media can provoke people to compare self and gain unrealistic expectation from others as well as themselves. From an emotional perspective being 'Liked' appeared to be very important online (Iwamoto and Chun, 2020). Emotions are inseparable part of Social Media (Hyvarinen and Beck, 2018). People view emotions expressed in social media as insights to behavior, intimate, prone to manipulation, vulnerable and complex (Andalibi and Buss, 2020). Humor is one of the emotions which is consistently used by content developers to achieve the much needed resonance. From getting angry at certain portrayal in media to improvement of moods due to watching cat-videos, emotion is everything. It what keeps an individual to come back in every 10 minutes and keep scrolling for 45 minutes (Gilroy-Ware, 2017). Emotion prevalent content is shared more in social media as compared to argument prevalent content (Weismueller et al., 2022). Due to habituated use, people are accustomed to express their raw feelings on social networks (Wang, Liu and Zhou, 2022). It was observed in a study that users who tweeted more frequently were angry, disgusted or sad and this negative sentimented individuals are then susceptible for the addictive use of social media (Arora, 2021). People who are sad or depressed, uploaded blue, gray and darker pictures representing their state of mind (Reece and Danforth, 2017). Time period of about one hour before and after posting posts revealed a certain amount of build-up of emotion indicating the changing of the sentiments of individuals (Bollen, 2018).

Positive feelings lead to affective and sociemotive attachment which leads to love/passion, self-connection, behavioral ties, commitment, interdependence, intimacy, cognitive beliefs and brand partner quality (Rahmadini and Halim, 2017). Young adults express themselves freely on social media while older adults due to privacy issues are not prone to express their inner feelings and emotions online (Settanni and Marengo, 2015). Due to all the emoticons and other features, individuals often find themselves struggling with speculation, misunderstanding and communication difficulties (Prikhodko et al., 2020). Empathic process transforms media emotions for an individual's personal use in real life. Hence for media, emotions empathy serves as a catalyst (Wirth and Schramm, 2005). There are certain emotions that come into play when sharing on social media. Fear, Anger Sadness, Disgust, Joy and Surprise (Kramer, 2014) being some of them. People suffering from anxiety are allowed to express their struggles on social media as it becomes a valuable outlet for venting out the feelings (Davis, 2021) and a tool to bare their darkest and deepest emotions (Desai, 2020). Negative emotions like social comparison, frustration or relationship dissatisfaction leads to decreased emotional well-being while positive emotions such as happiness, support, validation, sharing inspirational content and personal achievement increase emotional well-being (Christensen, 2018). Though social media is being used by many for gaining likes which boost self-confidence of people but social comparison also decrease self-esteem, confidence and worth (Iwamoto and Chun, 2020). Work from home, social distancing and reading social media posts also affects the emotions (Kumar and Chinnalagu, 2020). Limiting internet usage and social media use during childhood can improve emotional health (McDool et al., 2020).

3.5 Informational Motive:
Rich user-generated information by Social Media is an important component of daily life (Xinran, 2016). To access information available online, internal cues like gleaning other's opinion, background information, how-to instructions, finding solutions, paying attention to author, date, notes, references, limit of information, abstract characteristics of posting and External cues like checking consistency of information, checking reaction from others, content from other sources are used by social media users (Kim, Sin and Yoo-Lee, 2014).

Depending on class level, gender and disciplines students use different social media networks to get information (Kim, Sin and He, 2014). Research conducted on natural calamities reveal that web among other media is an integral part for getting information on environmental damage caused during the time of calamity and health services during the time of disasters (Burger, et al., 2013). The fear resonates more with more active information seeking and more self-selection in social media (Nasi et al., 2020). Research reveals that user's interactions with false content rose steadily on Twitter and Facebook through end of 2016. The misinformation diffusion on online platforms is also a threat to broader society and democracy (Allcott, Gentzkow and Yu, 2019).

News consumption in social media is a double-edged sword. It's easy, cost effective and rapid dissemination of information leads people to consume news on social media. But it also enables individuals to spread fake news with the intention to providing false information for misleading the user (Shu et al., 2017). Users normally share the information with other without actually caring about the accuracy of the information being shared by them (Chen, 2016). This leads to Fake news. Fake news is the fiction articles fabricated deliberately to deceive readers. News outlets publish fake news to increase readership and profiting through clickbait.

Click-baits entice user's curiosity with flashy designs or headlines to increase advertisement revenue (Aldwairi and Alwahedi, 2018). Enjoyment, learning, self-efficacy, altruism, personal gain, social engagement, empathy, community interest, reputation and reciprocity are the factors which encourage users to share information on social media platforms (Oh and Syn, 2015). Informational benefits are predicted when users strategically get information about work (Utz, 2015) hence task interdependence is the most consistent and strongest predictor of information seeking (Cross, Rice and Parker, 2001). Information available on social media platforms builds trust, identity, knowledge articulation skills and strength of ties (Li, Cox and Wang, 2018). Presentation of information correctly with clear and compelling format reduces misperceptions (Nyhan, 2018).

There are six personas of information sharers:

1. Altruists: These people use email and are helpful and reliable.
2. Careerists: These people use LinkedIn as their primary social network and are professional and career minded.
3. Boomerangs: These people use Twitter and Facebook to share information and to get response and validation from others on their shared content.
4. Hipsters: These people use email and are more of a creative type often want to be seen as a leading edge persona.
5. Connectors: These people use email and Facebook and are known as thoughtful personas.
6. Selectives: These people use email and share content only if they believe that the content shared is of any importance for the user (Bullas, 2011).

Social media use for sharing information online is due to psychological needs for affiliation. Self-disclosure motivates sharing of information and engagement on online platforms (Chen, 2013). Frequent use of social media is related to getting informational support through 'like' function for individual's posted content (Lee, Lee and Kim, 2015). Due to this 'like' and anxiety for not being left out from the conversation, misinformation or fake news spread humongously. In case of fake news, the anxiety is aimed at the transformation of informational spaces (Carlson, 2017), and sharing of misinformation belong to a realm of rumor spreading and storytelling. When we share something in public space there is a possibility of misinterpretation of gestures hence as a minimal act of responsibility individuals should clearly clarify what they mean with their gestures. Even if they do not intend to harm others it is their epistemic responsibility to keep things clear when they are not playing information-giving game (Marin, 2021).

Influence of Social Media Motives on Personal Identity formation:

Individuals irrespective of their profession or structure build a like-minded community with people who share same emotions, opinions and thoughts. Social media is a platform which portrays the social structure of present age with no actual identity as a whole. It works as a potion which replicates alike-minded personalities in their quest for finding comfort and happiness but their manifestation leads people away from reality (Gunduz, 2017). Research undertaken by many propose selection of a particular form of media by individuals is a prerequisite to belong in a particular group. This social identity viewpoint presents a multitude of theories which conveys that the way human comprehends their social word and their personal identity is dependent on their urge to belong to a certain group or to conform to a certain social structure (Joyce & Harwood, 2018). Media in turn also provides norms, values, symbols and models which people use in social and personal cohesion (Mwangi, Gachahi and Ndung'u, 2019). Studies reveal that self-esteem and usage of many social media platforms at once is an endeavor to better understand their own self. But this heavy usage indicates decreased psychological well-being due to problematic social media usage. Daily social media use, surveillance and intrapersonal motives are also associated with PSMU (Schivinski et al., 2020). Studies also suggest that more authentic self-expression on social media networking sites, irrespective of different personality traits can lead to greater life satisfaction (Bailey, Matz, Youyou & Iyengar, 2020).

Conclusion:

Social media have benefitted individual's lives greatly, from connecting to a distant relative/friend but have also impacted one's mental health greatly by triggering people's emotions in just 'likes' and 'comments'. Belongingness is an emotion strongly displayed by alter behaviors on social media by individuals. Social media motives even though provide a space for every opinion to matter it also changes social structure of society with every ongoing interaction. Personal identity is always under conversion with every new connection made on social media. Social media is a great place to increase one's knowledge but social media is also a place where you can get lost if you do not control your usage pattern. Social media motives shape and polish an individual's identity but it also takes an individual further away from reality.

Suggestions for further research:

This research topic can be further extended as;

1. A comparative study of social media motives between younger and older adults.
2. Impact of social media motives on gender identity.
3. Impact of social media motives on feminism.

References:

1. (2022). Don't Feel Good Enough/ Social Media Stress and Escapism. *Talked.* https://www.talked.com.au/blog/talked-covid-the-unfairness-of-covid-19

2. Insights Newsletter. (2014). Dynamics of Personal Motivation. *Symbiont Performance Group, Inc.* http://www.symbiontperformance.com/id114.html

3. Motivation. *Merriam-Webster Dictionary.* https://www.merriam-webster.com/dictionary/motivation

4. On 'Doomsurfing' and 'Doomscrolling'. *Merriam-Webster Dictionary.* https://www.merriam-webster.com/words-at-play/doomsurfing-doomscrolling-words-were-watching

5. Socialization. *Merriam-Webster Dictionary.* https://www.merriam-webster.com/dictionary/socialization

6. Akram, W. (2017). A Study on Positive and Negative Effects of Social Media on Society. ResearchGate, *International Journal of Computer Sciences and Engineering.* 5(10). 10.26438/ijcse/v5i10.351354.

7. Aksar, I. A., Danaee, M., Maqsood, H., & Firdaus, A. (2020). Effects of Social Media Motivations on women's Psychological Well-Being in Pakistan. *First Monday.* 26(1). 10.5210/fm.v26i1.10825

8. Aldwairi, M., & Alwahedi, A. (2018). Detecting Fake News in Social Media. ScienceDirect, *Procedia Computer Science.* 141, 215-222. https://doi.org/10.1016/j.procs.2018.10.171

9. Alhabash, S., & Ma, M. (2017). A tale of four platforms: Motivations and uses of Facebook, Twitter, Instagram, and Snapchat among college students?. *Social media+ society 3.1.* https://journals.sagepub.com/doi/full/10.1177/2056305117691544

1. Al-Menayes, J. J. (2015). Motivations for using social media: An exploratory factor analysis. *International Journal of Psychological Studies.* 7(1) 43-50. https://www.researchgate.net/profile/Jamal_Al-Menayes/publication/276345355_Motivations_for_Using_Social_Media_An_Exploratory_Factor_Analysis/links/55f4327e08ae63926cf269b2.pdf

2. Andalibi, N., & Buss, J. (2020). The Human in Emotion Recognition on Social Media: Attitudes, Outcomes, Risks. *Proceedings of the 2020 CHI Conference on Human Factors in Computing Systems.* Association for Computing Machinery, New York, NY, USA. 1–16. https://doi.org/10.1145/3313831.3376680

3. Arora, A., Chakraborty, P., & Bhatia, M.P.S., & Mittal, P. (2020). Role of Emotion in Excessive Use of Twitter During COVID-19 Imposed Lockdown in India. *Journal of Technology in Behavioral Science.* 6, 370–377. https://doi.org/10.1007/s41347-020-00174-3

4. Bailey, E. R., Matz, S. C., Youyou, W., & Iyengar, S. S. (2020). Authentic Self-Expression on Social Media is Associated With Greater subjective Well-Being. *Nature Communications.* 11(4889). https://doi.org/10.1038/s41467-020-18539-w

5. Baker, L. (2022). Social Media as a form of Escapism: Is It Really a Bad Thing?. *News from Wales.* https://newsfromwales.co.uk/social-media-as-a-form-of-escapism-is-it-really-a-bad-thing/

6. Baumeister, R. F. (1990). Suicide as escape from self. *Psychological review.* 97(1), 90-113. 10.1037/0033-295x.97.1.90

7. Bernabe-Moreno, J., Lorente-Tejeda, A., Porcel, C., Fujita, H., & Viedma-Herrera, E. (2018). Quantifying the emotional impact of events on locations with social media. ScienceDirect, *Knowledge-Based Systems*, 146, 44-57. https://doi.org/10.1016/j.knosys.2018.01.029.

8. Bollen, J. (2018). Measuring the effect of expressing your feelings on Social Media. *Behavioural and Social Sciences.* https://socialsciences.nature.com/posts/42357-measuring-the-effects-of-expressing-your-feeling-on-social-media

9. Boyd, D. (2010). Social Network Sites as Networked Publics: Affordances, Dynamics, and Implications. *In Networked Self: Identity, Community, and Culture on Social Network Sites (ed. Zizi Papacharissi).* 39-58. https://www.danah.org/papers/2010/SNSasNetworkedPublics.pdf

10. Bullas, J. (2011). 5 Motivations for Sharing Content. *Jeff Bullas (Win at Business and Life in a Digital World.* https://www.jeffbullas.com/5-motivations-for-sharing-content/

11. Burger, J., Gochfeld, M., Jeitner, C., Pittfield, T., & Donio, M. (2013). Trusted Information Sources Used During and After Superstorm Sandy: TV and Radio were Used More Often than Social Media. *Journal of Toxicology and Environmental Health*, Part A. 76(20), 1138-1150. 10.1080/15287394.2013.844087

12. Cai, et al. (2020). Could social media help in newcomers' socialization? The moderating effect of newcomers' utilitarian motivation.

ScienceDirect, *Computer in Human Behavior*. 107, 106273. https://doi.org/10.1016/j.chb.2020.106273.

13. Carlson, M. (2020). Fake news as an informational moral panic: the symbolic deviancy of social media during the 2016 US presidential election. *Information, Communication & Sociey*. 23(3), 374-388. https://doi.org/10.1080/1369118X.2018.150593 4

14. Chen, G. M. (2015). Why Do Women Bloggers Use Social Media? Recreation and Information Motivations Outweigh Engagement Motivations. *New Media & Society*. 17(1), 24–40. 10.1177/1461444813504269

15. Chen, X. (2016). The influences of Personality and Motivation on the Sharing of Misinformation on Social Media. *IConference*. 10.9776/16145

16. Christensen, S. P. (2018). Social Media Use and Its Impact on Relationships and Emotions. BYU ScholarsArchive, *All Thesis and Dissertations*. 6927. https://scholarsarchive.byu.edu/etd/6927. https://scholarsarchive.byu.edu/cgi/viewcontent. cgi?article=7927&context=etd

17. Cohen, R. (2014). Why teens Compulsively Use Social Media: To Hide from Reality. *Rooted Ministry Blog*. https://www.rootedministry.com/blog/why-teens-compulsively-use-social-media-to-hide-from-reality/

18. Cross, R, Rice, R.E., & Parker, A. (2001). Information seeking in social context: structural influences and receipt of information benefits. *IEEE Transactions on Systems, Man, and Cybernetics, Part C (Applications and Reviews)*. 31(4), 438-448. 10.1109/5326.983927

19. Davis, A. (2021). Why Expressing your feelings on Social Media can be good. *Ambitiously Alexa*. https://ambitiouslyalexa.com/expressing-feelings-on-social-media/

20. De Vries et al. (2017). Explaining consumer brand-related activities on social media: An investigation of the different roles of self-expression and socializing motivations. ScienceDirect, *Computers in Human Behavior*. 75, 272-282. https://doi.org/10.1016/j.chb.2017.05.016

21. Desai, R. (2020). The Internet is an Emotional Outlet for Many- But is crying into the void Helping People Heal?. *The Swaddle*. https://theswaddle.com/the-internet-is-an-emotional-outlet-for-many-but-is-crying-into-the-void-helping-people-heal/

22. Dr. Dimitrov, George, B.E. & Nongkynrih, N. (2017). A study on Social Media and its Impact on Youth. IJCRT, *International Conference People Connect: Networking for Sustainable Development*. https://www.ijcrt.org/papers/IJCRTICPN023.pd f

23. Faulkner, K. (n.d.). Social Media-Altered Socialization. *HealthScope*. https://healthscopemag.com/health-scope/social-media-altered-socialization/

24. Genner, S., & Süss, D. (2017). Socialization as media effect. *The international encyclopedia of media effects*. 1. https://sarah.genner.cc/uploads/5/1/4/1/5141203 7/socialization_as_media_effect.pdf

25. Ghaisani, A. P., Handayani P.W., & Munajat, Q. (2017). Users' Motivation in Sharing Information on Social Media. ScienceDirect, *Procedia Computer Science*. 124, 530-535. https://doi.org/10.1016/j.procs.2017.12.186

26. Ghiya, M. (2020). How much escapism is too much escapism?. *Sarvika Technologies*, Health and Lifestyle Blog. https://www.sarvika.com/2020/08/27/escapism/

27. Gilroy-Ware, M. (2017). Filling the Void: Social Media and The Continuation of Capitalism. *Watkins Media Limited*. ISBN: 1910924857, 9781910924853 https://books.google.co.in/books?id=NKi5DAA AQBAJ&dq=emotion+and+social+media&lr=

28. Gupta, S. (2020). Social media and its impact on personal identity. *Mumbai Mirror*. https://mumbaimirror.indiatimes.com/opinion/c olumnists/sonali-gupta/social-media-and-its-impact-on-personal-identity/articleshow/77968345.cms

29. Guta, H. (2015). Veiling and Blogging: Social Media as Sites of Identity Negotiation and Expression among Saudi Women. *Journal of International Women's Studies*. 16(2), 115-127. http://vc.bridgew.edu/jiws/vol16/iss2/7

30. Hasa. (2016). What is Escapist Literature. *Pediaa*, English Language and Literature Blog. https://pediaa.com/what-is-escapist-literature/

31. Hassan et al. (2019). Impact of Social Media on Socialization of University Students (A Study on East West University's Undergraduate Students). ResearchGate, *2nd International Conference on Applied Information Technology and Innovation*. 173-178. 10.1109/ICAITI48442.2019.8982135

32. Hastall, M. R. (2017). Escapism. Wiley Online Library, *The International Encyclopedia of Media Effects*. https://doi.org/10.1002/9781118783764.wbieme 0154

33. Huang, Y.T., & Su, S.F. (2018). Motives for Instagram use and topics of interest among young adults. *Future Internet*. 10(8), 77. https://www.mdpi.com/1999-5903/10/8/77

34. Hunt, A., Gentzkow, M., & Yu, C. (2019). Trends in the Diffusion of Misinformation on Social Media. *Research & Politics*. 10.1177/2053168019848554

35. Hyvarinen, H., & Beck. R. (2018). Emotions Trump Facts: The Role of Emotions in on Social Media: A Literature Review. *Proceedings of the 51st Hawaii International Conference on System Sciences*. 1797-1806. https://scholarspace.manoa.hawaii.edu/bitstream/10125/50113/paper0226.pdf

36. Iwamoto, D., & Chun, H. (2020). The Emotional Impact of Social Media in Higher Education. *International Journal of Higher Education*. 9(2). https://doi.org/10.5430/ijhe.v9n2p239

37. Joyce, N., & Harwood, J. (2018). Social Identity Motivations and Intergroup Media Attractiveness. *Group Processes & Intergroup Relations,* Sage Journals. 23(1). https://doi.org/10.1177/1368430217751629

38. Kim, H. J., Park, S. B., & Jo, G.S. (2012). Affective social network—happiness inducing social media platform. Springer Link, *Multimedia Tools Applications*, 68, 355–374. https://doi.org/10.1007/s11042-012-1157-2

39. Kim, K. S., EunYoung, Y. L., & Sei-Ching, J. S. (2012). Social media as information source: Undergraduates' use and evaluation behavior. *Proceedings of the American Society for Information Science and Technology*. 48(1), 1-3. https://doi.org/10.1002/meet.2011.14504801283

40. Kim, K. S., Sei-Ching, J. S., & He, Y. (2014). Information seeking through social media: Impact of user characteristics on social media use. Asis&t, *Proceedings of the American Society for Information Science and Technology*. 50(1), 1-4. https://doi.org/10.1002/meet.14505001155

41. Kim, K. S., Sei-Ching, J. S., & Yoo-Lee, E. Y. (2014). Undergraduates' Use of Social Media as Information Sources. *College & Research Libraries*. 75(4). 10.5860/crl.75.4.442

42. Kircaburun, K., Alhabash, S., Tosuntas, S.B., & Griffiths M. D. (2018). Uses and Gratifications of Problematic Social Media Use Among University Students: a Simultaneous Examination of the Big Five of Personality Traits, Social Media Platforms, and Social Media Use Motives. *International Journal of Mental Health and Addiction*. 18(15), 525–547. https://doi.org/10.1007/s11469-018-9940-6

43. Kırcaburun, K., & Griffiths, M. D. (2018). Problematic Instagram Use: The Role of Perceived Feeling of Presence and Escapism. *International Journal of Mental Health Addiction*. 17, 909–921. https://doi.org/10.1007/s11469-018-9895-7

44. Klein, J. (2021). The darkly soothing compulsion of 'doomscrolling'. *BBC*, Worklife Blog. https://www.bbc.com/worklife/article/20210226-the-darkly-soothing-compulsion-of-doomscrolling

45. Kramer, B. (2014). The Emotions of Social Sharing. *SocialMediaToday*. https://www.socialmediatoday.com/content/emotions-social-sharing

46. Krishna. (n.d.). Brief notes on Psychological Motives. *Preserve Articles*. https://www.preservearticles.com/psychology/psychological-motives/3935

47. Kumar, D. A., & Chinnalagu. A. (2020). Sentiment and Emotion in Social Media COVID-19 Conversations: SAB-LSTM Approach, *IEEE Xplore, 9th International Conference System Modeling and Advancement in Research Trends (SMART)*. 463-467. 10.1109/SMART50582.2020.9337098

48. Lee, C. S., & Ma, L. (2012). News sharing in social media: The effect of gratifications and prior experience. ScienceDirect, *Computers in Human Behavior*, 28(2), 331-339. https://doi.org/10.1016/j.chb.2011.10.002.

49. Lee, S., Lee, S., & Kim, G. (2015). Social Media and Social Support Experiences. *International Telecommunications Policy Review*, 22(1), 85-121. https://ssrn.com/abstract=2591909

50. Li, X., Cox, A., & Wang Z. Z. (2018). How do social network sites support product users' knowledge construction? A study of LinkedIn. *Online Information Review*. 42(3), 304-323. https://doi.org/10.1108/OIR-04-2017-0133

51. Li, H. (2012). Virtual Community Participation and Motivation: Cross-disciplinary Theories. *United States, Information Science Reference*. https://www.google.co.in/books/edition/Virtual_Community_Participation_and_Moti/z2fPNeJZtG0C?hl=en&gbpv=0

52. Lila, B. (2014). The impact of Media in the Socialization process in Albania. *European Journal of Social Sciences*, 1(1). https://revistia.com/files/articles/ejser_v1_i1_14/BukurieL.pdf

53. Manago, A. M. (2015). Media and the Development of Identity. *Emerging Trends in the Social and Behavioral Sciences*, John Wiley & Sons, Inc., ISBN: 978-1-118-90077-2. https://cpb-us-e1.wpmucdn.com/sites.ucsc.edu/dist/5/491/files/2014/09/Media-and-the-Development-of-Identity.pdf

54. Marin, L. (2021). Sharing (mis) information on social networking sites. An exploration of the norms for distributing content authored by others. *Ethics and Information Technology*, 23, 363–372. https://doi.org/10.1007/s10676-021-09578-y.

55. Matei, S. A. (2010). What can uses and gratifications theory tell us about social media?. *I think*, Purdue University. https://matei.org/ithink/2010/07/29/what-can-uses-and-gratifications-theory-tell-us-about-social-media/#:~:text=According%20to%20Derek%20Lane%20%E2%80%9Cuses,oriented%20in%20their%20media%20use.

56. McDool, E., Powell, P., Roberts, J., & Taylore, K. (2020). The internet and children's psychological wellbeing. ScienceDirect, *Journal of Health Economics*. 69, 102274. https://doi.org/10.1016/j.jhealeco.2019.102274. https://www.sciencedirect.com/science/article/pii/S0167629618311408?via%3Dihub

57. Mwangi, E. W., Gachahi, M. W., & Ndung'u, C. W. (2019). The Role of Mass Media as a Socialisation Agent in Shaping Behaviour of Primary School Pupils in Thika Sub-County, Kenya. *Pedagogical Research*. 4(4), em0048. https://doi.org/10.29333/pr/5950.

58. Namho, C. H., Jeong, H., & Chulmo, K. (2012). Mediating Roles of Attachment for Information Sharing in Social Media: Social Capital Theory Perspective. *Asia Pacific Journal of Information Systems*. 22(4), 101-123. https://www.koreascience.or.kr/article/JAKO201216856525265.page

59. Näsi, M., Tanskanen., & Reunanen, E. (2021). Crime News Consumption and Fear of Violence: The Role of Traditional Media, Social Media, and Alternative Information Sources. *Crime & Delinquency*. 67(4), 574–600. doi:10.1177/0011128720922539.

60. Navarro, N. (2017). How can social media users escape the tyranny of now?. *Medium*. https://medium.com/@nick_navarro4/how-can-social-media-users-escape-the-tyranny-of-now-5beb2a7cd550

61. Nazri, S. M., Dr. Zulkifli A. L., & Dr. Shshnawi M. P. (2021). Understanding student's personal motivation and self-esteem towards Instagram and image-posting. *Journal of Language and Communication*. 8(1), 85-103. https://journalfbmk.upm.edu.my/ojs3/index.php/jlc/article/view/391/270

62. Nyhan, B., & Reifler, J. (2018). The roles of Information deficits and identity threat in the prevalence of misperceptions. *Journal of Elections, Public Opinion and Parties*. 29(2), 222-244.

https://doi.org/10.1080/17457289.2018.1465061.

63. Oh, S., & Sue Y. S. (2015). Motivations for sharing information and social support in social media: A comparative analysis of Facebook, Twitter, Delicious, Youtube, and Flickr. *Journal of the Association for Information Science and Technology*. 66(10), 2045-2060. https://doi.org/10.1002/asi.23320.

64. Prikhodko, O. V., Cherdymova, E. I., Lopanova, E. V., & Galchenko, N. A. (2020). Ways of Expressing Emotions in Social Networks: Essential Features, Problems and Features of Manifestation in Internet Communication. *Online Journal of Communication and Media Technologies*. 10(2). 10. 10.29333/ojcmt/7931.

65. Rahmadini, Y., & Halim R. A. (2018). The Influence of Social Media Towards Emotions, Brand Relationship Quality, and Word of Mouth (WOM) on Concert's Attendees in Indonesia. *MATEC Web of Conferences*. 150. https://doi.org/10.1051/matecconf/201815005058. https://www.matec-conferences.org/articles/matecconf/pdf/2018/09/matecconf_mucet2018_05058.pdf

66. Rasch, A. (2020). Why social media might tell us quite a lot about identity. *Trondheim Analytica*, @realSocialMedia. https://www.ntnu.no/blogger/realsocialmedia/2020/02/04/why-social-media-might-tell-us-quite-a-lot-about-identity/#:~:text=Identity%20through%20storytelling,sometimes%20without%20a%20conscious%20target

67. Reece, A. G., & Danforth, C. M. (2017). Instagram photos reveal predictive markers of depression. *EPJ Data Science*. 6(15). https://doi.org/10.1140/epjds/s13688-017-0110-z.

68. Renner, N. (2019). How Social Media Shapes Our Identity. *The New Yorker*. https://www.newyorker.com/books/under-review/how-social-media-shapes-our-identity

69. Riley. (n.d.). Escapism, *The Oxbow School.* https://www.oxbowschool.org/assets/gallery/os-30-final-projects/docs/riley.pdf

70. Riva, G., Wiederhold, B. K., & Cipresso, P. (2016). 1. Psychology Of Social Media: From Technology To Identity. *The Psychology of Social Networking Vol.1: Personal Experience in Online Communities, Warsaw, Poland: De Gruyter Open Poland*. 4-14. https://doi.org/10.1515/9783110473780-003.

71. Roeder, A. (2020). Social media use can be positive for mental health and well-being. *Harvard T.H. Chan*, Featured News Stories.

https://www.hsph.harvard.edu/news/features/social-media-positive-mental-health/

72. Salcudean, M., & Muresan R. (2016). The Emotional Impact of Traditional and New Media in Social Events. *Scipedia, Comunicar.* Media Educational Research Journal. 25 (1), 109-118. 10.3916/C50-2017-10.

73. Schivinski, et. al. (2020). Exploring the Role of Social Media Use Motives, Psychological Well-Being, Self-Esteem, and Affect in Problematic Social Media Use. *Frontiers in Psychology.* 16. https://doi.org/10.3389/fpsyg.2020.617140

74. Settanni, M., & Marengo, D. (2015). Sharing feelings online: studying emotional well-being via automated text analysis of Facebook posts. *Frontiers in Psychology.* https://doi.org/10.3389/fpsyg.2015.01045.

75. Shu, K., Sliva, A., Wang, S., Tang, J., & Liu, H. (2017). Fake News Detection on Social Media: A Data Mining Perspective. *SIGKDD Explorations Newsletter.* 19(1), 22–36. https://doi.org/10.1145/3137597.3137600.

76. Siricharoen, W. V. (2019). The Effect of Virtual Reality as a form of Escapism. ResearchGate, *International Conference on Information Resources Management (CONF-IRM).* https://www.researchgate.net/publication/336128788_The_Effect_of_Virtual_Reality_as_a_form_of_Escapism

77. Sobkin, V. S., & Fedotova A.V. (2019). Social Media as a Field of a Modern Teenager's Socialization. *PsyJournals.ru*, Russian psychological issues, Counseling Psychology and Psychotherapy. 27(3), 119—137. 10.17759/cpp.2019270308

78. Treffiletti, C. (2021). Benefits of media escapism vs. threat of doom-scrolling. *The media online.* https://themediaonline.co.za/2021/07/benefits-of-media-escapism-vs-threat-of-doom-scrolling/

79. Uğur, G. (2017). The Effect of Social Media on Identity Construction. *Mediterranean Journal of Social Sciences*, Sciendo. 8(5), 85-92. 10.1515/mjss-2017-0026.

80. Ugur, N. G., & Basak, B. (2018). Intrinsic and Extrinsic Motivation of Social Media Use: College Students Perspective. *The Online Journal of Quality in Higher Education.* 5(3). https://www.tojqih.net/journals/tojqih/articles/v05i03/v05i03-10.pdf

81. Utz, S. (2016). Is LinkedIn Making You More Successful? The Informational Benefits Derived from Public Social Media. *New Media & Society.* 18(11), 2685–2702. 10.1177/1461444815604143.

82. Valkenburg, P. M., & Piotrowski, J. T. (2017). Plugged in: How Media Attract and Affect Youth. United Kingdom, *Yale University Press.* https://www.google.co.in/books/edition/Plugged_in/AkuRDgAAQBAJ?hl=en&gbpv=0

83. Wang, L., Liu, H., & Zhou, T. (2020). A Sequential Emotion Approach for Diagnosing Mental Disorder on Social Media. *Applied Sciences.* 10(5), 1647. https://doi.org/10.3390/app10051647.

84. Weismueller, J., Harrigan, P., Coussement, K., & Tessitore, T. (2021). What makes people share political content on social media? The role of emotion, authority and ideology. ScienceDirect, *Computers in Human Behavior.* 129, 107150. https://doi.org/10.1016/j.chb.2021.107150.

85. Whiting, A., & Williams, D. L. (2013). Why people use social media: A uses and gratifications approach. *ResearchGate*, Qualitative Market Research. 16(4). 10.1108/QMR-06-2013-0041

86. Wirth, W., & Schramm, H. (2005). Media and Emotions. *Communication Research Trends.* 24(3), ISSN: 0144-4646. http://cscc.scu.edu/trends/v24/v24_3.pdf

87. Xinran, C. (2016). The influences of personality and motivation on the sharing of misinformation on social media. *IDEALS.* 10.9776/16145, https://www.ideals.illinois.edu/handle/2142/89327

88. Zacares, J. J., & Iborra, A. (2015). Self and Identity Development during Adolescence across Cultures. *International Encyclopedia of the Social & Behavioral Sciences (Second Edition).* 432-438. https://www.sciencedirect.com/science/article/pii/B9780080970868230286

89. Zainuddin, A., & Mohd, R. (2014). Personal vs. Social Shopping Motives: A Case of Hypermarkets. ScienceDirect, *Procedia-Social and Behavioral Sciences.* 130, 447-454. https://doi.org/10.1016/j.sbspro.2014.04.052

Role of Media on political socialization of Graduate students in west Tripura District

Suman Gupta
Research scholar, OPJS University, Churu, Rajasthan
Corresponding author- **Suman Gupta**
Email- sumangupta929@gmail.com

Abstract:
The media has been perceived as a powerful agent of political socialization, influencing the political attitudes and behaviour of voters and non-voters alike. The survey commissioned a study on university students in West Tripura district to investigate the effects of print, television and online news on the political socialization of university student. In addition it seeks to explain the role of the media as an effective agent of political socialization of university students. West Tripura District. The results indicate that newspaper and television news use significantly predicted internal political effectiveness and the purpose of participating in politics. Media 'nationality', the motivation to apply for permanent residence, and the period of stay in the United States were explored for possible moderation of media influence in political socialization. The results are discussed within the framework of media influence in political socialization in West Tripura's. In addition it seeks to explain the role of the media as an effective agent of political socialization of university students of West Tripura District. The results indicate that newspaper and television news use significantly predicted internal political effectiveness and the purpose of participating in politics. The results are discussed within the framework of media influence in political socialization in West Tripura.

Introduction:

Political socialization is a decorating process through which people learn about basic political concepts, Behaviour, customs and political policy. People embezzle this information and through a complex process over time these become part of their practical life. Political socialization perpetuates the existing political structure and helps it to function effectively. The functioning of the political system was based on social patterns, powers, opinions, behaviour, habits, behaviour and political information of individuals in a society. Political socialization is influenced by different actors, from families and institutions to the media Agent of political socialization.

No one can deny the pioneering role of the media in empowering the masses Mediate by establishing a link between individuals and authorities in the state. Usually, Young people in almost every society have skills and knowledge about different computer programs and videos Games and the Internet in today's world.

Students from different educational institutions often use modern technology and media through different platforms like e- newspaper , Face book, Instagram, twitter, any other media knowingly or unknowingly they becomes familiar with different perspective especially in politics or political participation.

Objective:

1. The main objective of this paper to find out the role of social media on political socialization of UG & PG students.

2. To know the role of mass media on political socialization of UG & PG students.
    Research Question:

3. What roles do the social media play on of political socialization among the Graduate and Post Graduate

4. Been taken from Tripura University and MBB College students in West Tripura District?

5. What roles do the mass media play on of political socialization among the Graduate and Post Graduate students in West Tripura District?

Methodology:

Data was collected through a structured questionnaire coupled with personal interview with the respondents. The data was classified and tabulated taking cognitive, affective and evaluative orientations as dependent variables. 60 samples have. Media and Political Socialization of Students of West Tripura: Media is considered an agent of socialization and as such, it can aid in the development of peoples' attitudes, behaviours and gender expectations. In recent decades internet has opened up technologically mediated environments that have reconfigured the 'political'. It played a crucial role in shaping voters interest and attitudes about an election, politicians and governance of the state. The following table will show the interest and source of information of political measure of the students of west Tripura District.

Table:1 Source of Information

Media	Mostly prefer to get Information	Percentage
Television	06	10 %
Radio	04	6.7 %
Newspaper	15	25.0 %
Internet	11	18.3 %
Face book	13	21.7 %
You tube	11	18.3 %
Total	60	100%
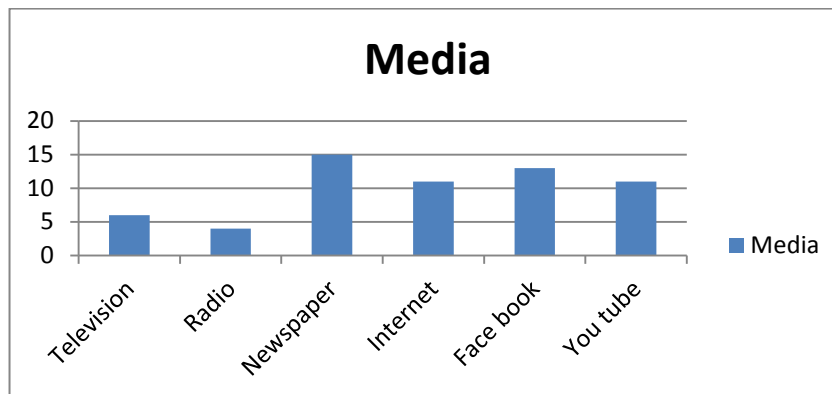
Mass Media & Political Socialization of the students of West Tripura District:

In the present day of modern technology the mass media, particularly social media, plays a crucial role in the life of the individual and the society at large. Mass media and social media provide knowledge, information, and entertainment and also educate the masses. The impact of mass media in our daily lives is so strong that it is even impossible to ignore it. Its implication on the students of West Tripura District is so powerful compare to others parts of Tripura state, that many students are addicted to the mass media including the social media and cannot live without it even for a few hours because almost everybody has a smart phone access. The responded has been asked few questions based on Media to get the knowledge about the influence of media on them for political orientation.

Table-2

Q.1. Do you have accessed to social media?	Yes	98.25%
	No	1.75%
Q.2. Which social media do you use the most?	Face Book	28.0%
	You Tube	22.0%
	Whatsapp	38.0%
	Google, Twitter	12.0%
Q.3. Why do you use social media?	For news and information	52.3 %
	To interact with friends and family	43.7
	Professional purposes	4.0%

From the above table it is analysis that almost all the students (98.25% of the respondents) have access to social media application like Face book, Whatsapp etc. 12.0% People use social media for different purpose and exactly half of the respondents (52.3%) use social media to collect news and information about the political system and the society. On the other hand nearly half of the respondents (43.7%) exercise these social media outlets to interact with the society, friends and families. Whereas a small number of the respondents (4%) utilize the social media application for professional purposes. In other words, many students from West Tripura use the social media to collect news and information about the state, government and society. These students collected this news from different sources and various social media applications. Maximum number of the respondents (38.0%) assumes that

their main source of information is Whatsapp, whereas some respondents (12.0%) think that other social media outlets like google and twitter are their main sources of knowledge. On the other hand some respondents (28.0%) think that their main source of information is Face book, while there are a small number of students (22.0% of the respondents) who use YouTube as their main source of information.

Conclusion:

From, the above analysis, it can draw a conclusion that mass media is the main source of information for the higher education students of west Tripura District, particularly the students of Tripura University and other degree and professional colleges. Mass media is a significant source of learning for these students. The role of other agents of political socialization is likely to be surpassed and outshined by mass media. However it is important to mention that these social media also application has a negative impact such as lack of privacy, vulnerability to crime, cyber bulling, misinformation, waste of time and money and many more. The other agents of political socialization like family, political parties, Peer Group any many more are directly and indirectly use media to influence students towards political interest.

References:

Books:

1. Almond, Gabriel A. and G. Bingham Powell. (1966). Comparative Politics: A developmental Approach. Massachusetts. Little, Brown and Company (Inc.).
2. Almond, Gabriel A. and Sidney Verba. (1989). The civic culture : Political attitudes and democracy in five nations. Newbury Park, California: Sage Publications.
3. Bottomore, Tom. (1979). Political Sociology. New Delhi: B.I. Publications. Calvert, Peter. (2002). Comparative Politics: An Introduction. Essex: Pearson Education Limited.
4. Journal Articles:
5. Atkin, Charles K. and Walter Gantz 'Television News and Political Socialization'. The Public Opinion Quarterly. Vol. 42, No. 2. (Summer, 1978). P. 183-198.
6. Kahne, Joseph. and Ellen Middaugh 'Digital media shapes youth participation in politics'. The Phi Delta Kappan. Vol. 94, No. 3. (November 2012). P. 52-56.
7. Poyntz, Stuart R. 'Independent Media, Youth Agency, and the Promise of Media Education'. Canadian Journal of Education. Vol. 29, No. 1. (2006). P. 154-175
8. Yun, Seongyi. and Woo Young Chang. 'New Media and Political Socialization of Teenagers: The Case of the 2008 Candlelight Protests in Korea'. Asian Perspective, Vol. 35, No. 1. (Jan.-Mar. 2011). P. 135-162

Studyof Powerloom Workers in Bhiwandi.

Kishor Hirakant Agiwale[1] Ansari Mubashera Irfan[2]
[1]Assistant Professor, B.N.N. College Bhiwandi
[2]B.N.N. College Bhiwandi
Corresponding author- **Kishor Hirakant Agiwale**
Email- agiwale.kishor@gmail.com

Abstract
Power loom sector is one of the most important contributing sector in GDP as it contribute more than 2% of total GDP in India and approximately 15% to the country's export earnings. Bhiwandi is named as 'Manchester of India as it emerged as India's largest and biggest textile industry. Because of the Prime location of Bhiwandi, as nearby to Mumbai port and international airport, as well as the climate of Bhiwandi became very helpful to emerge Bhiwandi as prime power loom Industry of India. Almost 5 lakh workers are working in this industry. And these workers are facing several major problems which affects their life.
Keyword: Power loom, Electricity, Health, Hygiene, Education, Obsolete and Outdated Technology

Introduction

Power loom sector is India's very contributing sector in term of Economy. Bhiwandi after independence emerge as Prime power loom Industry of India. Bhiwandi enjoys excellent locational advantages. Located at the crossroads of National Highway (NH) 848 or Thane- Bhiwandi road and NH-160 or Mumbai Agra highway, Bhiwandi is a perfect example of highway-led development. In addition to this, strategic Kalyan-Bhiwandi Road (NH61) connects the locality with Kalyan and Ulhasnagar and adjoining industrial belts. Also Bhiwandi is nearby to Mumbai Port and International Airport. Bhiwandi is the second largest cluster of synthetic fabric manufacturing from power looms. Bhiwandi is known for its power loom industry, which accounts for around 9.5 lakh (installed) out of 65 lakh looms in the country.Almost 6000 power loom unit in Bhiwandi majority of which is of MSMES. It gives employment to about 0.5 million people directly. And almost same numbers of people are employed indirectly. It produces turnover of Rs. 1, 24,000 Crore.

History of Power loom in Bhiwandi

Bhiwandi is a key textile Centre of western India. In early 16th Centaury in times of Mughals this place has been a prominent place for trade. In early 20th century Bhiwandi was dominated by a agriculturists but with advent of electricity, hand looms was replaced by power loom and it became hub of textile industry in 1930's. Originally Bhiwandi was a handloom Centre. After formation of Maharashtra state it slowly converted in power loom Centre. However, there were many ups and downs but despite all the obstacles this industry provide employment to more than15 lakh families.

Objectives:

To study the social conditions of Power loom workers.
To study the economic conditions of Power loom workers To highlight importance of Loom workers in development of Power loom Industry.

Social Conditions of Loom Workers

Power loom industry is mainly dominated by lower and middle class people who are generally illiterate due to their lack of skill in any other sector they usually chose to work in power loom sector. We are living in a society where pupils those who are engage in physical labour are seen as lower strata of society. They have generally no voice in social decisions, meeting and functions. Sometimes they feel lonely and want to have a circle whom they can share their miseries. Several mental pressure of work and boss i.e. Seth sometimes lead them to attempt unethical activities and become habitual consumer of alcohol.

Health Issues

Places where they work are so unhygienic and difficult to breath sometimes. There is no proper sanitation facilities for worker due to which it is common in labourers that they are suffering from Tuberculosis, Asthma, AIDS etc. due to improper treatment of these diseases it led them to die because they are economically unstable. As in a society they have no voice and image that is why most of the time people refuse to support them financially. They are physically, psychologically one of the ignored section of our society. Due to stress , Mental pressure, loneliness lead them to become habitual consumers of alcohol. Alcohol consumption is now became bigger problem for these loom workers. It just not only affect their economic condition, but also give rise to several health problems. Tuberculosis or TB and Asthma are also important disease which largely affect the power loom worker. Nano particles, unhygienic condition at workplace affect most. Study shows that large number of powerloom workers are affected because of the TB or Asthma. And still no proper solution is been their regarding this major

health issue of power loom workers.

Person Suffering from TB,

Malnutrition

They also do not have service protection just like in formal sectors. They do not enjoy service tenure as they are being paid very low due to which sometimes they have to suffer malnutrition. Which is the foremost reason behind their underdevelopment and they have to devote 8 to 10 hour with no holiday or Friday (half day holiday) due to which their health is getting detreated day by day. However, we should recognized them as a potential state of our society as they are engage in a sector where if they would refuse to work, we have no other option but to go for expensive international brands

Migration Issue- Migration is one of the very serious issue of labours, mainly migration is for to earn money. Major Chunk of power loom labour come from Bihar, Uttar Pradesh, Bengal due to underemployment or no employment. When power loom sector establish in Bhiwandi 1930's people got enough wage to ran their families. Migration leads to several issues such as over population, emergence of slums, unhygienic condition, and deprivation of locals from employment, health issues etc.

Education Issue - As most of textile industry in Bhiwandi is dominated by lower class people who are generally migrant from UP, Bihar and West Bengal as these states lack employment opportunities due to lack of proper education. Due to their lower and deterioted status in society they often lack political voice also. They are refuse to have voter id and ration card etc. not because they come from different states but because of improper documentation and lack of awareness about government schemes and accessibility. As they have no voice in politics, they are easily manipulated by the upper section of society as they demanding

bribes for their petty works and mentally torture them despite the fact that they are in large number they are politically ignored. We should recognize them as potential strata of our society. Migration is one of the very serious issue of labours, mainly migration is to earn money. Major Chunk of power loom labour come from Bihar, Uttar Pradesh, Bengal due to underemployment or no employment. When power loom sector establish in Bhiwandi 1930's people got enough wage to run their families. Migration leads to several issues such as over population, emergence of slums, unhygienic condition, and deprivation of locals from employment, health issues etc. also it will give rise to conflict between local and migrant workers. As local people believe that because of the migrant workers they don't get enough employment opportunities.

Political and Economic Conditions

As most of textile industry in Bhiwandi is dominated by lower class people who are generally migrant from UP, Bihar and West Bengal as these states lack employment opportunities due to lack of proper education. Due to their lower and deterioted status in society they often lack political voice also. They are refuse to have voter id and ration card etc. not because they come from different states but because of improper documentation and lack of awareness about government schemes and accessibility. As they have no voice in politics, they are easily manipulated by the upper section of society as they demanding bribes for their petty works and mentally torture them despite the fact that they are in large number they are politically ignored. We should recognize them as potential strata of our society. Economic condition of textile labour in Bhiwandi is poor that they have to live in inhuman conditions just to send remittances to their home. There is no holiday for them. They have to work minimum 8 to 10 hours so that they can earn sufficient wage so that their families can survive. This sector provide employment to around 15 lakh people but there is an element of uncertainty due to their minimal wage rate. Their children's are deprive of education proper overall growth etc. Due to all these problems they sometimes borrow money from moneylender at very high rate of interest. Due to which they never come out of this vicious debt trap circle. Outdated obsolete technology contribute one of the major factor behind regress and decline of power loom sector in bhiwandi. Bhiwandi power loom sector face major crises of electricity due to incomplete payment of electricity bill and theft electricity number of power looms are being closed. Bhiwandi mainly produces Swiss Cotton, Silk, Jakat, PC Cotton, Bauxi, Malmal, Khadi etc. which are of better quality and produces in a huge quantity at moderate prices that is why Bhiwandi is known as **Manchester of India**. However, government should try to overcome these issues so that this industry can flourish further.

Solution for the problem-

For their societal image collective efforts to highlight their contribution in society should be made.

1. Proper legislation should be made to improve their socio-eco and political status.
2. Labour Laws should be implemented stringently.
3. Government should try to provide maximum hours of electricity.
4. Providing housing for migrant workers which will solve huge problem of both workers and owners (accommodation).
5. Group health insurance schemes should be make mandatory for power loom workers.
6. Regular health check-ups of power loom workers should be mandatory.
7. Reduce working hours.
8. Implementation of National pension scheme, Atal pension scheme or PF like schemes for financial security.
9. Revision of wages on periodic manner.

Conclusion:

Overall condition of power loom workers is not good comparing with other MIDC workers. Government should support the Loom Owners financially and technically to replace outdated obsolete technology with new modern technology. Modernization is an answer of through which many of the problems of power loom industry can be solve. New technology, new approach of owners just not increase the profits but also the life standard of power loom workers. Government role is also important here.

Problem exists in every sector, crises happen in every industry. Despite all the ups and downs power loom industry boom Indian market and also flooded Asian market with Indian textile. It give a hope to Indian textile industry particularly Bhiwandi that in future India will be independent of textile. It also become life line of many lakh people.

References:

1. Ghanvatkar sudhir, Bhiwandi Bayan, Akshar Manav Publication, Pune 2017
2. Bhiwandi Nijampur Nagarpalika, Shatsavntrik , 1965
3. Kulkarni Vijay Anant, Swatntrya Chalvalitil Thane, Vyas Creations, Thane 2012
4. https://www.rbi.org.in
5. https://cultural.maharshtragov.in
6. www.msmedimumbaigov.in

The Context of Shrikrishnakritan in 'Bichitra' Patrika

Umme Habibah Khatun
Ex-Student Burdwan University, Birbhum, West Bengal
Corresponding author- **Umme Habibah Khatun**
Email- ummehk2022@gmail.com

Summary:

The first and only evidence of ancient times is 'Charyapad'. Srikrishnakritan is an important sign after 'Charyapade'. In 1316, Basantaranjan Raya Biddvallabha Mahashay found this manuscript along with many other manuscripts from the cowshed of Devendranath Mukhopadhyay of Kankilya village in Bankura at Bishnupur. Later in 1318, the manuscripts was collected and kept in the 'Bangiya Sahitya Parishada'. The second edition of the manuscripts was in 1319 by Basantaranjan Ray Published in 'Sahitya Parishad Patrika'. But 'Srikrishnakirtan' was published in 1323 i.e. five years later as a book. Ever since the publication of SriKrishnaKirtan, many controversies have arisen on its various issues, which continue even in the 21st century. Generally, there are many questions about 'Shrikrishnakirtan' such as when the poetry was written, what was the name and who was the poet etc. Even doubts have arisen whether the book is genuine or fake. Various essays are continuously published on 'Shrikrishnakirtan' in 'Bichitra' journal. While reading the essays are generally encounter some criticisms about the essays. Generally four essays were published in 'Bichitra' journal on 'Shrikrishnakirtan'. Namely –

1. "Srikrisnakirtan Chinnapatra"
2. "Chandidasa and Rajakini of Srikrishnakirtan",
3. "Social Information in Srikrishnakirtan" and
4. "Shrikrishnakirtan manuscript's Scriptural".

Now as per the discussion of the essays we have to see that what controversy has arisen about 'Shrikrishnakirtan' and how far that controversy has been justified. In order to get a fuller account of 'Shrikrishnakirtan' the relevant parts of the history of Bengali literature, various Authors' books on 'Shrikrishnakirtan' must be a text. My present purpose is to introduce the debates.

Index Word: Srikrisnakirtan, Manuscripts, Chandidas, Bichitra Patrika, Name problem.

Main Essay:

The problem of Composition period of the Manuscript

It is very important for us to know the composition period of any manuscript. We can know the era of the manuscript only through the time of the script. A discussion of Nalininath Dasgupta's essay "Shrikrishnakirtan Manuscript's script" in 'Bichitra' helps us to understand the time period of the script. The author has tried to give a fixed period of 'Shrikrishnakirtan' through various arguments. It is better to say at the beginning, that he refuses Rakhaldas Bandyopadhyay's view and argues that Rakhaldas Bandyopadhyay's argument is not reasonable. A part from this, he expressed doubt in accepting the opinion of Basantaranjan Ray Biddyaballabha and Haraprasad Shastri. Rakhaldas Bandopadhyay, after a long examination of the manuscript of Srikrishnakirtan, has come to the conclusion that the manuscript of Srikrishnakirtan is probably dated to the first half of the 14th century. Sunithikumar Chatterjee also supported this view[1]. But the author Without accepting Rakhaldas Bandopadhyay's opinion, he said –

Judging all aspects of this form, it can be roughly estimated that the manuscript of Krishna Kirtan, was written between the sixteenth century and early seventeenth century. It is possible that it is written at the end of the

16th century. If the manuscript belongs to this time, whether it affects the language of the book, it is not judged here, but in the language of 'আ-কার' (a-kar) and 'ঁ'(chandrabindu) it may not affect the language[2].

The author said in the above statement 'judging all such aspects' - now let's talk about the judgments he made –

Rakhaldas Bandopadhyay has mentioned three texts over the period. Namely 'Sudrapaddhati', whose composition is dated from 1442 BC i.e. 1385/86, 'Byodhicharyabatar', whose composition dates from 1492 BC i.e. 1436/37 AD; 'Dharmaratna', which was written before 1417 century i.e. 1495 AD. So Rakhaldas Bandyopadhyay said during the writing period of these three books - the letters of 'Shrikrishna Kirtan' are older than the letters used in these three books written between 1385 AD and 1495 AD. But the author is of this opinion Arguing against this -

More than three-fourths of the ancient letters used in Krishnakirtan are not used in the above texts. Therefore, it is a definite conclusion that Mr. Basantaranjan Raya Viddvallabha Mahasaya "discovered the manuscript of Krishna-Kirtan, probably written before 1385 AD, probably in the first half of the fourteenth century AD."- But the 'Sudrapaddhati' book was not written in 1442 Bikramage, but in 1442 AD

or 1520 AD., and this is what **Mahamahopadhyay Haraprasad Shastri Mahashay had also admitted (Sahitya Parisadh Patrika,1326, second issue)[3]**.

Then it cannot be accepted that the book 'Dharmaratna' was also written in 1417 century. So Basantaranjan Roy Biddvallabh Mahashay's 'second speech' has a different tone. The letters used in Rakhaldas Bandyopadhyay's 'Shrikrishnakirtan' are in ancient form.

He thought that the letters 'উ'(u), 'ঋ'(ri), 'খ'(kh), 'ঘ'(gh), 'ঢ'(dh), 'থ'(th), 'ফ'(f), 'ভ'(v), 'ম'(m),'য'(j) and 'ল'(l) used in the Srikrishnakirtan were in ancient form. That is why these letters are used in the inscriptions like Laksman Sen, Tamra Shasana etc. But the author does not call the above letters ancient. But he has given sufficient reason behind it. Namely –

1. 'উ'- This was generally practiced till the end of the eighteenth century. An example of which can be found by looking for six manuscript written by different scribes of the eighteenth century.
2. 'ঋ' - According to the author, no instance of 'ঋ' of this shape has been discovered in any ancient Tamra Shasana manuscript or inscription manuscript.
3. 'ভ' - Rakhaldas Bandyopadhyay admits that 'ভ' in 'Shrikrishnakirtan' is the same as 'ভ' used in 'Sudrapaddhati', 'Byodhicharyavatar', 'Dharmaratna'. But the author did not accept this argument and said - 'ভ' is found in 'One manuscript of Angadaraibar's'[4] written in 1673 AD and 'ভ' like 'ভ' in 'Srikrishnakirtane' in 'One manuscript of Jaimini Bharate[5] written in 1767 AD.
4. 'থ'- 'থ' of 'Angadaraibare' is more similar than 'থ'' of Devpara.
5. 'ঘ'' - 'ঘ'' ' of 'Srikrishnakirtan' with the lower part of Bama Bagh and 'ঘ' of Senyuga.

Find the lesser the resemblance, but the greater resemblance we find eighteenth-century Jaimini in India. Apart from the above characters, many more characters are identified, which are also mentioned in the manuscript of the seventeenth-eighteenth century. So in support of the author's comments Sukumar Sen says –

In my opinion the writing of Sri Krishna Kirtan was not written then before the latter half of the eighteenth century perhaps belongs the nineteenth century. There is no obstacle in the terms of letters. Letters like the old verses of Srikrishnakirtan have been seen a lot in eighteenth century manuscript.[6]

Chandidas Problem (Poet Problem)

Pramatha Chowdhury's first essay in 'Bichitra' about 'Shrikrishnakirtan' is "Chinnapatra of Srikrishnakirtan". The essay highlighted on the Chandidas problem. It was the task of the author to determine whether the Chandidas of 'Sri Krishna Kirtan' and the Chandidas of Padavali are the same or different. Pramatha Chowdhury therefore said in the words of Sunitikumar Chattopadhyay –

The most complex problem related to Chandidas can be said in the history of Bengali Literature.[7]

Basantaranjan Ray Bidvallabh, however, Srikrisnakirtan's Chandidas and Padabali Chandidas are did not see Chandidas separately, that is, he saw him as one. Basantaranjan Roy's speech without support, the author says that

In our opinion Chandidas is the poet and the poet of Srikrishnakirtan is the poet. Of course, there are strong differences of opinion on this matter, and it is inevitable that there should be, because people have different tastes. And those who have tried to open our eyes of knowledge, also to exploit our taste could not So arguing about it is futile. The conversion of Pathak Pandit as a result of this meeting is the real problem about Chandidas.[8]

The author mentions two fragments discovered by Manindramohan Bose and suggests that they may solve the Chandidas problem. Manindramohan Bose's discovery of manuscript seems to help us on the subject of the antiquity of Chandidas -

On Saturday 8th Ashwin last, Mr. Manindramohan Bose was rummaging through a 'messy' cupboard of the University with 'Vanita' by Baru Chandidas.[9]

Linguist Mr. Sunithikumar Chattepadhyay and Pedagogist Mr. Harekrishna Mukhopadhyay have said about this manuscript of Manindramohan Bose -**The main note worthy discovery about Chandidas, which complicates the Chandidas problem, It is done by Manindra Babu of this Shrikrishnakirtan. The invention of the modern feminine duality of the term.[10]**

Another controversy in the Chandidas problem is the date of composition of 'Srikrishnakirtana'. About this, Sunitibabu and Harekrishnababu said –

Shrikrishnakirtan is a work of the Chaitanya era; it is becoming clear to us.[11] That is, they said that 'Shrikrishnakirtan is very ancient. Mahaprabhu and Chandidas in the role of Basantaranjan Roy Biddvallabh in 'Srikrishnakirtan'.Even if the verse is composed, it cannot be said that Chandidas is not the Chandidas we know- Adi Chandidas. Narahari Das mentions Chandidas as the original poet. However All the verse(pad) used by Vaishnavdas, the compiler of 'Padakalpataru', are all It is said that Mahaprabhu Padavali used to listen to Chandidas' Padakirtana - Manindramohan Bose and Dr. Shrikumar Bandopadhyay considers Chandidas, a

pre-Chaitanya poet, and Chandadas (Deen or Dwija), a post-Chaitanya poet.

And so finally I can say that there will be no end to the controversy over Chandidas. The problem that arose eight long decades ago remains a problem today.[12]

Name Problem

In the preface to 'Srikrishnakirtane', Ramendrasundar remarked that by adopting it various questions would be asked and the answer to each question would be debated among the scholars. That judgment continues even today, and one of the main issues is the naming of the book. The third essay in 'Bichitra' is Nalininath Dasgupta's "Shrikrishnakirtan, Social Information". Looking at the title of this essay, we may think that how the discussion of naming can come in the essay. But the author spends a few sentences on the naming of Shrikrishnakirtan. -

For a long time I had only heard about the existence of Krishna Kirtan composed by Chandidas. We believe that what is in question is 'Krishna Kirtan' and hence its similar name is suggested (Editorial statement,page no. 10).[13]

The author did not want to accept Basantaranjan Ray's 'Shrikrishnakirtan' as Srikrishnakirtan composed by Chandidas of Padavali. He thus says, The existence of Krishnakirtans which one hears about is not the work of any 'Chandidas' alone.[14] He also wants to refer to Mr. Wilson's comment that Mr. Wilson did not say that Chandidasa of Padavali and Chandidasa of Srikrishnakirtan are one and the same. Wilson's book mentions 'Krishnakirtan by Vidyapati and Govindadas. In Wilson's words –

Other Sanskrit works are enumerated among the authorities of the seet [Vaisnab] as the Chaitanya Chandrodaya, a drama, Stava Mala, Stamrita Lahari by Visvananth Chakravarti, Bhajanamrita, Sri Smarana Darpana by Ramchandra Kaviraja, the Golpremanmrita, commentary on the Krishnakarnamerita by Krishna das. kaviraja, and the Krishna Kritana by Govinda das and Vidyapati.[15]

In 1282 Bengal, Jagabandhu Bhadra presented the subject of Krishnakirtan by citing Wilson and Wilson says Krishnakirtan was written by both Chandidasa and Govinda Dasa.

Author Vasantaranjan Ray's untitled manuscript denies the Srikrishnakirtana name said-

But the 'Krishna Kirtan' of Ananta Nama Baru Chandidas, the mind does not want to admit it, is an absolute proof. Who knows, maybe the real 'Krishna Kirtan' will come out one day, maybe it will be seen then. Mr. Wilson's statement is correct. If that day comes, it will be a shame as much as an outage. Earlier, Baru Chandidas's poetry name was changed to 'Krishnamangale', there is no fear.

But until the change is achieved, the name 'Krishna Kirtan' will remain.[16]

We don't know how to solve this naming problem. However, there is still a debate about this name problem in the scholarly circles. Nilratan Sen said so-

Chandidas is said to have composed Krishnakirtan poetry. Chandidas's Krishnalila was sung in one of the remaining festivals of Khetri, but in kirtana. The manuscript thesis that naming 'Shrikrishnakirtan' is not inappropriate.[17]

Muhammad Shahidullah,[18] Bijanbehari Bhattacharya, Asitkumar Bandyopadhyay etc. have again assumed the title of the book to be "Shrikrishna Sandarbha". The assumption that the Srikrishnakirtan was titled "Srikrishnasandarbha" is based on the loose paper or receipt of Srikrishnakirtan which contains the name 'Srikrishnasandarbha'.From all these facts we can say that 'Shrikrishnakirtan' may be named 'Shrikrishna Sandarbha', but it is very difficult to prove it. So without going into that debate, I can say it will continue. As long as there is no change, the name Krishnakirtan.

Social context

Nalininath Dasgupta's 'Srikrishnakirtane Social Information' essay in 'Bichitra' journal has discussed the social picture of 'Srikrishnakirtane' in detail. All the social issues of that time are mentioned in Srikrishnakirtan. They are

1. Social reform trends at that time,
2. Obey social restrictions,
3. Use of men's and women's clothing,
4. Paying taxes,
5. Use of weapons,,
6. Provide entertainment system,
7. Caste judgment etc.

A part from this, the deplorable acts of keeping women in one room, killing women etc. were prevalent in the society as that time.The custom of paying tax on place-time-pot was also common. of various weapons A part from the usage, there was a kind of men's sport which was prevalent in the society of that time

Entertainer of entertainment.A discussion of the above essay published in 'Bichitra' helps us to give an idea of the scriptural, poet and name problems, and sociaty of manuscripti of Srikrishnakirtana. Through the various arguments of different authors, 'Shrikrishnakirtan' has encouraged us on various aspects of poetry, as well as left us with doubts about various issues. "There is no doubt that Baru Chandidas is the poet of Srikrishnakirtana, because Baru Chandidas's poetry appears in almost eighty percent of the verses in 'Srikrishnakirtan'. However, it should be noted at the end that this poem about Radha-Krishna conveys to us a sweet beauty.

Refference:

1. 'Bangla Bhashatatter Bhumika', Fourth edition, Page 22-23.
2. "Srikrisnakirtan Puthir Lipikal", Nalininath Dasgupta,'Bichitra', Srabon 1343, Page-75.
3. "Srikrisnakirtan Puthir Lipikal", Nalininath Dasgupta,'Bichitra', Srabon 1343, Page-68.
4. 'Sahitya-parishad-patrika', 27th volume, First issue, Image 24.
5. 'Sahitya-parishad-patrika', 27th volume, First issue, Image 25.
6. 'Bangla Sahityer Itihas', Volume I, Sukumar Sen, Anand Publishers, 45 Beniatola Lane,Kolkata
7. 700009, First Edition 1991, Page -122.
8. "Srikrishnakirtaner Chinnapatra", Pramatha Chowdhury, 'Bichitra',Baisakh 1340, Page 458.
9. "Srikrishnakirtaner Chinnapatra", Pramatha Chowdhury, 'Bichitra',Baisakh 1340, Page 458-459.
10. "Srikrishnakirtaner Chinnapatra", Pramath Chowdhury, 'Bichitra',Baisakh 1340, Page 459.
11. "Srikrishnakirtaner Chinnapatra", Pramath Chowdhury, 'Bichitra',Baisakh 1340, Page 460.
12. "Srikrishnakirtaner Chinnapatra", Pramath Chowdhury, 'Bichitra',Baisakh 1340, Page 461.
13. " Baru Chandidaser Srikrishnakirtan Samagra", Edited by Amitrasudan Bhattacharya, Days Publishing, Kolkata 73, Thirteenth Edition, Magh 1417, January 2011, Page-163.
14. "Srikrishnakirtane Samajik Tatytha", Nalininath Dasgupta, 'Bichitra', Bhadra 1341, Page-153.
15. "Srikrishnakirtane Samajik Tatytha", Nalininath Dasgupta, 'Bichitra', Bhadra 1341, Page-153.
16. "Religious Sects of the Hindus", H. H. Wilson, Works, Vol.I,Page-169
17. "Srikrishnakirtane Samajik Tatytha", Nalininath Dasgupta, 'Bichitra', Bhadra 1341, Page-153.
18. "Baru Chandidaser Srikrishnakirtan"(Vol.- 1), Edited by Nilratan Sen, Sahityalpk, 57 karbala Tank Lane, Kolkata 700006, 1st Edition, 1 Baisakh, Page- 10.
19. "Chandidas Samassya", Muhammad Shahidullah, "Sahitya-Parisadh-Patrika", 1360 year.

The Jammu and Kashmir Reorganisation: Need and Effect (With Specific Reference to Article 370)

Dr. Roop Kishore Dwivedi[1] & Ravi Shankar[2]
[1]Assistant Professor, Faculty of Political Science, L.S.M Govt. P.G College, Pithoragarh, Uttarakhand, India
Kumaun University, Nainital, Uttarakhand, India
[2]Ph.D. Student, Department of Political Science, L.S.M Govt. P.G College, Pithoragarh, Uttarakhand, India
Kumaun University, Nainital, Uttarakhand, India
Corresponding author- **Dr. Roop Kishore Dwivedi**
E-mail: shankartalks07@gmail.com

Abstract
On 5th August 2019, the center government revoked Article 370 of the Constitution which gives special status to Jammu and Kashmir, and brought in the Jammu and Kashmir Reorganisation Bill 2019 splits the state into two Union Territories: Jammu and Kashmir with an Assembly and Ladakh. Broadly, these landmark changes include the effective abrogation of Article 370 of the Constitution of India and the reorganization of the State of Jammu and Kashmir. This paper outlines the legal measures adopted to effectuate these changes and then proceeds to examine their constitutional validity. The paper contends to know the need for the Jammu and Kashmir Reorganisation bill. And the changes that this revocation will bring. Has Article 370 worked in the manner it was envisaged to or has it succeeded in aggravating inequality within the state and in the larger context of India? These objectives are achieved through a process of a comprehensive review of literature, and analysis. The study has tried to build understanding and knowledge on the impact and need of this bill on local government and citizens of Kashmir by secondary research.

Introduction

It is said that by seeing the beauty of Kashmir once Mughal Emperor Jahangir said "Gar Firdaus bar-rue zamin ast, hami asto, hamin asto, hamin ast" which means 'If there is a heaven on earth, it is here, it is here, it is here. The Mughal Emperor was so impressed by the beauty of Kashmir that he would often say, if one has not visited this beautiful paradise, they are missing out on something worthwhile. Even the great Kalidasa said "The place is more beautiful than heaven and is the benefactor of supreme bliss and happiness. It seems to me that I am taking a bath in the lake of nectar here." Kashmir in Sanskrit means land desiccated from water. It is made up of two words 'Ka' which means 'water' and 'shimeera' implying desiccate. As per mythological tales in Hindu scriptures, it was the revered Sage Kashyap who drained an erstwhile lake to carve a place like Kashmir. The people of Kashmir are, considered to come into the valley and settle down there. Kashmir became the home for the Buddhists, the dwelling for the teaching of Vedanta, and the center for mystic Islam. Different dynasties brought different cultures and religions to Kashmir. The people of Kashmir call the valley Pirwaer and Rishiwaer, the adobe of Rishis and Sufis.

Today in this paradise of earth, there is a spread of mistrust and violence. Jammu and Kashmir have a long painful battle for peace and security. J&K has been most popular amongst intellectuals like academicians, historians, politicians, defense analysts, and media in the past few years. Instability, separatist movements, and terrorism in J&K are being characterized by India's failure to complete the integration of states into the Union. There is a large battle of words on media screens but still, the question of security and peace has been left unanswered. J&K has been a battleground for years be it a border exercise or an off-the-ground confrontation. In recent years, a common narrative on J&K has been revolving around regular unrest in Kashmir Valley extended to Jammu which is evident by various stone pelting, terror attacks, and encounters between Indian security forces and separatists. Moreover, Pakistan's intention to annex the state forcefully and consistent promotion of terror activities in J&K and other states for its own interest has been a pain in the Arse for the future of J&K. The entire framework of terror and its network has the support of Pakistan which is being used for Pak-sponsored Proxy Wars like Uri, Pulwama, etc. Furthermore, youth is being misguided and compelled towards stone pelting and revolts, with a false perception of Jihad.

In order to better understand what the most feasible and effective solutions may be under the current scenario after ending Jammu & Kashmir's special status (Article 370 & 35A), we will explore solutions from the viewpoint of the various stakeholders. As we know Kashmir is home to a number of ethnic and religious groups, and any sustainable resolution would need to take into account the aspiration of all Kashmiris.

The specific objective of the study is to know the need for the Jammu and Kashmir Reorganisation bill. And the changes that this revocation will bring. Has Article 370 worked in the manner it was envisaged to or has it succeeded in aggravating

inequality within the state and in the larger context of India? These objectives are achieved through a process of a comprehensive review of literature, and analysis. The study has tried to build understanding and knowledge on the impact and need of this bill on local government and citizens of Kashmir by secondary research. For creating this knowledge base, secondary data analysis, and media reporting trends on Jammu and Kashmir have been analyzed.

Article 370 & Article 35A

Article 370 of the Constitution of India provides special autonomy to the state of Jammu and Kashmir. The erstwhile Article 238, pertaining to Part B states or former princely states was repealed by the 7th Constitutional Amendment in 1956 after the reorganization of Indian states. However, Article 370 overrode the provisions of Article 238 as special stipulations for Jammu and Kashmir. Article 370 has been controversial right from inception, with Dr. B.R Ambedkar as the principal drafter of the Constitution, having refused to draft the article owing to its biased unequal dispensations within the framework of a free India. The drafting was eventually done by Gopalaswami Ayyangar, who was a confidante of Prime Minister Jawaharlal Nehru and former aide of the Maharaja of Kashmir. It was initially meant to be temporary in nature; hence it was included in the Temporary and Transitional Provisions in Part XXI.

The imposition of Article 370 in the Indian Constitution providing 'Temporary Special Status' has been evident in the prolongation of the separatist environment. Basically, Article 370 provides that the articles of the Indian Constitution dealing with the administration of the states in Indian territory are not applicable to Jammu and Kashmir. And the power of Parliament to make rules for the state is limited (only the Union and Concurrent list are applicable that too when declared by the president in consultation with the state government). Article 370 was enacted for a temporary period considering special conditions in the state of Jammu and Kashmir. Article 35A was incorporated into the Constitution in 1954 by an order of the then President Rajendra Prasad on the advice of the Jawaharlal Nehru Cabinet. The controversial Constitutional (Application to Jammu and Kashmir) Order of 1954 trailed the 1952 Delhi Agreement between Centre and J&K state, which extended Indian citizenship to the 'State subjects' of Jammu and Kashmir. Article 35A is a unique provision of the Constitution of India though it is a part of the Constitution, but does not figure among the articles of the constitution. It is not found after article 35 in the constitution but in Appendix I of the Indian constitution. Article 35A empowers the Jammu and Kashmir State Legislature to define the rights and privileges of the State's 'permanent residents and their special rights and privileges. It was specially formulated to protect the State subject laws that had already been defined under the Dogra ruler Maharaja Hari Singh's regime and notified in 1927 and 1932. Nevertheless, this Article which came into force in 1954 without any presence in between the articles had been bizarre to the public of India.

How Article 370 came about: A timeline, November 1, 1858- June 20, 1949 (From: August 6, 2019: The Hindu)

Stages in the creation of state Jammu and Kashmir. (Source: Google Maps)

The Jammu and Kashmir Reorganisation Bill

The Centre government revoked Article 370 of the Constitution which gives special status to Jammu and Kashmir and brought in the Jammu and Kashmir Reorganisation Bill 2019, which splits the state into two Union Territories: Jammu and Kashmir with an Assembly and Ladakh without one. And by ending Jammu and Kashmir's special status in the Indian Union, the government also extended all provisions of the constitution to the state and allowed all citizens to buy property and vote in the state. The Jammu and Kashmir Reorganisation Bill was passed by both houses of the Indian Parliament on 5 and 6 August and was assented, to by the Indian President, Ram Nath Kovind, on 9 August. This complex Bill, drafted secretively, was introduced without democratic consultation. It was preceded by the deployment of many thousand troops to Kashmir, ostensibly to protect against an un-named threat. The Amarnath Yatra, an annual Hindu pilgrimage, was suspended and pilgrims and tourists were instructed to leave Kashmir.

A curfew was imposed, local politicians were restrained, means of communication were cut and a media shutdown was enforced. This was a transformative act in a perpetually restive State, its purpose is to end preferential rights, and its outcome was a further step towards the Hinduisation of India. The Bill provides for the reorganization of the state of Jammu and Kashmir into the Union Territory of Jammu and Kashmir and the Union Territory of Ladakh. The resolution was adopted by Lok Sabha with 351 members voting in its support and 72 against it, while one member abstained. The bill to create two UTs -- Jammu and Kashmir, and Ladakh -- was passed by 370 votes in favor and 70 against. The resolution and the bill were approved by Rajya Sabha on August 5, 2019. The Jammu and Kashmir Reorganisation Bill, 2019 was introduced in Rajya Sabha on August 5, 2019, by the Minister of Home Affairs, Mr. Amit Shah. He introduced two bills and two resolutions regarding Jammu & Kashmir (J&K).

These are as follows:
1. Constitution (Application to Jammu & Kashmir) Order, 2019 {Ref. Article 370(1) of Constitution of India} – issued by President of India to supersede the 1954 order related to Article 370.
2. Resolution for Repeal of Article 370 of the Constitution of India {Ref. Article 370 (3)}.
3. Jammu & Kashmir (Reorganisation) Bill, 2019 {Ref. Article 3 of Constitution of India}.
4. Jammu & Kashmir Reservation (2nd Amendment) Bill, 2019.
5. So far, the Parliament had only residuary powers of legislation in Jammu and Kashmir. This included enacted of laws to prevent terror and secessionist activities, taxation on foreign and inland travel, and communication.

Key changes
The President had used his powers under Article 370 to fundamentally alter the provision, extending all Central laws, instruments and treaties to Kashmir. However, the drastically altered Article 370 will remain on the statute books.
1. While the Union Territory of Jammu and Kashmir will have a legislature, the one in Ladakh will not.
2. The notification by the president has effectively allowed the entire provisions of the Constitution, with all its amendments, exceptions and modifications, to apply to the area of Jammu and Kashmir.
3. The Bill proposes wide powers to the Lieutenant Governor of the proposed Union Territory of Jammu and Kashmir and makes it the "duty" of the Chief Minister of the Union Territory to "communicate" all administrative

decisions and proposals of legislation with the LG.

4. All Central laws and State laws of J&K would apply to the new Union Territories of J&K and Ladakh.
5. Assets and liabilities of J&K and Ladakh would be apportioned on the recommendation of a Central Committee within a year.
6. Employees of State public sector undertakings and autonomous bodies would continue in their posts for another year until their allocations are determined.
7. The police and public order is to be with the Centre.
8. The notification amends the expression "Constituent Assembly", contained in the proviso to clause (3) of Article 370, to mean "Legislative Assembly".

The issues due to Article 370 are as:

1. **Article 370 affects unity and integrity:** It wreaks havoc on the unity and integrity of the country as it creates boundaries for the people of J&K by providing them with separate constitution and rights. It builds emotional and psychological barriers between the people of Kashmir and the rest of India, thus fostering a psychology of separatism.
2. **Issues of rising militancy and separatism:** The separatist lobby in the state has used this barrier to build a mindset of alienation among the people. The poor and the down-trodden people of the state were exploited by the separatist leaders to keep this special status alive. It has led to rising militancy in the region. Most of youth take to stone pelting, remain unemployed and are devoid of welfare development.
3. **Violation of Right to Equality:** No outsider can settle in the state, own any property and cannot vote in the state. Article 35A had been used to define permanent residents. This violates the fundamental right to equality for Indian citizens and creates barriers for investment and thus development.
4. **Corrupt and radical administration:** The state administration had been completely subverted from within by the separatist leaders who had infiltrated into the system over a period of time. This has led to government resources being used to further promote the propaganda of separatists.
5. **Auricle 370 affects International image:** Existence of this statute is used by Pakistan and its proxies in the valley to mock at the very concept of 'India being one from Kashmir to Kanyakumari. This affects India's image on the international platform .It bars the people from outside the state to buy immovable and movable

property here, set any industry or manufacturing unit, while no other state bars any state subject of J&K to invest there, acquire land or set business establishment. It act as obstacle in attracting the flow of investment from big business houses which are running mega projects and giving employment to thousands of educated youth according to their academic, professional, skilled, and non-skilled capabilities. Unemployment in J&K has promoted militancy. A poor youth after completing education with limited resources, after sitting idle for long, gets easily lured by the people who push them into anti-national activities by giving few thousands of rupees.It is a source of gender bias in disqualifying women from the State of property rights.

The Bill provides for reorganisation of the state of Jammu and Kashmir into the Union Territory of Jammu and Kashmir and Union Territory of Ladakh. The Bill reorganises the state of Jammu and Kashmir into:

1. The Union Territory of **Jammu and Kashmir with a legislature**, and
2. The Union Territory of **Ladakh without a legislature.**
3. The Union Territory of **Ladakh** will comprise **Kargil and Leh districts**,
4. The Union Territory of Jammu and Kashmir will comprise the remaining territories of the existing state of Jammu and Kashmir.
5. The Union Territory of Jammu and Kashmir will be administered by the President, through an administrator appointed as the Lieutenant Governor. The Union Territory of Ladakh will be administered by the President, through a Lieutenant Governor appointed by him.

The Need and Effect

Articles 370 and 35A held back economic development in Jammu & Kashmir. There must be investment and job opportunities in Jammu and Kashmir. Articles 35A and 370 have been standing in the way of development. No one goes there to invest. Most of the manufacturing activity in the state has remained restricted to the state's inherent capacities in agriculture and handicrafts. Therefore, past policies need to be reviewed.

1. Rationale behind this move

1. Article 370 has prevented J&K to merge with India rather than being the basis of its merger.
2. Article 370 was seen as discriminatory on the basis of gender, class, caste, and place of origin.
3. Post the repeal of the Article 370, doors to private investment in J&K would be opened, which would in turn increase the potential for development there.

4. Increased investments would lead to increased job creation and further betterment of socioeconomic infrastructure in the state.

5. Opening of buying of lands would bring in investments from private individuals and multinational companies and give a boost to the local economy.

2. Development opportunity by abrogating Article 370

1. Women will enjoy greater rights as all the laws made at the center will be implemented without any hindrance.

2. SC, ST, and individuals from other backward communities in other regions would enjoy special benefits as the central laws for the welfare of these communities.

3. The financial benefits for central government employees, including security forces, like LTC, HRA, and more will be provided to those posted in Jammu and Kashmir.

4. The vacant posts in Jammu and Kashmir will be filled. This will benefit the youth and they will receive employment.

5. State companies as well as private companies will be encouraged to create jobs for the local youths in the state.

6. J&K and Ladakh have the potential to become the biggest tourist destination in the world.

7. Currently, there is no medical college, engineering college, or management institution anywhere in Ladakh. Now, new start-ups, businesses, and the government will create new infrastructure and boost development along with the creation of new jobs.

The people of Ladakh will be brought to mainstream Indian society. The increased tourism will bring significant revenue, which could be used to create additional social infrastructure. As with any bilateral treaty, the status or definition of the LoC can be legally altered only with the agreement of both India and Pakistan. The constitutional changes to Article 370 do not automatically make an impact on the status of the LoC. On a question over the impact of this constitutional change on the Pakistani side territory, the Indian home minister reiterated India's claim to the whole of Kashmir. However, a diplomatic response from the Ministry of External Affairs clarified that the changes do not affect either the LoC or the Line of Actual Control (the disputed border with China running through Ladakh). Given these, many see the LoC as merely continuing with an indefinite and harmful status quo, thus preventing a substantive resolution of the conflict. Due to the expected changes in demography and commercialization of the Leh region. Its unique ecological and cultural value may get affected. Since the region is prone to international disturbances from China and Pakistan, a large portion of pasture land will be occupied by military personnel. This will affect the farmer's community There is no evidence that coming under the direct control of the central government would certainly lead to greater development of the region. For instance, the level of development in Andaman and Nicobar is not very impressive. The autonomy of Ladakh's Autonomous Hill Development Council which was already on the decline will further reduce.

Conclusion

India has used Article 370 many times to extend provisions of the Indian Constitution to Jammu and Kashmir. This is the only way through which, by mere Presidential Orders, India has almost nullified the effect of Jammu and Kashmir's special status. The special status of Jammu and Kashmir was meant to end, but only with the concurrence of its people. Moreover, this was done after a massive military build-up and the house arrest of senior political leaders, and the communications shutdown reveals a cynical disregard for democratic norms. The significant move, in theory, opens up potential opportunities for development-led economic growth in the Union Territories of Jammu and Kashmir, and Ladakh.

There is also a need to change the situations of Jammu and Kashmir by introducing extensive developmental policies and providing equal rights to the society of J&K state. All the victims of the state may get justice for the removal of discriminatory provisions of Articles 370 and 35A. There are the women of J&K who choose to marry outside the state and in doing so, lose the right for their offspring to be state subjects. The migrants from West Pakistan came in 1947 and settled in Jammu Division and the Valmikies (Safai Karamcharies) who still suffer and looking forward to justice. Now there is a need to establish equality for the comprehensive growth of the state, so that the youth of the state may find job opportunities and gel with the citizens of India from other states. Thus, the move is bound to have a significant impact on the demography, culture, and politics of Jammu and Kashmir. Whatever its intent is in enabling the full integration of Jammu and Kashmir with India, this decision to alter the State's status could have unintended and dangerous consequences.

References

1. Sharma, Preeti, 2019. Article 35A & Its Implications: A Quest Of Stability In Jammu and Kashmir, Sikar, Lakshmangarh, Mody University, pp. 1

2. Pandey, Ashok Kumar, 2018. Kashmirnama, Rajpal and Sons, Kashmiri Gate, Delhi, pp. 7

3. Panikkar, K. M. 1930. Gulab Singh. London: Martin Hopkinson Ltd. p 111-125

4. Bakaya, Priyanka & Bhatti, Sumeet, Kashmir Conflict: A Study of What Led to the Insurgency in Kashmir Valley & Proposed Future Solutions

5. V. P. Menon, 1956 The Story of The Integration of The Indian States, pp 138, 142-143

6. Justice A. S. Anand, 1998. The Constitution of Jammu & Kashmir — Its Development & Comments, third edition pp. 98-99

7. Bamzai, 1994 Culture and Political History of Kashmir, Volume 3: Modern Kashmir, P.N.K. Bamzai, M D Publications Pvt Ltd, New Delhi, p. 804

8. Jagmohan, 1992 My Frozen Turbulence in Kashmir, Allied Publishers, New Delhi, p.180

9. Sharma, Usha, 2001. Cultural, Religious and Economic Life of Jammu, Kashmir and Ladakh, Radha Publications, New Delhi, p.144

10. Bodansky, Yossef, 1998, Pakistan's Kashmir Strategy, Freeman Center for Strategic Studies, Houston, Texas, January

11. Lavakare, Arvind, 2005. The Truth about Article 370, Rambhau Mhalgi Prabodhini, Mumbai, pp. 11-17

12. Jammu & Kashmir State has its own "People's Representation Act, 1957" and "Representation of People (Conduct of Elections and Election Petitions) Rules

13. Laxmikant, M, 2017, Indian Polity, McGraw Hill Education Pvt. Ltd. pp. 36.1-36.8

14. Kumar, Ashok & Vipul, 2017, Challenges to Internal Security of India, McGraw Hill Education Pvt. Ltd. pp. 31-37

15. The Hindu Newspaper, August 2019 edition, New Delhi

16. Times of India Newspaper, August 2019 edition. New Delhi

17. Amar Ujala Newspaper, August & October 2019 edition, Uttarakhand

18. Noorani, A. G. 2011, Article 370: A Constitutional History of Jammu and Kashmir, Oxford University Press

19. Faksh, Mahmud Ahmad, 1965, The Kashmir Dispute: A Case Study Of United Nations Action In Handling An International Dispute, Lebanon

20. Bazaz, Prem Nath, 1954, The History of Struggle for Freedom in Kashmir; Cultural and Political, from the Earliest Times to the Present Day, New Delhi: Pamposh Publications

21. https://iasscore.in/current-affairs

22. https://youtu.be/mtYpdjtDx7o

23. https://youtu.be/tMCHcKUkhwU

24. http://egazette.nic.in/WriteReadData/2019/21040 7.pdf

25. http://jklaw.nic.in/instrument_of_accession_of_j ammu_and_kashmir_state.pdf

Socio-Economic Status Of Female Agricultural Labours In Sangli District : Geographical Analysis

Mrs. Manisha .Chandrakant.Puasavale
Dept.of Geography,Shivaji University Kolhapur
Corresponding author- **Mrs. Manisha .Chandrakant.Puasavale**
Email Id-pusavalemanisha@gmail.com

Abstract:
Agriculture plays a vital role as the backbone of a nation's economy. Rural sectors of India completely depend upon agriculture as their basic livelihood. Here Women's agricultural labour force plays the most important contribution to the farming of the nation. Women agricultural labourers are socially and financially the poorest section of society. Unemployment, illiteracy, under nutrition, dual responsibility, shortage of wage, lack of access to resources, indecisive behaviour, and lack of efficiency in handling technology are major drawbacks of women agricultural labourers which create major hindrances in their working conditions In most of the developing societies, it is common to find a large number of poor people who are living out with a subsistence level of income could not able to come out of the grip of poverty. A multitude of factors– economic and non– economic are responsible for the problem of poverty. Any discussion on the problem of poverty in the Indian context is incomplete without references to landless agricultural workers, who are facing several problems on many fronts, are inevitably more vulnerable to the malice of unemployment, inequality and poverty. Faced with the seasonal nature of employment along with their poor resource capacity, they are forced to work very hard to make a decent life. In most cases, a typical Indian agricultural labour's households contain more than one earning member and more dependent members. The need for women members of the Indian agricultural labourer's family to go in work is forced because of inadequate employment opportunities and not that much.
Keywords: - Socio-economic status,working condition female agricultural labourer

Introduction:-

Agriculture is our country's backbone and provides a basic livelihood to the rural economy. Rural India completely depends upon farming for their employment and basic livelihood. In India, women in agriculture labour comprise about 2/3rd of the total labour force. The women agricultural labourers still face several challenges and hurdles but are still majorly responsible for farm production and home maintenanc Dave (2012) conducted the study on women workers engaged in unorganized sector to know about the socioeconomic background, working conditions, wage rates, living conditions of women workers engaged in unorganized sectors like construction, domestic and agriculture in three districts of Haryana . She concluded that women labourers face problems like excessive work burden, wage discrimination, exploitation, untimely wage payment, seasonal unemployment, job insecurity, health problems. Lal and Khurana (2011) discussed about multidimensional roles and obstacles faced by women in terms of employment, wages, dual responsibility, education level. Though women share is very high in agricultural and they are spending more hours for work on farm than men still they are paid less than males for the same work. Women are undervalued because of the predetermined notion that women's basic role is of homemaker.

Objectives:

1) To analysis socio- economic status of female agricultural labours in atpadi tahsil
2) To syudy the working condition of female agricultural laborers

Sources Of Data:

The present study was based on the primary as well as secondary data. Primary data are collected through field work and secondary data are obtained with help of unpublished and published literature concerned with the topic.

Research Design: Descriptive as well as empirical research design is adopted for the present study.

Study Area:

Dighanchi village is located in Atpadi tahsil of sangli district it belong s to desh or western maharastra .
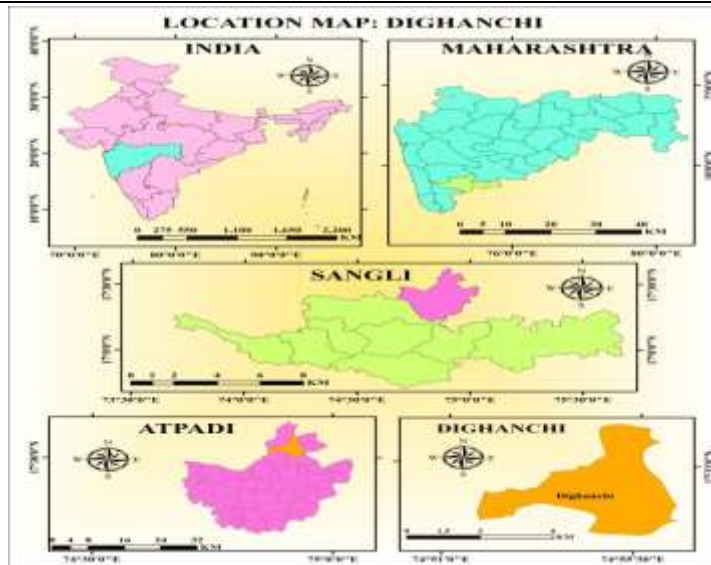
Location Map

Methodology of study

Women in Dighanchi village are of distinct types. Some women workers are members of family forms a unit. Some women work as independent labours and undertake different activities independently. This independent labours coming from different social divisions are specific in that independent living is virtue. The economic status of groups of individuals can be studied by household survey. The researcher asks the question method for collecting information of working women labour. The study consists of simple random method was used for the study. There were 40 sample respondents of the women agriculture labours

Sources of Data:

The present study was based on the primary as well as secondary datawere selected by using convenient sampling method

Data Processing:

The quantifiable data were coded and codebook was prepared. The coded data were entered into the computer and have been processed with the help of SPSS software, and made ready for interpretation. The computer generated out-put is used for tabulation, analysis and interpretation

Statistical Techniques:

Descriptive statistics is used. Single frequency tables are used for data analysis and interpretation:

Socio-Economic Profile Of Female Agricultural Labourers

Results and Discussions

Age of Respondents

Let us now look at the age of the respondents. The distribution of the respondents according to the age group categories to which they belong at present has been presented in the table no.1.1 below

Table no.1.1. Distribution of the respondents according to their Age-Group

Sr.no	Age group	Respondents	percentages
1	18-30	15	37.5
2	31-45	20	50
3	**46-60**	**5**	**12.5**
4	**Above 60**	**-**	**-**
	Total	**40**	**100**

Source Based on Field survey

The tabale represent a mejority50 percentof the respondents belong to the age group 31-45,followed by 37.5 percent of the respondents who belong to the age-group of 18-30, another 12.5percent of the respondents belong to age-group of 46-60,

The detailed analysis of the socio-economic condition of the women agricultural labours and also their work efficiency has been indicated in table-1

Table-1.2: Caste Groups of the Households

Sr.no .	Cast group	No .of households	Percentages
1.	Sc /ST	25	62.5
2.	Obc	13	32.5
3.	Open	2	5
4.	Others	-	-
	Total	40	100

Source Based on field survey
In the above table shows that SC and ST households were 62.5 per cent and OBC was 32.5 per cent and opens were 2 per cent. The majority group of households were belongs to SC/ST.

Table 1.3 religion group

Sr.no	Religion Groups	N0 of respondent	Percentages
1.	Hindu	38	95
2.	Muslim	02	5
	Total	40	100

Source Based Field survey
The tabale 1.2presents ,majority found to belong to a 95 percent respondent were hindu ,only 5 percent found to muslim

Educational Status

Religion Groups of the respodents
Let us now look at the religious background of the respondents of the present study. The data regarding the religious background of the respondents are presented in the table no.1.2 below**.**

Your educational status determines your entry into the occupation. Therefore in a present study, respondent's educational status has been assessed. Educational status of the respondents is presented in table no.1.3below

Table no.1.4 Educational Status of Respondents

Sr.no	Education level	Respondents	Percentages
1	below 7th	20	50
2	Up to 10th	5	12.5
3	Up to 12th	2	5
4	Illiterate	13	32.5
	Total	40	100

Source Based on Field survey
The tabale 1.4, presented in the   indicates that 50 percent of the respondents were found to be educated only below 7th std, another 32.5 percent respondents were found to be illiterate and 12.5 percent of the respondents were found to be educated up to 10th std. Only 5 percent of the respondents were found to be educated up to 12th std. In the present study, it clearly reveals that an overwhelming majority (79 percent Illiterate, up to 7th) of the respondents were found to be less educated or illiterate which forced her to do agricultural work where no skill is required**.**

Type of Family
It is important to understand the family structure of the respondents while studying women labourers in agricultural sector. The data regarding the kind of family structure were collected in the present study and it is presented in the table no.1.4 below

Tabale 1.5 Family structure

Sr. No	Types	Respondents	Percentages
1	Joint	25	62.5
2	Nuclear	15	37.5
	Total	40	100

Source Based on field survey
The tabale show the family structure of the respondent,62.5 percent respondenents were found to joint family remaining 37.5 percent were found to nuclear family

Marital Status
Let us now look at the marital status of the respondents. The data regarding the marital status of the respondents are presented in the table no.1.5 below.

Table no.1.6. Distribution of Respondents According to Their Marital Status

Sr.no	Marital status	Respondents	Percentage
1	Married	28	70
2	Divorce	5	12.5
3	Widow	7	17.5
	Total	40	100

Source Based on field survey
The table no 1.6 show that ,70 percent respondent married ,12.5 percent respondent divorce,remaining 17.5 percent respondent were widow

Income

To understand the monthly income of the respondents, three categories of income have been given to the respondents. The data regarding the total monthly family income of the respondents' family were collected and are presented in the table no.1.7 below.

Table-1.7Income Groups of respondents

Sr,no	Income group	No. Of respondents	Percentage
1	Below 5000	32	80
2	5000-8000	07	17.5
3	8000-10000	01	2.5
	Total	40	100

Source Based on field survey

In this table-1,8 analysis that various steps of income groups, no. of members and per cent of different income groups. So first group bellow 5000 Rs, in 32 members of 80 per cent, second group 5000-8000 Rs in 7 members of 17.5. per cent, and third group 8000-10,000 Rs in 1 members of 2.5per

cent and overall 40 members sampling in Dighanchi village.

Numbers of hours in the field

The data regarding the number of hours these female agricultural labourers work in the field were collected in the present study and presented in the table no. 2.2 below.

Table no1.9. Total Number of Hours they Work in the Field

Sr.no	Numbers of hours working	Respondents	Percentage
1	6	30	75
2	8	10	25
	Total	40	100

Source Based on field survey

The table no0 1.9 indicates that, an overwhelming majority of the respondents 75 percent opined that they work hours a day in the field and only 25 percent of the respondents opined that they work atleast 8 hours a day in the field. It is clearly revealed in the present study that these female

labourers have to work minimum 6 hours and maximum 8 houres in the feild

Wage payment mode

The data regarding the wage payment mode of female agricultural labours get, a question asked was, how frequently do you get your wages? The responses given by the respondents are presented in the table no.1.10 below.

Tabale 1.10 Wage payment method

Sr.no	Wage payment method	Respondent	Percentage
1	Daily	2	5
2	Once in week	38	95
3	Once in 15 days	-	-
4	Once in month	-	-
	Total	40	100

Source Based on field survey

It can be seen from the data presented in the table no.1.10 that, majority of the respondents 5 percent receives wages daily, another 95 percent of respondents receives wages once in a week, the number of respondents who receives wages daily and once in a month was found to be insignificant

Health problems

A question was asked to the respondents about the health problems they are facing due to the nature of their work. The responses collected were presented in the table no.2.5 below. The data presented in the table no. 2.5 revealed that, a majority 90 percent of the respondents opined that they are facing any health problems due their nature of work but 10 percent of the respondents opined that they are not facing health problems due to nature of their work.

Table no.1.11.any health problem due to work

Sr.no	Health problems	Respondents	Percentage
1	Yes	36	90
2	No	4	10
	Total	40	100

Source Based on field survey
Findings

Majority of women respondents 62.5 percentage found the sc categories Due to their economic backwardness these people are landless and found to

be engaged in the labour activity .the majority of respondent found to belong to 90 percent hindu religion of the present study. It clearly reveals that overwhelming majority (79 percent Illiterate, up to 7th) of the respondents found to be less educated or illiterate which forced him to do agricultural work

where no skill is required. It is clearly indicated in the present study that respondents belongs to both joint and nuclear family structure It clearly reveals that married women (70 percent) freely engaged in the agricultural activity as a labour force as compare to divorced or widow women. majority of the respondents (80percent) selected in the sample could be said to belong to Rs.5000 income groups against this background. It means they are economically poor. It is clearly revealed in the present study that these female labourers have to work minimum 6 hours a day in the field. It clearly revealed that 90% of female agricultural labourers face some health problems due to kind of work they do. Wage payment mode majority 90 percent respondent receive one week theire wage majority of them get it once in   in a week

References :

1. Das, L. (2015). Work Participation of women in agriculture in Odisha. IOSR Journal of Humanities and Social Science, 20(7), pp. 66-78

2. Goswami, C. (2013). Female agricultural workers in Assam: A case study of Darrang District. International Journal of Scientific and Research Publications, 3, Issue 2, pp 1-5.

3. Ghosh, M. & Ghosh, A. (2014). Analysis of women participation in Indian Agriculture. IOSR Journal of Humanities and Social Science, 19, Issue 5, Ver, IV, pp 01-06.

4. Patil Ashok. Somasundaram, K.V. and Goyal R.C. 2002. Current Health Scenario in Rural India. Australian Journal of Rural Health.Vol.10.(129-135).

5. Pawar Pratima.s 2017,working condition of female agricultural labourers.International jouranal of development research Vol. 07, Issue, 09, pp.14900-14905, Se

A Study of Managerial Analysis of Management Education Institutes

Dr. Kamaljeet Kaur Bhatia
Principal, Radiant Institute of Management & Science Indore (M.P.)
Corresponding author- **Dr. Kamaljeet Kaur Bhatia**
Email:-kbhatiavitm@gmail.com

Abstract

Institutions of higher learning face a new situation on higher education. The article studies special aspects of managerial analysis of management education institutes through the use of correlation analysis. There were two management institutes of Indore city. Chi square test were used. The study looks at the problems in management education with a managerial emphasis. The researcher has suggested an entirely new perspective of the Shared Vision Concept wherein the objectives of all the three stakeholders, students, industry and academia are met and the net result is the production of quality, industry ready students to meet the needs of the industry. Also, the academia would be benefitted by increase in number of students and introduction of new courses. The paper also identifies some serious challenges facing education managers in order to achieve educational goals.

Keywords: - Managerial Skills, Management Education Institutes.

Introduction: -

Education, being part of the service industry, is characterized differently from the manufacturing industry, as its product, i.e. knowledge, is intangible. Effective education relies much on its personnel's knowledge, experience, and ethics. Supply chains are relatively easy to define for manufacturing industries, where each participant in the chain receives inputs from a set of suppliers, processes those inputs, and delivers them to a different set of customers. Management is all about improving the organizational performance and involves the management functions of planning, organizing, staffing, leading and controlling. Management practices ensure the best possible educational outcomes through the integration of different resources of schools and colleges. Today, management experts continue to trumpet the idea that human resources are the most important asset of the organization. They make a difference in the success and failure of the organization.

Concept of Management Education:

As a stream of education and training, management education has acquired new dimensions in the modern economic scenario all over the world. Management methodologies is an exciting tool, if implemented well it can have an immediate impact on the operations of any business. The dynamic in nature of Management field allows it to continuously introduce new tools and techniques to improve the efficiency, productivity, and profitability of any organization. Management methodologies are used by all organizations and their departments, functions, and groups. These methods include problem solving techniques, efficient and effective process building guidelines for developing suitable strategies; leading to goal achievement.

Importance of Management Education:

Management education seems to have following aims:

1. Increase the understanding of the factors which influence the conduct of Organizations.

2. Provide students with the tools and techniques that they may use to influence organizational life.

3. Influence the economy in general.

4. Develop overall functional knowledge of a business organization through general management.

5. Acquire in-depth knowledge of minimum one discipline of Management.

6. Enhance the ability to adapt to new environments at micro- and macro- levels.

7. Improve problem detecting, analysing and solving ability.

Review of Literature: -

Alma Acevedo, University of Puerto Rico, USA (2011) in "Business ethics 101: The student is not a customer". The current trend is to treat students as customers. This has been done to study the impact of market values on university based business education. In any market based study, it is necessary to observe and study the reactions of customers in order to understand the effectiveness of market. The article pointed out the ethical implications of this focus. Role of language and language games was also pointed out. The author expressed a view that there is a flaw in the understanding students as customers because this is very much there in the academic culture and theses are implied ethics part of the academic culture. This needs to be effectively implemented and practised.

John T. E. Richardson (2009), The Open University, in their write up on **Face-toface versus online tutoring support in business studies courses in distance education.** The distance learning course students were given an opportunity to undergo some course work through conventional face to face method of teaching and learning. Their experiences were compiled by contacting them through telephonic interviews or through email questionnaire. It has been observed that these students rate their tuition lea favourable when it is

divided online rather than face to face. The students who sought online tuition rated their workload as more appropriate. Their perceptions of the quality of their academic courses and the approaches to study that course were concerned had notice no significant difference. Introduction of online forms of tutorials depends on the appropriate training and support to the tutors and students. There were no significant differences between the students who received face to face tuition against those who received online tuition. **Alan Reeves (2008), University of the West of Scotland, and Russell Rimmer,Queen Margaret in their commentary on "Explaining performance in an Executive MBA".** To attract new entrants to MBA and executive MBA programmes it is necessary to predict student success. The data from University of Pailsey has been used to predict this behaviour. Use of rational choice theory and students integration model in combination with critiques of student learning was done for the purpose of the study. The information collected from the students' admission forms revealed that they want to register for the courses to ingrate academically, social integration, social networking, career progression and obtaining an advanced degree qualification. The students who joined the course with an intention to have academic integration performed better compared to others. Their graduate GPAs were higher than others. Those who joined the course with an intention to have social networking were poor performers and they got very low GPAs compared to others. Similarly the effect of work experience on the performance of the students was also measured. To measure this relation the synthesized model was used. It was observed that the breadth of experience and the sector in which the experience was gained played an important role in the performance of the students. It also played an important role when these students interacted with the employers from other sectors. The purpose of the paper was to initiate further research on the connection between graduate GPA, jobs held and roles performed, tasks exercised and competencies acquired.

Objectives of the Study:-

1. To evaluate the existing system of management and business education.
2. To analyse the impact of student development activities conducted by management institute.
3. To analyse the various functional aspects related with business educations.

Hypotheses Of The Study:-

H01:- Corporates prefer candidates with work experience for their campus placements.
H02:- Corporates show no preference in choosing candidates from the institutes which gives exposure to student with career development activities.
H03:- Corporates reveal no preference in choosing candidates based on their summer internship experience and quality of internship that candidate had been through.

Methodlogy:-

The data required for the study were collected from Primary and secondary sources of information. Primary data were collected using questionnaires and through formal and informal discussions with the concerned members. To analyse the data collected Statistical Package for Social Sciences (SPSS) version 22.0 were employed for the present study.

Sample and Sample Size:-

Management students who had enrolled and completed management education at post graduate level between the periods 20017-2022 at two tier Business Schools in Indore. Convenient random sampling is being used for selection of respondents. Total 80 respondents were surveyed in Indore city.

Statistical Tool:-

The purpose of the study was to examine the student and industry expectations of management education. Therefore, two separate questionnaires were designed for the two set of respondents.

1. Students' Questionnaire:- The questionnaire administered to the students was designed to elicit information.
2.Company Questionnaire:- The Company questionnaire had questions on the Company size as measured by the number of employees, listing status, location, policy on campus recruitment, hiring of fresher's, preferential institutes for hiring, weightage to academic and other achievements.

Analysis and Interpretation:-

Table 5.26

Experience candidate preference	Observed Frequency (Fo)	Expected Frequency (Fe)	Chi-square (χ^2)
Yes	23	40	7.225
No	57	40	
Total	80		

The calculated Chi square value is 7.225. The table value at 1 degrees of freedom at 5% level of significance is 3.841. Since the calculated value is greater than the table value at 5% level of significance it can be concluded that critical value the preference corporates of opting for no experience is significant. So we reject null hypothesis **(H01).**

Table 5.29

Candidates with exposure to career development activities preferred	Observed Frequency (Fo)	Expected Frequency (Fe)	Chi-square (χ^2)
Yes	65	40	31.250
No	15	40	
Total	80		

The calculated Chi square value is 31.250. The table value at 1 degrees of freedom at 5% level of significance is 3.841. Since the calculated value is greater than the table value at 5% level of significance it can be concluded that critical value the preference of corporates opting for candidates with exposure to career development activities is significant. So we reject null hypothesis **(H02).**

Table 5.21

Summer internship experience and its quality preference	Observed Frequency (Fo)	Expected Frequency (Fe)	Chi-square (χ^2)
Yes	69	40	42.050
No	11	40	
Total	80		

The calculated Chi square value is 42.050. The table value at 1 degrees of freedom at 5% level of significance is 3.841. Since the calculated value is greater than the table value at 5% level of significance it can be concluded that critical value the preference corporates of opting quality summer internship experience candidates is significant. So we reject null hypothesis **(H03).**

Findings:-

1. Big Companies in terms of size (measured by the number of employees) prefer to recruit from Grade A Institutes as they are of the opinion that these candidates are a better fit in the corporate world.
2. It has been observed that listed companies are the main recruiters of students of Grade A and Grade B Institutes.
3. The Companies laid a lot of emphasis on the right attitude of students which scored above skills such as communication and leadership. These skills may be acquired by the students with some inputs whereas good attitude has to be a part of the psyche of the student.
4. It was observed that summer internships play a vital role in giving the students some limited

exposure to corporate working. The company respondents also felt that summer internships should form an integral part of the MBA curriculum.

Limitations of the Study:-

1. Faculty related issues are not covered in the study since AICTE has specified guidelines on the qualification and faculty-student ratio.
2. Curriculum related issues are not covered for university affiliated courses, since all of them have to follow a common curriculum. For PG courses due to confidentiality and competiti veness, Institutes are reluctant to share curriculum information.
3. This study is restricted to the Management Institutes operating in the city of Mumbai. Obviously the observations and results may vary in other locations.

Conclusion:-

1. Evaluation of the existing system of management and business education:-
2. India is the largest provider of global talent and in recent years there have been massive structural and systemic changes in the higher education system that is slowly starting to yield results. The existing system of management and business education, with a few notable exceptions continues to be out dated and academic in nature. Institutes have been unable to adapt to the changing needs of various sectors of the industry and services.
3. It has been seen that there is a significant correlation between the rise of management education and industrial and economic development.
4. There is a general consensus among the industry experts and academicians that there will be a steep increase in demand for postgraduates in management in the coming years.
5. Though the number of business schools has trebled in the last decade, the quality of education leaves much to be desired.

Recommendations:-

1. **Attracting the best talent:** Management education in India is plagued by the problem of shortage of quality faculty. The problem lies not in 'quality' faculty as measured by the degrees earned but quality faculty that is relevant to industry need and can engage with the students for learning effectiveness. In order to attract faculty with corporate exposure, the researcher recommends putting in place mechanisms for performance based appraisals and incentives.
2. **Incentives to Promote Research:** Realising the importance of research, it is necessary to motivate faculty for research for this purpose. The incentive can be in the form of relaxation in teaching workload, relieving them from certain administrative responsibilities and also providing library facility with physical and on-line journals, databases, etc. Management institutes should inculcate proper motivation and interest among faculty for research. This can be done by providing incentives to faculty involved in research, giving due weightage to research activities and providing a good library support system. A paradigm shift in how management education is viewed will happen if the focus is shifted to promoting research capabilities among faculty, writing case studies based on Indian companies.

3. **Faculty Evaluation:** A good faculty evaluation and management system, an effective student feedback system would also play an important role in attracting the best talent from the industry. These parameters would present a clearer picture of the quality of management education being imparted.

4. **Industry-Faculty Interaction:** To encourage interaction of faculty with industry and the executives, it is recommended that the industry experts can be appointed as part-time or full-time faculty or if possible giving them adjunct faculty position in the institutes. Faculty interaction with executives should be enhanced by increasing participation of industry experts in academics either by appointing them as full time faculty or part time faculty.

Refrences: -

1. **Alma Acevedo, (January 2011),** Business ethics 101: The student is not a customer.
2. **Habib, Dr. Md. Mamun. (2010).** "Supply Chain Management for Academia, LAP Lambert Academic Publishing, Germany, ISBN 978-3-8433-8026-3
3. **Zikmund, W.G. (2010),** Business Research Methods, 7th Edition, Thomson South-Western.
4. **John T. E. Richardson August (2009),** Face-to-face versus online tutoring support in business studies courses in distance education.
5. **Priya, A.(2007)**"Global World & Quality of Management Education in India", available At : http://www.indianmba.com/faculty_column/fc631/fc631.html (accessed on 18 Sep,2012)
6. **Alan Reeves(2008),** University of the West of Scotland, and Russell Rimmer,Queen Margaret in their commentary on "Explaining performance in an Executive MBA".

A Study of Socio- Economic Status of Workforce of Kalichabad Village of Jaunpur   Tehsil, Uttar Pradesh

Dr. Divya Nigam
Assistant Professor, Dept. of Economics, Lala Lajpatrai College of
Commerce and Economics, Mumbai -34
Corresponding author- **Dr. Divya Nigam**
Email-nigamdivya99@gmail.com

Abstract
It has been observed that socio- economic condition of the people working in unorganized sector of Kalichabad village of Jaunpur Tehsil is far graver than what the successive governments of Uttar Pradesh have projected. The population has low literacy rate, deep rooted caste system, religious affiliations, superstitions etc have been found to be strongly existing there and this has been exploited by the political parties over the years for their own gains. Workers are mostly the part of unorganized sector engaged in jobs like agriculture and allied activities, welding, plumbing, small trading, shop keeping etc. and face the problems such as low earnings, health hazards, lack of access to basic amenities like accommodation, drinking water, toilets, poor education etc. In this study, author attempts to identify the occupational status of the respondents, their socio -economic status, and gives certain suggestions which should be adhered to by the local and state public authorities for their upliftment. The research design used in this study is exploratory cum analytical. It is   exploratory because the study is the first of its kind done on workers of Kalichabad where the researcher has made an attempt to explore the socio-economic problems and find out the solutions to these problems. At the same time, it is analytical because after finding out the facts through empirical data, researcher has done the analysis on the basis of which inferences have been drawn and recommendations have been put forth.
Key words: Illiteracy, Income and Employment, Infrastructure, Transport, Warehouses

Objectives of the Study
1. To find out the income, nature of employment of the people of Kalichabad.
2. To find out and analyse the living standards of the respondents.
3. To explore the problems which the workforce has been facing in production and distribution process.
4. To give recommendations on the basis of inferences drawn about how to address the identified problems.

Research Methodology and Tool of Data Collection
The data for the present study was obtained from two sources namely primary sources (data collected from the respondents by using an interview schedule) and secondary sources (data collected from books, newspapers, and websites, journals and resource persons). A total of 65 respondents were selected for the purposive sampling and pre-tested interview schedule. The tool of data collection used for the study was an interview schedule. The interview schedule was prepared keeping in view the low literacy level of the likely respondents, their convenience and time availability. The interview schedule consisted of personal data, working and living conditions, willingness to cooperate with the researcher etc.

Scope and Limitations of the Study
Some of the major short comings of this study is that only those respondents who were available and willing to cooperate were chosen for the study.

Among the workforce, people engaged in agricultural work, shop keeping, welding, plumbing, milk business and tailoring were selected for the study. But many other workers engaged in jobs like broom making, flour milling, vendors and hawkers selling small daily utility products, handicrafts etc were not included in the study due to their non-willingness to provide the needed data as well as paucity of time.

Back ground
Kalichabad village is located in Jaunpur Tehsil of Jaunpur district in Uttar Pradesh. As per 2011 census, it has a population of 5614 people out of which 2844 are male and 2770 are female. Majority population is rural based and is engaged in agriculture, allied and small activities like plumbing, tailoring, welding, small trading etc. In order to find out and analyse the socio-economic status of this section of workforce of this village, researcher has based the study on criteria like age group, literacy rate, nature of occupation, income level, living standards, availability or lack of basic amenities, infrastructure facilities for production and distribution etc. Accordingly, the questions for interview were prepared to obtain the data.

Findings and Inferences Total Number of Respondents 65

Table No: 1 Age Wise Distribution of the Respondents.

S.No	Age	Number	Percentage
1	15-25	14	21.5
2	26-35	16	24.61
3	36-45	12	18.4
4	45-55	12	18.4
5	56 and above	11	16.9
6	**Total**	**65**	**100**

The above shows that 21.5 per cent respondents were 15-25 years old and 24.61 per cent respondents were 26-35 years old. 18.4 per cent respondents were 36-45 and 45-55 years old and 16.9 per cent respondents were 56 and above.

Table No. 2 Literacy Level of Respondents.

S.No	Literacy level	Number	Percentage
1	Illiterate	27	41.5
2	Elementary education	18	27.69
3	Secondary	11	16.9
4	High school	8	12.3
5	Intermediate	1	1.5
6	Graduation	Nil	Nil
	Total	**65**	**100**

Table 2 shows literacy level of the workers. 41.5 per cent respondents were illiterate; 27.6 per cent respondents had elementary education, 16.9 per cent had secondary level of education, 12.3 per cent respondents had high school level of education, 1.5 per cent respondents were educated up to intermediate. It is noteworthy to see that no one was graduate. Due to poverty their parents didn't send them to schools and likewise they too don't send their children to school and encourage their children to help them in their occupation.

Table. No.3. Nature of Employment of Respondents

S.No	Occupation	Number	Percentage
1	Agriculture Labour	16	24.6
2	Milk Business and chilly cutting	12	18.4
3	Shop keeping (Agarbatti, matchboxes, candles, plastic ware etc) and Agriculture	10	15.3
4	Tailoring	8	12.3
5	Plumbing	11	16.9
6	Welding	8	12.3
	Total	**65**	**100**

The above table shows that 24.6 per cent respondents were mainly engaged in agriculture work, while 15.3 percent did shop keeping along with agriculture labour.18.4 percent were engaged in milk business as main and chilly cutting as aside business, whereas 12.3 percent were engaged in tailoring and welding work each. 16.9% of respondents were engaged in Plumbing work. However, people who are engaged in agriculture have to frequently switch over to other jobs when crop season is over. Hence their socio-economic conditions are not satisfactory as its very difficult for them to find alternative source of employment during lean season.

Table. No.4. Gross Annual Income of Respondents.

S.No	Yearly income	Number	Percentage
1	25000-50000	30	46.1
2	50 thousand-1 lakh	14	21.5
3	1 Lakh-1.5 lakh	10	15.3
4	1.5 Lakh- 2lakh	9	13.8
5	2 lakh and above	2	3.07
	Total	65	100

Table 4 shows annual gross income of respondents. 46.1% respondents were between 25 thousand to 50 thousand,21.2% were earning between 50 thousand to -1 lakh 15.3% respondents were in income group of 1 lakh to 1.5 lakh ,13.8 were earning between 1.5 lakh to 2 lakh whereas 3.07% were earning 2 lakh and above. This proves that majority of respondents earned between five to eight thousand per month which cannot be termed as decent money in present types with prevailing inflation rates.

Table. No.5. Living Standards of Respondents

S.No.	Modern Gadgets and Appliances Used	Number	Percentage
1	Cooker	13	20
2	Cooking Gas	9	13.8
3	Iron	8	12.3
4	T.V.	4	6.1
5	Mobile Phones	8	12.3
6	Sewing Machines	7	10.7
7	Fans	5	7.6
8	Motor cycles	1	1.5
9	Bicycle	3	4.6
10	None	7	10.7
	Total	65	100

The above table gives clear idea about the living standards of the respondents which has been evaluated in terms of the gadgets used in their daily routine .20% were using cooker,13.8% were using cooking gas, and 12.3% used iron. The table clearly shows that gadgets like T.V, fans, sewing machines were used by very less percentage of respondents. Hardly 4.6% could afford to use bicycle and 1.5% had motorcycle. 10.7% are so poor that they cannot afford any of the gadget in their day to day lives.

Table No.6 Nature of Accommodation of Respondents.

S. No	Nature of accommodation	Number	Percentage
1	Kuccha houses made of mud, ropes and plastics	13	20
2	Semi pucca houses of mud and bricks	29	44.6
3	Pucca houses	15	23.07
4	Temporary houses (tents or tambu)	8	12.3
	Total	65	100

The above table shows the type of dwellings respondents live in. While 20% live in kuccha houses, 44.6% have their houses made of bricks and mud,23.07% have cemented pucca houses and 12.3% live in tents. This proves the housing scene of the respondents is very pathetic. Government claims that 75% people have been provided with pucca dwellings proves to be wrong here.

Table No. 7   Availability of Source of Usable Water by Respondents.

S.No	Usable Water Source	Number	Percentage
1	Tap water	6	9.2
2	Tube wells	11	16.9
3	Hand pumps	35	53.8
4	Well	9	13.8
5	Pond	4	6.15
	Total	**65**	**100**

The above table gives tells that 9.2% of respondents have access to tap water, 16.9% get water from tube wells, 53.8% draw water from handpumps and 13.8% from wells.6.15% have to use pond water for drinking and cooking. Hence it is observed that even

.

today significant percentage of people in this village do not have access to clean usable water and have to rely on unclean water from ponds, wells etc leading to health hazards

Table No. 8 Type of Toilets used by Respondents.

S.No.	Type of Toilets	Number	Percentage
1	Indian toilet	28	43.07
2	Make Shift(temporary)	20	30.7
3	Modern	Nil	nil
4	None	17	26.1
	Total	**65**	**100**

Table 8 indicates the grave scenario of hygiene and toilet facilities of the respondents. Only 43.07% have access to Indian toilets, while 26.1% have no toilet facility at all and have to defecate in open.30.7% of respondents use make shift toilets which are purely temporary in nature. Not a single respondent knew about the modern concept of toilet.

Table No. 9   Infra Structural Problems faced by the Respondents in the Process of Production and Supply (Sales and Marketing).

S. No	Problems	Number	Percentage
1	Warehousing and godown and Transport	25	38.6
2	Inadequate Transport	17	26.1
3	Shortage of raw materials	10	15.3
4	Shortage of electricity and power	13	20
	Total	**65**	**100**

Table 9 shows that 38.6 per cent respondents complained about inadequate godown and warehousing facility along with transport facility, 26.1 per cent respondents faced the problem of inadequate transport facility due to which they were not able to get supplies of raw materials, tools and equipment, needed to do the production and unable to carry their produce to the markets and mandis for sale. 15.3% faced the problem of irregular supply of raw materials and 20 per cent respondents were facing problems of shortage of electricity and power. All these have led to these workers facing serious problems in production and distribution of their produce in the market.

Recommendations
1. On the basis of the findings the author gives certain recommendations some of which are specified below:
2. Since the income level of the respondents is very low, it is the need of the hour that government should provide financial aid through welfare schemes so as to ensure that the people of this village are able to get decent earning from their jobs and are also able to get alternative source of employment in case they have to switch over from their present work due to certain reasons.
3. Since literacy rates among the respondents is very low, NGOs must take up literacy awareness campaign programmes so that workers can be made aware of their rights and

can use the same for getting better job opportunities in towns and cities.

4. Looking at the poor living standards ang hygiene standards state government should delegate the responsibility to Block Development Officer and Village Sarpanch to provide services such as clean drinking water, proper housing, electricity, housing, proper toilets etc to uplift their standards. The concerned public authorities should be held accountable to this.

5. In order to ensure that production does not get disrupted, initiatives should be taken to build pucca roads so that raw materials reach the workshops in time, electricity supply should be regularized, and adequate supply of raw materials, tools and equipment should be provided frequently.

6. To ensure that these workers are able to sell their products at remunerative prices, their holding capacity and distribution channels should be improved with government directing gram panchayats and block development officers to take up the responsibility of improving godowns, warehousing facilities, transport facilities etc.

7. Cooperative credit societies and cooperative marketing societies should join hands together to provide credit to these people on easy terms and help them in selling the produce in markets at good prices. This would go a long way to prevent these poor people from getting into the clutches of moneylenders and exploitation.

Conclusion

It is concluded from the present study that workers engaged in different occupation in Kalichabad have been facing lots of problems in modern period. Low income, poor infrastructure, pathetic living standards, day to day problem in production and distribution process is prevalent which really needs to be addressed as soon as possible. The socio-economic conditions of the workers despite tall claims of successive governments remains below the mark in modern times. Because of poor literacy rate people don't have proper knowledge and awareness about hygiene, sanitation and healthy work conditions at home as well as at workplace. Its high time that both government as well as non-government agencies take up the challenge of eliminating these issues by working together in close coordination.

References

1. Sarabhu, vijay kumar. 2018. "rural development in india- a way forward.

2. . Rai, R. 2000. Human Rights: U N Initiatives, Delhi: Authors Press, Delhi.

3. Press note on Poverty Estimates 2011-12, July 2013, Planning commission, GOI

4. Macdonald, A.M. 1972. Chambers Twentieth Century Dictionary, Chambers, Edinburgh.

5. District Census Handbook, Census of India, 2011

6. Sundaram, K. and Suresh D Tendulkar, (2003b), "Poverty Has Declined in the 1990s: A Resolution of Comparability Problems in NSS Consumer Expenditure Data" Economic and Political Weekly, Vol XXXVIII, No. 4, January (25-31), pp 327-337.

7. World Bank, (1990), World Development Report: Poverty and Development, Oxford University Press Washington DC

8. . A baseline survey of minority concentration district of India, Ministry of minority affairs, Govt. of India and Indian council of social science research. www.ihdindia.org

9. MHRD Annual Report, Department Elementary Education and Literacy; Department of Secondary (and Higher Education (2005- 06)

A Comparative Study On The Financial Performance of Public Sector Bank & Private Sector Bank in India

Dr. Vinita Parashar[1], Sanjay Bhadole[2]
[1]HOD, IOC, Prof. at Sage University
[2]Asst. Prof. at Sage University
Corresponding author- **Dr. Vinita Parashar**
Email- sanjaybhadole100@gmail.com
DOI- 10.5281/zenodo.7593889

Abstract -
Banking sector is one of the fastest growing sectors in India. Today's banking sector becoming more complex. The objective of this study is to analyze the Financial Position and Performance of the Public Sector Bank (State bank of India, Bank of India, and Punjab National Bank) and Private Sector Bank (AXIS, ICICI, HDFC) in India. In this research, we will study we study three public sector banks and three private sector banks. The expected result from the study there is that the financial performance or financial position of one in three banks affects the public sector and the private sector as well. And later a public sector bank and a private sector bank compare among themselves that the net profit and branches of which bank sector is better than the other.

Keyword – SBI, BOI, PNB, AXIS, ICICI, HDFC, Financial Position, Performance, Net Profit, Branches

Introduction:-

Banks assume a vital part inside the financial improvement of a country. As the banking business is an important financial sector of the India economy. Indian banking business have been running and working successfully and increasing growth of Indian economy. The Banking sector is one of the necessary parts of the monetary framework. This sector gives monetary administrations not exclusively to the business yet additionally to the agribusiness and family areas. It additionally plays significant job in line of capital in the economy. India Banking sector has an incredible commitment in the financial development of the country. Reserve Bank of India (RBI) is the apex body of the Indian Banking sector. The Reserve Bank of India has been distributing concentrates on the financial execution of Indian confidential corporate business area for the beyond seventy years. The examinations were embraced so as to catch the patterns in income, value of production, sales, productivity, saving, investment, borrowings, and so on, in the confidential corporate business area. It guarantees the steadiness in the money related arrangement of the country. Since independence, RBI has started a few measures to work on more admittance to monetary administrations through monetary training, awareness and technological up degrees in a reasonable way. Public sector banks are the banks where the public authority has a significant holding. Private sector banks are those banks wherein the value is held by private investors, i.e., there is no administration shareholding. Public sector banks overwhelmed the Indian banking industry in the underlying stages. Monetary area changes rolled out numerous improvements in financial industry and private sector bank manages an account with the assistance of cutting edge innovation and professionalized administration accomplished a difficult position subsequently making an incredible danger the public sector banks.

The performance of the banking sector should be an essential monetary dynamic of Indian economy. Thus, the changes in banking sector are planned to make the banks more effective. however, the Banking sector is confronting disturbing difficulties like ascending in rivalry, level of Non-Performing Assets and weakening asset quality. These may adversely affect the economy of the country.

Literature Review :-

(**Karri, Meghani, & Mishra, 2015**) The work in this paper is focusing on financial position of Bank of Baroda and Punjab National Bank. We have chosen the CAMEL model and t-test which measures the performance of bank from each of the important parameter like capital adequacy, asset quality, management efficiency, earning quality, liquidity and Sensitivity. Bank of Baroda and Punjab National Bank have succeeded in maintaining CRAR at a higher level than the prescribed level, 10%. But the Bank of Baroda has maintained highest across the duration of last five years. It is very good sign for the banks to survive and to expand in future. Out of 14 ratios used in the CAMEL model the average figures of Bank Of Baroda is the best for (6 ratios) followed by Punjab National Bank (5 ratios). Thus it is established that Bank of Baroda is the best bank in the selected public sector banks.

(**Padma & Arulmathi, 2013**) This Study Focusing on State Bank of India and ICICI Bank. Performance and efficiency of Commercial Bank, the study set out to apply Profitability ratios, Solvency ratios and Management efficiency ratios on SBI and ICICI Bank. State Bank of India (SBI) and ICICI Bank are the two largest banks in India in public and private sector. According to the analysis,

both the banks are maintaining the required standards and running profitably. The comparison of the performance of SBI and ICICI Bank indicates that are significant difference between performance of SBI and ICICI Bank in terms of Deposits, Advances, Investments, Net Profit, and Total Assets. It is inferred that SBI have an extensive operation than ICICI Bank. **(Balaji & Kumar, 2016)** The study is to analyze and compare the overall financial performance of selected public and private sector banks in India and net income, operating profit, net Profit also study. Total incomes of both public and private sector banks recorded a good growth in total income during all the years of study. Net interest income is showing an increasing trend for both sectors. Net interest margin for public sector banks is quantitatively high. The volume of operating profit for public sector banks is much higher than the private sector banks. A shifting momentum from public sector to private sector has been recorded in case of net profit. Public sector banks recorded for the maximum volume of net profit in the first two years of study. Private sector banks continuously recoded well profits for the all the years compare to private sector banks.

(Koley, 2019) The present study is made to measure the financial position, performance and efficiency of the largest public sector bank (SBI) and private sector bank (HDFC). The CAMEL model has been used to assess the financial strength of the selected banks. The capital and capital adequacy ratio for both the banks are more than Basel norms for bank. So, they are satisfactory for both SBI and HDFC banks. The net NPA to net advance ratio is higher for SBI than HDFC. It can be concluded that efficiency in management of advances given to customers are not good for SBI. Net profit ratio is also high for HDFC bank. So, HDFC has a better profitability and better management efficiency than SBI.

(Chaudhary & Sharma, 2011) This paper an attempt to analyze how efficiently Public and Private sector banks have been managing NPA. It is right time to take suitable and stringent measures to get rid of NPA problem. An efficient management information system should be developed. The bank staff involved in sanctioning the advances should be trained about the proper documentation and charge of securities and motivated to take measures in preventing advances turning into NPA. Public banks should focus on their working to contend private banks. Banks ought to be well knowledgeable in legitimate choice of borrower/project and in investigating the budget summary.

(Jha, 2018) This Study Focusing on two major bank, that is Punjab National Bank (PNB) and Industrial Credit and Investment Corporation of India (ICICI). The Punjab national bank (PNB) is one of the second largest public sector banks after

SBI (state bank of India) and ICICI (Industrial Credit and Investment Corporation of India) is one of the largest private sector banks in India. the study reveals that bank customers have high trust in public sector banks as compared to private sector banks. People preferred PNB bank to require loans and advances as compare to ICICI bank. However, PNB bank has lower operational efficiency comparatively than ICICI bank.

(Gupta, 2014) Banking Sector plays an important role in economic development of a country. The banking system of India is featured by a large network of bank branches, serving many kinds of financial services of the people Industrial Credit and Investment Corporation of India (ICICI) Bank today is a leading player in Indian banking industry and is deeply engaged in human and economic development at the national level. The NPAs of the ICICI bank is more than one per cent, hence should control NPAs otherwise it affects the asset quality in long run. Proper control over leverage should be taken in order to magnify DP ratio. The spread of the ICICI bank should control otherwise the income of the bank is eaten away by the interest expenses in the long-run.

(Haque, 2014) In This Era, the banking sector is one of the fastest growing sectors, and a lot of funds are channelized through banks thereby making the banking system more and more complex wherein lies the importance to examine and evaluate concurrent performance of the banks: hence the researcher tries to present a case study of India in this context. To evaluate the performance of the Indian banks, the researcher has opted to compare the financial performance of different Scheduled Commercial Banks (SCBs) applying the parameters─ Return on Asset, Return on Equity and Net Interest Margin. The financial performance of different banking groups in terms of profitability has been evaluated and appraised based on different ratios like ROA, ROE and NIM. The outcomes demonstrate that most of the banking groups have witnessed a downturn performance in terms of ROA from 2009 to 2010. For Public Sector Banks it is recorded 0.97% in 2010 against 1.02% in 2009. ROA of the SBI group is also a notch lower at 0.91% 2010 than 1.02% during the previous year.

(Lyngdoh, 2018) Indian Banking system has played an important role in the financial development of India. RBI, the regulatory authority of the banking system in India includes public sector banks, private sector banks, financial and non-financial institutions. The banking system of India comprises of an extensive network of bank offices the nation over which serves the people by providing various financial services. The purpose of the study is to examine the financial performance of the top two largest banks in the India, one from public sector banks and other from private sector banks in India,

SBI and HDFC Bank. The study found that the mean value of credit deposit ratio was higher in SBI (84.08%) as compared to that in HDFC Bank (82.50%) during the 5 year period (2012-13 to 2016-17). Hence, on the basis of the above study and analysis it is shown that banking customer has more preference and trust on SBI as it has a larger customer base than HDFC Bank. However, it is also seen that HDFC Bank has a faster growth which means that, it is more efficient in operations than SBI.

(Rajendran & Sudha, 2019) This study has been carried out to evaluate the financial performance of HDFC Bank. HDFC was amongst the first to receive an 'in principle' approval from the Reserve Bank of India (RBI) to set up a bank in the private sector. The bank at present has an enviable network of over 4,805 branches spread over cities across India. All branches are linked on an online real time basis. Customers in over 500 locations are also servicing through telephone banking. The bank also has a network of about over 12,860 networked ATMs 2,657 across cities and towns. The HDFC Bank is the largest private sector bank in India. The researcher find the financial performance for the past five financial years from 2014-15 to 2018-19. The data collected from annual reports of the bank and the web site. The data analyzed through various ratios. This research article finally concluded that the HDFC bank financial performance is strong during the study period.

(Rao & Ibrahim, 2017) Indian Banking industry is led by public sector banks (PSBs) with 80 percent market share. The present study is to compare the financial performance of IDBI Bank with the industry averages on the basis of financial ratios for the period 2011-12 to 2015-16. The solvency position of IDBI Bank and the employment of assets are in tune with the industry averages. The employment of shareholders' funds and the CASA which is relatively lower than the bellwether suggests that attention has to be paid in these areas. Net profit margin of IDBI Bank indicates that the profits of the bank is declining and is well below the industry averages suggesting that the operations of the bank has to improve.

(Srinivasan & Saminathan, 2016) Camel approach is significant tool to assess the relative financial strength of a bank and to suggest necessary measures to improve weaknesses of a bank. In India, RBI adopted this approach in 1996 followed on the recommendations of Padmanabham Working Group (1995) committee. In the present study, an attempt has been made to rank the various commercial banks operating in India. The banks in India have been categorized into Public sector, Private sector, and Foreign banks. The sample of selected banks consists of 25 Public Sector, 18 Private Sector, and 8 Foreign banks. For the purpose of ranking, CAMEL MODEL approach has been applied, incorporating important parameters like Capital Adequacy, Assets Quality, Management Efficiency, Earnings Quality and Liquidity. The finding of the study shows that public sector banks, viz. Andhra Bank, Bank of Baroda, Allahabad Bank, Punjab National Bank IDBI Bank, State Bank of Bikaner and Jaipur and UCO Bank has been ranked at the top five positions in their financial performance during the study period. The private sector banks, namely, Tamilnad Merchantile Bank, Kotak Mahindra Bank, HDFC Bank, Axis Bank, Karur Vysya Bank, ICICI Bank, Citi Union Bank and IndusInd Bank shared the top five positions. The foreign banks such as Bank of Bahrain & Kuwait, HSBC Bank, The Royal Bank of Scotland, Deutsche Bank, CTBS Bank, Citi Bank, DBS Bank and Royal Bank of Scotland secured the top five positions during the study period. The empirical results show that there is a statistically significant difference between the CAMEL ratios of the selected Public Sector Banks, Private Sector Banks and Foreign Banks in India.

(Srivastava, 2021) In Indian banking sector is a combination of public, private, and foreign banks. Private Banks play a vital role in the Indian economy. They in directly motivate the public sector banks by offering healthy competition to them. In India, the private sector banks consist of three categories: Private Scheduled Banks, Private Non-Scheduled Banks, and Foreign Banks. The study deals with analyzing the financial performance of private sector banks HDFC and ICICI bank in India. According to the top listed private sector banks, HDFC and ICICI bank plays a vital role in a wide range of banking products and financial services. Based on the analysis, the study concludes that HDFC bank performance is comparatively better than the ICICI bank. HDFC Bank and ICICI bank are the largest private sector banks in India. By the analysis, the financial performance of HDFC bank is financially sound when compared to ICICI bank. The results of hypothesis testing show that total income and total expenses have a significant difference in ICICI bank. When compared to the financial performance based on Advances, Deposits, Borrowings, and Investments, there is a significant difference in the financial performance of HDFC bank. Hence the study concludes that HDFC bank performance is comparatively better than the ICICI bank.

(Mustafa & Taqi) Banks play an important role in the economic development of a country. They are the lifeblood of modern commerce and have control over a large part of money supply. A bank is a financial intermediary that accepts deposits and channels them into lending activities. It plays a vital role in the marketing of new type of deposits and

advances schemes. The financial performance of a bank can be measured as the achievement of the bank in terms of profitability position, service quality, customer satisfaction and other relevant aspects. In such a scenario, the present study is an attempt to measure the financial performance of the second largest public sector bank of India i.e. Punjab National Bank. This study is entirely based on secondary data and different ratios have been applied to evaluatethe financial performance of the bank along with regression analysis with the help of SPSS 20.0. The study concluded that the selected bank has performed well on the sources of growth rate and financial efficiency but profitability position has been found poor during the study period. The present study aimed to measure the financial performance of Punjab National Bank from 2011-12 to 2015-16. Punjab National Bank is a major public sector bank of India which plays an important role in the development of Indian financial system. The financial viability of the banking system is certainly essential; not only to instill public confidence but also to make banks capable of discharging their social responsibilities. The Punjab National Bank of India is in a position to follow the rules of the Government for the social and economic development of the country. The bank has performed well on the sources of growthrate and financial efficiency during the study period. It plays a vital role in marketing of new type of deposits and advances schemes. However, the bank, by earning at least a nominal profit, have to serve the economy through extension of advances and safeguard the interest of its investors by providing the expected return on their investment in bank. **(Adhana & Gulati, 2019)** The present study is conducted to compare the financial performance of Axis Bank and ICICI Bank on the basis of Net Profit and some ratios such as return on equity, capital adequacy, Total Income to Capital Employed and Total Debt to Owners Fund ratio etc. The period of study taken is from the year 2013-14 to 2017-18. The study found that ICICI Bank is performing well and financially sound in terms of Net profit than Axis Bank but in context of return on equity Axis Bank has better managing efficiency than ICICI Bank. The study shows that the ICICI Bank is performing very well in terms of earning net profit over the last five years as compared to Axis Bank. Every year ICICI Bankis ahead of its competitor Axis Bank. In 2017-18 ICICI bank is earning huge profit of 6777.44 crore rupees as compared to 275.68 crore rupees of Axis Bank. Out of six Sub- hypotheses tested, in two hypotheses Alternative gets selected and Null gets rejected. And in other four hypotheses Null is selected and the Alternative is rejected.

Expected outcome of this Research Paper

We study three public sector banks and three private sector banks. The expected result from the study there is

that the net profit and branches of one in three banks affects the public sector and the private sector as well.

PUBLIC SECTOR BANK

Year	State Bank of India		Bank of India		Punjab National Bank	
	Branches	Net Profit	Branches	Net Profit	Branches	Net Profit
2018-19	22010	862 Cr.	5092	55469005	6989	9975 Cr.
2019-20	22141	14488 Cr	5119	29568862	7040	336 Cr.
2020-21	22219	20410 Cr.	5107	21602987	10769	2022 Cr.

PRIVATE SECTOR BANK

Year	AXIS		ICICI		HDFC	
	Branches	Net Profit	Branches	Net Profit	Branches	Net Profit
2018-19	4050+	4677 Cr.	4874	33633016	1350	21078 Cr.
2019-20	4500+	1627 Cr.	5324	79308124	1468+	26257.3 Cr.
2020-21	4594	6588 Cr.	5266	161926841	5608	31116.5 Cr.

Conclusion

The main objective of this paper is to evaluate the financial performance as well as compare the performance of selected public sector banks and private sector banks in India. As we know that banks are the backbone of any economy. This research will know the financial performance public sector bank and private sector bank in India's bank,

which will help us to running of India's Banks.

Bibliography

1. Balaji, C., & Kumar, G. P. (2016). A Comparative Study on Financial Performance of Selected Public & Private Sector Banks in India. *Journal of Commerce and Trade* , 89-96.

2. Chaudhary, K., & Sharma, M. (2011). Performance of Indian Public Sector Banks and Private Sector Banks. *International Journal of Innovation, Management and Technology* , 249-256.

3. Jha, P. (2018). ANALYZING FINANCIAL PERFORMANCE ANALYZING FINANCIAL PERFORMANCE (PNB) AND PRIVATE SECTOR BANKS (ICICI) IN INDIA. *ICTACT JOURNAL ON MANAGEMENT STUDIES* , 793-799.

4. Karri, H. K., Meghani, K., & Mishra, B. M. (2015). A COMPARATIVE STUDY ON FINANCIAL PERFORMANCE OF PUBLIC SECTOR BANKS IN INDIA. *Arabian Journal of Business and Management Review* , *4*, 18-34.

5. Koley, J. (2019). Analysis of Financial Position and Performance of SBI and HDFC Bank in India. *A multidisciplinary Online Journal of Netaji Subhas Open University, INDIA* , 1-14.

6. Padma, D., & Arulmathi, V. (2013). FINANCIAL PERFORMANCE OF STATE BANK OF INDIA AND ICICI BANK. *International Journal on Customer Relations* , 1-10.

7. Gupta, S. (2014). AN EMPIRICAL STUDY OF FINANCIAL PERFORMANCE OF ICICI BANK- A COMPARATIVE ANALYSIS. *Journal of Business Studies (JBS).*

8. Haque, A. (2014). COMPARION OF FINANCIAL PERFORMANCE OF COMMERCIAL BANKS: A CASE STUDY IN THE CONTEXT OF INDIA. *Journal of Finance and BankManagement.* Lyngdoh, S. W. (2018). A STUDY OF TOP PRIVATE AND PUBLIC SECTOR BANKS IN INDIA: A COMPARATIVE ANALYSIS OF THEIR FINANCIAL PERFORMANCE.

9. *International Journal of Management, IT & Engineering* . Rajendran, P., & Sudha, B. (2019). A STUDY ON FINANCIAL ANALYSIS AND PERFORMANCE. *Studia Rosenthaliana (Journal for the Study of Research)* .Rao, K. V., & Ibrahim, F. (2017). Financial Performance Analysis of Banks – A Study of IDBI Bank. *International Journal of Research in IT and Management (IJRIM)* Srinivasan, & Saminathan, Y. P. (2016). A Camel Model Analysis of Public, Private and Foreign Sector Banks in India. *Pacific Business Review International* Srivastava, A. (2021). Comparative Analysis on Financial Performance of Private Sector Banks with Special Reference to HDFC and ICICI Bank. *International Research Journal of Humanities And Interdisciplinary Studies* Mustafa, M. S., & Taqi, M. (n.d.).

10. Adhana, D. K., & Gulati, N. (2019). Financial Performance Analysis: A Comparative Studyof AXIS Bank and ICICI Bank. *Journal of Information and Computational Science* .

A study on the effect of Unified Payment Interface among Youngsters - With Reference to Cochin Corporation, Kerala.

Sandra Sabu. T[1], Namitha N.A[2], Sneha Abraham[3], Liya Xavier[4]

[1]Assistant Professor Department of Commerce (SF), St. Teresa's College (Autonomous), Ernakulam
Corresponding author- **Sandra Sabu. T**
Email-sandrasantysanuz6@gmail.com
Orcid: 0000-0002-7759-2898

[2]Assistant Professor, Department of Commerce (SF) St. Teresa's College (Autonomous), Ernakulam
Email-namithanamz8@gmail.com
Orcid: 0000-0003-4342-0366

[3]Assistant Professor, Department of Commerce (SF) St. Teresa's College (Autonomous), Ernakulam
Email-snehaabraham811@gmail.com
Orcid: 0000-0002-1443-7153

[4]Assistant Professor, Department of Commerce (SF) St. Teresa's College (Autonomous), Ernakulam
Email-liyaxavier@teresas.ac.in
Orcid: 0000-0003-4711-0752
DOI- 10.5281/zenodo.7593900

Abstract
The outbreak of Covid-19 has spotlighted the problem of direct cash payments. It supported the increased use of UPI system among the youngsters to avoid direct contact and focus on contactless payments which is supported by most of the banking institutions and our government to control our pandemic situation. The main objective of this study is to understand the effect of UPI on youngsters with special reference Cochin Corporation in Kerala. A wide range of applications like WhatsApp pay, Paytm, Google pay, Phone Pe etc. gained importance and recognition. Also, it reduced the problem of direct cash payment to a great extent. So, we consider this study as an opportunity to know how UPI affects the youngsters of our city. The majority of data is collected from primary sources; secondary data are also used for this study. Primary survey is conducted with 100 youngsters online as well as offline from Cochin Corporation. The selection of the respondents is based on the snowball sampling method.
Key words: UPI, Smartphone, P2P Transactions

Introduction

The episode of Corona virus pandemic appears to have made individuals center around contactless installments in their day to day routine. However a critical number of individuals began utilizing contactless installment choices like UPI (Brought together Installment Connection point) even before the pandemic, its use has gone up essentially post lockdown.. Nearly one-third of the total amount transacted on this four-year platform came in the last six months (the period following the lockdown).This market of digital payments highly effected by a smart tool known as smart phones, this has become a key component of people's personal, professional and financial online life. Smart phone culture made it very convenient to develop the use of various application/technology in our day to day life. Easy access to internet connection, one touch availability, secures financial transaction and it also influence the adaption of one touch payment. Therefore, to enhance the benefit of smart phone and digital technology and to evolve a platform for cashless payment and lucid financial transactions the Government of India developed a remarkable product, the "UPI" (Unified Payment Interface). UPI is a effortless payment tool developed by NPCI which is based on Immediate Payment Service system. UPI can operate on a Smartphone and it works as an email ID for money. It makes possible Virtual Payment Address as a payment identifier for paying and receiving fund and works on single tap.

Rationale of the Study

The last decade has seen tremendous growth in the use of internet and mobile phones in India. In our nation UPI has been a pacesetter which is heading towards a computerised and a cashless economy. The growth of UPI was found rapid as it grown superior to digital wallets within a short span of time. According to the data released by the NCPI which operates UPI 5.04 billion transactions processed on the platform till now. This outstanding popularity of UPI prompted us to conduct a study in order to evaluate the effect of UPI especially on youth.

Objectives of the Study

1. To study the effect of UPI on the youth with special reference to Cochin Corporation.
2. To investigate into the factors that contributes to the use of Unified Payment Interface.
3. To find out the reasons for choosing UPI transaction over cash transaction.
4. To study the level of awareness and usage of

Unified Payment Interface.

5. To find out the constraints faced by respondents by using UPI app.

Research Methodology

1. Research Design

The present study is descriptive, quantitative and empirical in nature. It is descriptive in the sense that it tries to identify various characteristics of research problem. It is quantitative because it involves numerical expression, and it is empirical since it examine, analyses and interprets collected data in order to arrive at conclusions.

Research Instrument: Questionnaire is the research instrument used here consisting of series of question and other prompts for the purpose of gathering information from respondents.

2. Type of Data Source

The study was conducted based on primary and secondary data.

Primary Data: The primary data was collected from 100 respondents from Ernakulam locality with the help of well drafted questionnaire.

Secondary Data: Secondary data are collected through reports, magazines, newspapers, journals, periodicals and internet publications.

3. Sample Design

1. Sampling Technique: This study uses the Snowball sampling method.
2. Sample Size: The sample size consists of 100 respondents, selected from the population of youngsters in Cochin Corporation.
3. Area of Study: The area of study is restricted to respondents in Cochin Corporation.

4. Hypothesis

The purpose of established research hypothesis is to find out the impacts of Unified Payment Interface Applications among the youth in Cochin Corporation.

Following variables were taken into consideration.

H0: The level of satisfaction of youth on UPI application is independent to the factors.

H1: The level of satisfaction of youth on UPI application is dependent to the factors.

4. Tools for Analysis

The collected data were analyzed with the help of statistical tools like percentages, Likert- scales and tables. Chi- Square Test is used to measure and interpret the gathered data.

Review of Literature

Bijin Philip (2019) has done a study on the impact of UPI on customer satisfaction. The same was focused to examine the customer perception with regard to unified payment interface and analyse the effect of UPI services on the level of satisfaction of the users. Findings revealed that the customer has a positive attitude towards unified payment interface services and functions and there is positive relationship between education of the respondents and usage of UPI services. Educated person are more inclined to use the UPI services and they encourage more peoples in the adoption and usage of UPI services. *Shivani Maheswari (2019),* in the research named UPI (Unified Payments Interface): The futuristic Payment Method identifies the structure of UPI and presents the income attributes of users on a monthly basis. From the study it is found that 105 million income till Nov 17, as reported by National Corporation of India (NPCI). It is concluded from the study that UPI payment is not only creating peer to peer transactions but also peer to merchant transactions *Rahul Gochhwal (2017)* in his paper "Unified Payment Interface—An Advancement in Payment Systems" concluded that UPI has enabled mobile phone to be used as a primary payment device for making and accepting payments. UPI leverages high tele density in India to enable every bank account holder to make digital transactions using a mobile phone. India, which has a poor merchant payment acceptance infrastructure UPI, enables even the smallest merchant to start accepting digital payments without the need for any POS machine. *Dr.Virshree Tungare (2018),* "A Study on Customer Insight towards UPI (Unified Payment Interface) - An Advancement of Mobile Payment System" states that cashless transaction has become important component after the demonetization. The researcher conducted a study in Indore about the UPI payments and related E-payments modes. The result of the research indicated that majority of the respondents agrees UPI transactions are easy to use and it offers several cash backs and coupons as rewards. The study concluded that it is enhanced with the help of smart phone.

Theoritical Framework Unified Payment Interface

Unified Payments Interface (UPI) is a system that powers multiple bank accounts into a single mobile application (of any participating bank), merging several banking features, seamless fund routing & merchant payments into one hood. It facilitates the P2P transactions that can be performed as per need and convenience. In order to transact fund, an UPI ID and security PIN are necessary. Real-time bank-to-bank payments can be made using a mobile number or virtual payment address (UPI ID).

Advantags of Upi

1. UPI facilitates real-time fund transfers via mobile gadgets 24*7*365
2. It gives access to multiple bank accounts through a single mobile application □
3. It offers single-click two-factor authentication

while also offering single-click payment.

4. The customer's digital address provides enhanced security because the users are not supposed to reveal attributes such as Card number, Account number, IFSC code, etc.
5. This platform enables users to split bills with their peers.
6. It is a highly recommended substitute to the complexities of CoD or physical cash withdrawals from ATMs.
7. Utility payments, online bills and barcode scan and pays are possible via UPI.

Disadvantages of Unified Payment Interface

1. UPI is a deal for smaller fund transfers, when an amount is high then other modes of online transfer are preferable.
2. Concerning online scams people hesitate to install UPI application to their mobile phones.
3. According to NPCI guidelines users can transact only an amount of Rs. 100000 per day.
4. Since the UPI pin is a very small digit,(4 to 6 digit) it is not safe, hence due care should be given while making payments.
5. Strong internet connectivity is a must for proper functioning of UPI transactions.
6. UPI is a very fast and safe medium, but sometimes it takes a lot of time to send the payment after the bank's server down.

Applications with Upi Feature In India

1. Google Pay
2. Phone Pe
3. WhatApp Pay
4. Mobikwik
5. Paytm
6. SBI pay
7. Fedmobile
8. AmazonPay

Peer-To-Peer Transactions

It can be also referred to as person-to-person transactions, P2P transactions, or P2P payments are electronic money transfers made from one person to another through an intermediary, typically referred to as a P2P payment application. P2P payments can be sent and received via mobile device or any home computer with access to the Internet, offering a convenient alternative to traditional payment methods.In the P2P payment system, every individual's account is connected to one or more customer bank accounts.

Smartphone

A Smartphone is a portable digital gadget that merges mobile phone and computing task into one single unit. They are differentiated from feature phones by their powerful hardware potential and substantial mobile operating structure, which facilitate broad software, internet and multimedia performances such as music, videos, cameras, gamingetc. alongside key phone features such as voice calls, text messaging etc. Smartphone usually hold a number of metal– oxide–semiconductor (MOS) integrated circuit (IC) chips, comprises various sensors that can be accelerated by pre- installed third-party software and support cellular communications.

Data Analysis

Particulars	No: of respondents	Percentage
A. distribution of respondents based on gender 1. Female 2. Male	86 14	86 14
Total	100	100
B. Usage of UPI application 1. Yes 2. No	84 16	84 16
Total	100	100
C. If no, what is the reason? 1. Security concerns 2. Inaccessibility of internet 3. No smartphone	10 2 4	62.5 12.5 25
4. Others	0	0
Total	16	100

D. Intention of use in future (both users andnon-users) 1. Yes 2. No	95 5	95 5
Total	100	100

E. The factors affecting the usage of UPI app
  1. Cash back offers and point redemption
  2. 24*7 availability & time saving
  3. Free of cost
  4. Secured transaction
  5. Contactless payment
	5
	49
	15
	0
	15
		6
		58
		18.5
		0
		18

Total	84	100

F. most preferable UPI application
  1. GooglePay
  2. PhonePe
  3. AmazonPay
  4. Paytm UPI
  5. Whatsapp pay
	53
	20
	3
	6
	2
		63
		23
		3.5
		7
		2

Total	84	100

G. frequency of usage of UPI app in a week.
  1. Less than 5 times
  2. 5-10 times
  3. 10-20 times
  4. More than 20 times
	42
	26
	4
	12
		50
		31
		4.8
		14.2

Total	84	100
F. Opinion of respondents regarding the increasedusage of UPI during pandemic & lockdown. 1. Strongly agree 2. Agree 3. Neutral 4. Disagree 5. Strongly disagree	55 0 15 14 0	65 0 1 17 0
Total	84	100

H. nature of transactions done by youth using UPIapp
  1. Recharge
  2. Bill payments
  3. P2P transactions
  4. All of the above
	8
	0
	20
	56
		9.5
		0
		23.8
		66.7

Total	84	100
I. Awareness about the security measures regardingUPI App 1. yes	60	70
2. no	26	30
Total	84	100

J. Reason for choosing UPI Payment over cashpayment 1. Offers and discount 2. Contactless payment 3. Low risk of theft 4. Track spends	6 38 20 20	7 45 24 24
Total	84	100
H. Constraints faced by respondents while using UPIApp 1. Crashing of application 2. Non response by bank 3. Delayed payments 4. Transaction limit	20 46 5 13	24 55 6 15
Total	84	100

Satisfaction Level on the Following Factors Regarding Upi

	NO. OF RESPONSES				
Particulars	Highly Satisfied	Satisfied	Neutral	Not Satisfied	Highly Dissatisfied
Safety	58	8	5	8	5
Security	60	8	6	5	5
Privacy	45	15	8	8	8
Speed	40	10	30	4	0
Accuracy	48	26	10	0	0

PERCENTAGE %					
Particulars	Highly Satisfied	Satisfied	Neutral	Not satisfied	Highly Dissatisfied
Safety	68	10	6	10	6
Security	71	10	7	6	6
Privacy	54	17	10	10	9
Speed	48	12	35	5	0
Accuracy	58	30	12	0	0

Testing Of Hypothesis

H0: The level of satisfaction of youth on UPI application is independent to the factors.

H1: The level of satisfaction of youth on UPI application is dependent to the factors.DEGREE OF FREEDOM = (r-1) (c-1) = (5-1) (5-1) = 16

Table value at 0.05 level of significance = 26.296

Calculated value = 81.89

Since, the calculated value is greater than the table value = 81.89 > 26.296

So, that *we reject the null hypothesis and accepted the alternative hypothesis*. That means the level of satisfaction on UPI application among youngsters is dependent on the various factors like safety, security, privacy etc.

H1	H0	The level of satisfaction of youth on UPI application is independentto the factors.	Rejected
	H1	The level of satisfaction of youth on UPI application is dependent to thefactors.	Accepted

Findings

1. Majority of the respondents are female.
2. Majority of the respondents use UPI Application.
3. Majority of the non-users and users have the intention to use UPI Application in the future and security concern is the main reason for non-usage.
4. 24*7 Availability & Time saving is the main factor affecting the usage of UPI Application. Offers and promotions have increased the usage of UPI.
5. Google pay is preferred by most of the respondents and they're using it less than 5 times aweek.
6. Most of the respondents are using UPI app
7. for recharge, bill payments and P2P transactions.
8. Around 65% of the respondents were strongly agreed that pandemic and lockdown has increased the wide usage of UPI Application.
9. Majority of the respondents, i.e. 70% of
10. the respondents have full awareness regarding terms the and conditions regarding UPI
11. payment system.
12. Most of them preferred UPI payment over cash payment by reason of tracking spends and contact less payment.
13. Majority of the respondents face the non-response by bank as the major constraint whileusing UPI Application.

Suggestions

1. The Unified Payment Interface should publicise that it is regulated by RBI and it is secured in a highly encrypted format.
2. The Unified Payment Interface should realise a strong network support from the side of partnering banks are also a necessity to resolve the issues of delayed and interrupted transactions.
3. The Unified Payment Interface (UPI) should make necessary measures in speedy reversal of unsuccessful transactions.
4. The Unified Payment Interface can even upgrade their limit of peer to peer transaction.

Conclusion

This study aims to find out the negative and positive aspects of Unified Payment Interface. This study has revealed that, there is a drastic increase in the usage of UPI after the pandemic and lockdown period because, with the help of UPI we can make contactless payments. On the basis of the study conducted, about 84% of the respondents are users of UPI. However, they are also facing with certain difficulties. For instance, non-response by bank, transaction limit and crashing of application etc. UPI should work on these difficulties faced by the existing users in order to retain them, as well as to captivate new users. About 16% are the non-users of UPI and their main reason for not opting this service is due to security concerns and absence of smart phone. However, absence of smart phones and internet facility is no longer an issue since UPI have introduced "UPI123Pay" from March 8th 2022 which permits to perform UPI transactions via feature phones. However, the public is not aware about this facility of UPI. Therefore, UPI should promote their new feature and publicize how secured it is, under the guidelines of RBI which will enhance its acceptance among the public.

Refernces

Websites

1. https://en.wikipedia.org/wiki/Unified_Payments_Interface
2. https://www.investopedia.com/terms/u/unified-payment-interface-upi.asp
3. https://unifiedpayments.com/
4. https://www.thehindubusinessline.com
5. www.researchgate.com
6. www.ncpi.og.in
7. www.irjet.net

Books

Vishal Verma. "Unified Payment Interface: UPI" Page no: 11-14 Jaspal singh. "Digital Payments in India" Page no: 4-9Aditya Kulkarnu : "Auth N Capture" Page no: 23-25

Agiculture and Rural development

Asst. Prof. Pandhari Rambhau Gore
Shri Ramrao Sarnaik College of Social Work ,Washim
Affilated With Sant Gadge Baba Amravati University , Amravati
Corresponding author- **Asst. Prof. Pandhari Rambhau Gore**
Email- **pandhharigorepatil1@gamil.com**

Abstract –
An Indian Farmer is one of the most important member of the society .He is the provider of food to the people , to all   practical purposes . farmer's life is simple . He goes to the field early in the morning with his cattle when the rest of world is sleeping comfortably in their warms beds. He faces all the climate hardships without any complaints . The real India resides in its villages . About 70 % of India's population lives in rural areas and earns its livelihood there . The major occupation of these people is agriculture . Thus Indian economy is totally an agrarian one. However much industrialized india may become farmers will may remain an integral part of the economy ,contributing to 26% of national GDP . Agriculture is the principle source of livelihood for many households in Rural India . As Mahatma Gandhi said ," India lives in Villages and agriculture is the soul of Indian Economy . Nearly two-thirds of its population depends directly on agriculture for its livelihood. Agriculture is the main stay of Indian Economy . Agriculture meets food requirements of the people and produce several raw material for industries . Agriculture is the real part of sources of government income because there are land revenue ,excise duty on agro based goods ,taxes on production and sale of agriculture machinery contributing national income . Agriculture development is directly related to   rural development because in rural area people are depend on agriculture sector . There are many factor which is related to rural development . Contribution in GDP, Largest employment source, promoting Sustainable Livelihood for the poor .

Key Words – livelihood, , Food security ,Sustainable Livelihood .Poverty ,Employment

Introduction

Most of Indian are directly depending on the agriculture . Some are directly attached with the farming and some other people are involved in doing business with these goods .India has the capacity to produce the food grains which can make west different in Indian economy . to achieve targeted mark by the government ,it needs to provide support in case of land banks ,loans and other machineries to the small farmers along with the big farmers as it would bring much improvement in Indian economy .

Rural and agriculture development and equtable distribution of the benefits of economic growth are crucial for the global reduction of poverty and hunger Numerous Studies have provided evidence that the impact of Indian economic growth and reducing hunger and poverty depends as much on the nature of the growth (e.g. industrial or rural economy based) as on its scale and for example , a world bank analysis a data from India .found that growth in rural areas and in the agriculture sector had a much greater impact on reducing poverty than did urban and industrial growth .

The concept of Rural Development

The concept of rural development conceived as a response to the increasing external pressure on rural communities . In the past ,Rural communities were able to react by increasing Specialization to take advantage of comparative advantages and economies of scale .However ,Globalization and increased competition from other areas in the same country or from another part of the world make this strategy less and less successful. The actor in rural areas need to apply new strategies based on mobilization and the interconnection of different fields , i.e. economy of scope Agriculture environment water, energy , local handicraft ,agro tourism and tourism organic agriculture ,local products direct on farm sales ,heritage and patrimony ,have to be combined in order to form a new territorial based production system , . Therefore ,it is necessary to redefine identities ,strategies ,practices and networks within the territory to overcome the current model of organization by single commodity chains and sector and redefine the territory as a competitive production unit based on economies of scope .

Important of farming

1. In rural area through the world ,agriculture represent the predominant land use and a major component of the viability of rural areas . farming and related activities make up the basic fabric of rural life contributing significantly to the overall state of rural regions in terms of employment and business opportunities infrastructure and quality of the environment .

2. The main potential contribution of farming to rural development are in terms of supporting employment ,ancillary businesses and environmental services in .in peripheral regions farming may be necessary to support the economic and social infrastructure .

3. In the context of agriculture reform ,WTO rules should contain sufficient to allow countries to

promote rural development ,especially to preserve social and political stability .

4. The degree to which farming represent a share of the rural economy . and hence its relative importance as a sector ,determines its potential economic contribution to rural development . In some countries ,farming may be the primary economic activity of of a region and support the vast majority of the population in employment .In such regions it is clear that overall social and political stability is inextricably linked with the condition of the agriculture sector .

5. Rural development policies should exploit the contribution of farming ,both in terms of improving on farming activities and supporting ancillary services ,to secure sustainable development for rural areas .

6. **Contribution to rural development**
   1 Employment . In countries whose share of overall employment in agriculture is as high level , for example where farmers represent over 50% of the workforce farming is likely to be the key economic activity determining the progress of rural development . with such a substantial proportion of the labour force engage in agriculture , any policy which led to a swift and artificial reduction in employment could have disastrous consequences for the labour force and dependence , leading to social and political instability .

7. **Related economy**
   The farm sector in every country supports a range of ancillary and service industries generating economic activity in supply and distribution chains as well as processing industries , where farming is the primary economic activity ,the entire rural economy ,including services such as health care education and basic infrastructure ,may depend on the profitability of the sector .

8. **In remote and peripheral areas** where society has verified a legitimate priority to prevent depopulation farming is likely to be one of a limited range of economic activities possible to maintain the economic viability of the sector .

9. **Envirolment and cultural services**
   Farming may be contribute to rural development by promoting environment and cultural services to society . Agriculture development and rural development are related with each other .

10. **Agriculture and its contribution to poverty reduction** There is a lot of evidence that agriculture can contribute to poverty reduction beyond a direct effect on farmers' Incomes . Agriculture development can stimulate economic development outside of the agriculture sector , and lead to higher job and growth creation . Increases productivity of agriculture raises farm incomes ,increases food supply ,reduces food prices ,and provides greater employments opportunities in both rural and urban areas .Higher income can increase the consumer demand for goods and services produced by sector other than agriculture . such linkage (or the multiplier effect) between growth in the agriculture sector and the wider economy has enabled developing countries to diversify to other sector where growth is higher and wages are better .

Importants of Agriculture in rural developments

1. **Rural and agricultural development and equitable distribution** of the benefits of economic growth are crucial for the global reduction of poverty and hunger . Numerous studies have provided evidence that the impact of economic growth on reducing hunger and poverty depends as much on the nature of the growth (i.e.. Industrial or rural economy based) as on its scale and speed .for example a world bank's analysis of data from India ,found that growth in rural areas and in the agriculture sector had a much greater impact on reducing poverty than did urban and industrial growth .

2. **The rural economy** plays an important role with regard to employment since the economic growth in urban centers is too slow to generate sufficient employment to absorb the migrated labour force ,particularly in transitions countries . The contribution of agriculture is obvious in rural areas where it is one of the major economic activity although small semi – urban center's plays a major role in the economic growth of rural areas . Therefore, employment in rural areas may depends heavily on agriculture and related sectors, especially in areas where tourism and the incentive to invest in the industry are very low

3. **Agriculture activities** can be crucial in the preservation of natural resources by maintaining agriculture and forestry activities environmental risk can be reduced and direct economic damage caused by avalanches ,landslides ,forest fires etc. Can be prevented .In addition in regions where tourism is an important economic factor .

4. **The efficiency and competitiveness of the rural sector** is dependent on a coherent approach regarding land tenure . land fragmentation is an important factor affectin many transition countries and its resolution through land consolidation would give young farmers in particular ,an intensive to invest in their holding and to remain in rural areas .

5. **Gender wise employment**

A glance as at the gender wise rural employment shows that the percentage of male workers engaged in agricultural activities declined from 78 per cent in 1983 to 53 per cent in 2018 ,while the rate of female agriculture employment fell from 88 per cent to 71 per cent in the same period ,thus both male and female employment in the rural agriculture sector followed the same trend in selected states (see Table)

Rural Agriculture Employment %

States	1983(Male)	2018-19(Male)	1983 Female	2018-19 Female
Andhra Pradesh	77	50	83	74
Assam	79	41	80	49
Bihar	81	52	88	76
Gujrat	79	64	92	83
Haryana	71	35	90	61
Karnataka	82	57	88	73
Kerala	58	29	70	26
MP	87	68	94	80
Maharashtra	80	64	93	84
Odisha	78	47	81	60
Punjab	77	38	92	42
Rajasthan	81	56	94	82
TN	69	38	82	51
UP	79	58	90	81
WB	73	50	75	45
India	78	53	88	71

Note-Author's compilation from NSS (1983) and
 PLEF (2018-19)

On the other hand, workforce participation in rural non –agriculture sectors for male workers increased from 22 per cent in 1983 to 47 per cent in 2018 ,thus registering an increase of 25 percentages points .Along similar lines ,female employments in the rural non-agriculture sector gradually increased from 12 per cent to 29 per cent over the same period .

6. **Rural development** allow**s** the improvement of the population's quality of life . Economic stability can be achieved through actions within the rural areas . In this sense ,agriculture is fundamental for the growth of a nation. Thus ,it is extremely important to improve the efficiency of resource use, promote R& D in the sector ,and reduce the environment impact .New technologies   are needed to increase the productivity levels. Moreover ,agriculture and rural development can be used to fight the abandonment and depopulation of certain areas.

7. **Sustainable agriculture Production**
In attempting to ensure food security on a national level ,including urban residents ,it is important to obtain and maintain a certain degree of domestic production capacity in conjunction with imports and reserves .Also, in many developing countries ,agriculture holds an important position in spurring national economic development and acquiring foreign currency .

8. **Stable food supply**
Ensuring food security for an entire country ,including urban areas ,is based on combination of stabilizing and improving its own domestic agriculture production ,plus securing stable sources of imports and storing appropriate level of reserves .Improvements in policies ,rules regulation and systems as well as improvements in infrastructure like transportation and storage facilities are also required in order to supply imported or locally produced food to consumers.

9. **Promoting dynamic rural communities**
To eradicate poverty in rural areas and promote dynamic rural communities ,it is important to step up the empowerment of local resident ,such as promoting a variety of economic activities like handicraft and other small businesses ,improving and organizing rural infrastructure such as community roads and drinking water supply ,and raising health and education standards .This is all in addition to improving agriculture production and utilizing and selling agriculture products .Directly benefiting rural resident is also important from the perspective of achieving human security .

Conclusion
1. In other rural areas ,where farm employments accounts for a small portion of the workforce ,a broader approach to rural development and the

role of farming in the process including policies to diversify income sources ,may be needed .

2. Agriculture provides employment opportunities for rural people on a large scale in underdeveloped and developing countries . It is important source of livelihood .Generally ,landless workers and marginal farmers are engaged in non agricultural jobs like handicraft ,furniture ,textiles ,leather ,metal work , processing industries ,and in other service sector .These rural units fulfill merely local demands .in about 70.6% of total labour force depends upon agriculture

3. It is time that rural economy depends on agriculture and allied occupation in and underdeveloped country .The rising agriculture surplus caused by increasing agriculture production and productivity tends to improve social welfare ,partially in rural areas .The living standards of rural masses rises and they start consuming nutritious diet including eggs ,milk ,ghee and fruits .They lead a comfortable life having all modern amenities – a better house, motor cycle ,radio ,television and use of better clothes .

From the above cited explanation we conclude that agriculture development is must for the rural development and the economic development of the country . Agriculture process is essential to provide food for grooving non agriculture labour force ,raw materials for industrial production and saving and tax revenue to supports development of the rest of the economy .to earn foreign exchange and to provide a growing market for domestic manufactures .

References
1. Agriculture ,Rural development and food security .(N. D.) Retrieved march 26,2019
2. Chand ,R, Shriv (Ullenswang, Jully 2020) (Kpur, March 2019) Srivastava ,S.K. & Singh's , J (2017) changing Structure of Rural Economy of Indian Implementations for employment and growth ,National Institution for transforming India NITI ayog, ,Retrieved March 27, 2019 from
3. International conference on Non –Trade concerns in Agriculture
4. Ullensvang, Norway, 2-4 july 2000 Discussion paper two
5. Presented by the European commission
6. Joyita Roy Chowdhury / Prarthana Agarwal Goel / Parul Bhardwaj
   " Why agriculture sector's share in rural employment is declining ". 20 OCT. 2020
   "Thematic Guidelines on Agriculture and rural development " March 2011
   Japan International cooperation agency (JICA)

Scenario of Sports: Culture and Career in Urban and Rural India

Dr Sonali Mandar Hajare
(Assistant Professor) Department of Sociology, SNDT College of Arts and SCB College of Commerce and Science for Women Churchgate Mumbai.
Corresponding author- **Dr Sonali Mandar Hajare**
Email: sonali.hazzare@gmail.com

Abstract: The present study focuses on scenario of sports in urban and rural India. Sports plays an important role in development of a person and is equally important as academics and education. This article highlights various challenges, hurdles and achievements sportsman all over face and overcome to fulfil their dreams. Although a career in sports is not everyone's cup of tea, as it require immense efforts, hard work and sacrifices not only by the player but also by his family. Above that there remain some factors like physical strength, luck, patriotism, favourism etc. However this article is a small attempt to encircle various aspects leading in games & sports field.

Keywords: Sports, academics, challenges, physical strength, favourism.

Introduction: There goes a popular Indian proverb 'khelogekudoge to banogekharab, padhogelikhoge to banogenawab' (literally meaning education and studies is what matters and is important, games and sports has no future and will lead to nowhere)....till recent decades parents, relatives and teachers taunted and pressurised kids who showed interest in games and sports. But times have changed now. The article highlight on sports culture and this career in both urban and rural India.

Objective of the Study:
To study the sport culture in urban and rural areas of India.
To study various problems faced by the sportsmen.

Methodology of the Study:
Secondary data was used for the research study. The source for secondary data has been through books, articles, internet.

Career in Sports:
More importantly post globalisation and induction of open economy in the last decade of last century when satellite transmission and network of channels flooded worldwide, sports economy, fan following and career in sports have boomed like any other flourishing industry or profession. The primary reason why middle-and-lower class parents in sub-continent feared sports career was the fact that parents always prefer secured life than an adventurous life. Also India lacked sports culture and appropriate sporting ecosystem hence sports in those days wasn't in general a luxury as a career option economically. It's good that nowadays, parents are thinking beyond traditional job options and even educational institutions are encouraging students to take up sports as career. Though the competition, complexity, expenses and vulnerability hasn't diminished, but the scope, facilities and platforms to select a sport to achieve your dreams have certainly increased.

Games and Sports not only gives name, fame and wealth but it helps individual development as a human being and can also play an eminent role in communal development, which fosters economic growth. Hence the increased exposure and visibility, revenue, and job possibilities that sports provide contribute to stimulating State or National development.The popularity of sportsperson has huge magnitude on which sponsor's and advertisement industry rely upon.

Insufficient Sport Environment:
All said and done the most important point arises selection of sport? Which sport a kid would like to or should select or become fond of to play it as a hobby and convert that hobby into a career. Unfortunately India's national sport 'Hockey' is completely overlooked to the point that people in and out of India believe 'Cricket' is our national sport. Cricket is played by few and worshipped and breathed by millions. Hence by default lot of kids (and parents too) opt for Cricket if it has to be taken as career. The infra structure and environment for Cricket is far more positive with respect to academies, facilities, stadiums, tournaments and other services, as comparedto other sports. BCCI (Cricket Control Board in India) has done a great job in promoting and popularizing cricket throughout the nation.

Introduction of IPL and T20s have further contributed to its popularity and economical success. The fanaticism which India shows during IPL season or world cup's is unbelievable, however we shouldn't forget that there are also other sports and they merit the same respect, appreciation and support.Equal consideration must be granted and encouraged to other sports too. Apart from BCCI all other sporting bodies like Sports Authority in India

(SAI), India Olympic Committee (IOC), Mission Olympic cell (MOC),other working regulatory bodies such as AIFF, HI, IHF, etc. are all disorganized and unmethodical and are mostly occupied grappling with internal issues. Also their financial systems are often low and have miserably struggled and are not even near to BCCI. They should take a leaf out of BCCI handbook, in spotting the talent at younger age almost in inter-School competitions, focussing on modernising sports infrastructure at the grassroots, providing scientific training to young athletes, helping them with modern technology, top-quality facilities, world class coaches and climatic conditions. Such a conducive environment will help young talent to train without any distractions that can affect their training schedule. Though National Centres of Excellence (NCoE), 'Khelo India' are some promising steps taken in that direction but it is not sufficient to imbibe a complete sporting environment.

Hurdles in Sports:

The hurdle in other sports development in India probably might be Cricket . Cricket has rose to such a high peak that it is feared that if cricket mania persists in India, we will never be able to do well in other sports. India is the largest-most populated nation behind China. Raw Talent, skilful aspirants, enthusiasm and sportsman spirit are at abundant. However it is highly disappointing that India apart from achievement in cricket is unable to convert performances into a success in other sports or at the Olympic, Common Wealth Games etc.

Indian Hockey team in the golden era when Dhyanchand and Co played on grass grounds rather than on AstroTurf's played today, had ruled the sport. Apart from that so far India have earned 9 gold medals, 6 silver medals and 11 bronze medals since the 1900 Paris Olympic games; with a pathetic tally of about 26 medals at Olympics. By contrast, China, has won 201 gold medals, 144 silver medals and 128 bronze medals, touching a total of around 473 medals. This pronounced difference has one rather simple explanation, aside from cricket, authorities, athletes and parents are not stressing or believing in any other sports apart from Cricket.We can't play some game of guilt here because it's our culture that's liable for this circumstance.

Sports: Gap between Urban and Rural

Another extremely important issue faced in India is emergence of talent from Urban and Rural parts. In recent past lot of Indian sporting talent have emerged from non- metropolitan cities or small towns of rural India where they have limited access to training, resources and guidance. Even in Cricket for decades teamsof Bombay (Mumbai), Delhi, Bangalore (Bengaluru), Madras (Chennai) had upper hand on premier National championships and

representation in Indian Team. However in last 1-2 decades players from small towns have made it big and been pillars of the team. Likes of Mahendra Singh Dhoni (Ranchi), Suresh Raina (Meerut), Zahir Khan (Shrirampur), Mohammad Shami (Amroha), Sanju Samson (Pulluvila) Umran Malik (Srinagar), Harmanpreet Kaur (Moga), Jhulan Goswami (Chakdaha), Mithali Raj (Jodhpur) have taken sports following to next level. Also some of the star players from other sports like P.T.Usha (Pilavullakandi Thekkeparambil), Anju Bobby George (Cheeranchira), Bhaichung Bhutia (Tinkitam), Deepika Kumari (Ram Chatti, near Ranchi), KarnamMalleswari (Srikulam), Mary Kom (Kangathei, Manipur), Mirabai Chanu (Imphal) have defeated all odds to achieve success and become poster stars for the schools & Colleges.They have also given a huge momentum for other kids to take sports as a profession.In the small towns, actual ground reality pertaining to sports preference is strictly regarded as an "Extracurricular activities" and not a part of curriculum, career prospect not at all.

Environment and society in rural India till recently was not conducive for sports , As the parents have their own miseries to survive & earn bread & butter. Adding the expenses of training fees, travelling and necessary sporting equipments(example a complete set of proper Cricket Kit can be in the range of INR 8000 - 10,000 and above !!!), parents certainly buckle under such cost and assurance of success when it comes to big time career. However with the emergence of above names, society, relatives, neighbours and schools have developed Self belief. This is one important factor in new generation parent that they inculcate belief and support their children. Parents from rural India are now more open to take risks not only in sports but also in various Television reality shows for dancing, singing, and other talent exploring creative activities.

A Pan-India survey was conducted by Community platform Local Circles to find and track the impact of the success of Tokyo Olympics on Indian society.A high percentage (71%) of Indian families said that they would support their children should they choose to pursue any other sports as careers other that cricket. Traditionally, most middle-class parents have been reluctant to support their children to take up sports outside cricket as a career with the belief that they do not provide regular earnings and financial stability in the long term. However, Tokyo Olympics instilled new and fresh energy into the prospects of non-cricket sports in India. The community platform used responses from 18,000 participants belonging to 309 districts across the country.Around 40% of respondents were from tier 1 districts, while almost 60% from Tier 2,

3, 4 and rural districts. Which clearly underlines that the rural India is seriously focussing on sports as a career alternative, which is also evident from the fact that more of the sporting icons are arising from rural parts of India than the metropolitan cities. These naturally gifted and talented kids rise above all the odds and stamp a mark on all sports.

Further to strengthen above fact, Pandemic (Covid-19) has impacted hugely for the diminishing ground or sports activity in cities as compared to rural India. "Work/Schoolfrom home" have had lack of physical activity among school students which is a big concern for parents, teachers and educationists and fear a negative impact over the long-term.Childrenhave adapted to learn and make use of electronic devices. But apart from just studies they are developing an addiction. With less physical activities on ground they may lead to obesity, mental health issues, getting engaged in personal virtual world, avoiding outer circles, competition, sportsman spirit and also denial of sharing etc. These are topics of worry amongst the urban young generation. To worsen the situation, generally the urban schools prioritise more academics, projects, work sheet over sports activity, with students not getting time to play during school period or otherwise, in the longer run may result in complete loss oftheir interest towards games & sports. Many Physical educators and experts believe that with lack of games and competitions, development of crucial social skills and team spirit in children are also affected. Today urban children are more proficient on handling of electronic gadgets like Smartphones, iphone, laptops but lack physical strength and muscle building in the young age. To add to it various global companies keep on introducing newer Apps for online Games for their vested interested and the urban kids fall prey to it.

Policy Measures:

With continual of such scenario, India will certainly miss out on young sporting talents from urban cities and it may take some time for children to be motivated to take up sports again. Schools & colleges should induce interest & importance of games to students by holding inter school competitions, identify and groom talented athletes in various sports. This process is greatly hampered in past couple of years owing to urban education pattern, study burden, busy schedules, coaching classes, practical's, seminars etc and more profoundly due to advent of COVID pandemic, when whole sporting activity were put on hold.

However the Governing bodies, educationists , institutionist need to regain the lost ground. Sports authorities should Identify areas of improvement across sports so that India find hidden talent and ensure this talent prepares for the best competitions and against the best sports persons globally and make our nation proud and keep our Tricolour flying high.

Conclusion:

Sports is not just entertainment or a part time activity. It is a serious business and testing profession and in a way part of our existence and culture. Sports appreciates talent irrespective or caste, religion, male, female, rural or urban and even economical backgrounds. It is of utmost importance thata nation should achieve glory in the sporting domain because all its citizens find pleasure in the triumphs achieved by its sportsman. Many grieving social issues like unemployment, price hikes, or communal distrace have haulted during Cricket series or progress of India Hockey Team during Tokya Olympics atleast for some time. This is strength of sports. Sports make people optimistic and help build sportsman spirit and communal harmony.No matter urban or rural, success in sports events may it be cricket World Cup or Olympics, Asiad, Common wealth games, Sports brings a nation to a common place. A nation which is such diverse with respect to culture, language, food habits, festivals, and even many socio-economic uncertainties, feel proud and equal with the success in Games and Sports achievement. To the generation next sports career may genuinely be a serious profession or way of life same as some other mainstream options like Engineering, Medical, Architecture, Law, defence services etc. Children from rural parts in recent times have believed sporting career as a new means to liberate their talent, and way to change their fortunes. The poster icons who have rose from rural parts or tier 2, 3 towns in numerous sporting events have unexpectedly changed the scenario of Indian sports culture. Its time now that children from urban parts and metropolitan cities balance their workload and life style and take up sports as a career. Infact the facilities, options and financial back-up for them are wide and easy. The only thing required is inner belief, positive frame of mind and immense hard work.

Let's hope for a better future for sporting India in which talent rises from urban and rural India together and make our nation a force to reckon in all sports and all major sporting eventsand our sporting stars earn lots of trophies and medals to make India proud.

Reference

1. Bikhchandani Raghav : 71% Indian parents game if child chooses sport other than cricket as a career. Survey say.
2. https://dev3.theprint.in/india/71-indian-parents-game-if-child-chooses-sport-other-than –cricket-as-a-career-survey-say/712695.
3. Remco Hoekman, Koen Breedveld & Gerbert Kraaykamp: Sport participation and the social

and physical environment: explaining differences between urban and rural areas in the Netherlands. Pages 357-370 |, Published online: 08 May 2016.

4. https://www.tandfonline.com/doi/full/10.1080/02614367.2016.1182201

5. Sengupta Ayon & Lokapally Vijay: Anurag Thakur: 'We're changing the sporting eco system to make it conducive for our sportspersons'. 23 July 2022.

6. https://sportstar.thehindu.com/other-sports/anurag-thakur-interview-sai-tops-sports-infrastructure-india-khelo-india/article65671630.ece

7. Weiss Maureen R & Gould Daniel(1986): Sport for Children and youths, Human Kinetics Publishers, Inc. Champaign, Illinois.

Study of the Habits of Using Sanitary Pads among Students of Our College and Its Impact on Health & Environment Respectively

Dr. Hina Shah
Associate Professor Smt. Maniben M.P. Shah Women's College of Arts And Commerce, Autonomous Mumbai (Maharashtra)
Corresponding author- **Dr. Hina Shah**
Email- shahhina65@gmail.com
DOI- 10.5281/zenodo.7608900

Abstract

Today, the life is very fast. Every consumable product available in the market is of limited life – use it once and throw. The same is true for sanitary napkins. The young girls' mentality is to use it and throw. They never think about the product they use and throw. Proper attention is not given whether the product is good for her own health and whether disposing it would be hazardous from the viewpoint of public health and environment.

The girls, who are very conscious of their beauty, are not at all aware about their own health. Every month the girls and women have menstrual period. They use sanitary napkins, but they do not know which are good for their health and safe for environment after disposing it. Our objective is to give information to our students about good sanitary napkins for their health and environment.

Key words, Habits of using sanitary pads, Awareness about health problems due to use of sanitary pads, environmental problems due to improper disposal, try to provide an alternative solution to the Students about eco-friendly sanitary napkins.

Introduction

Every day, the sun rises with a lot of Questions. The times are changing very fast but certainly we are witnessing a wind of changes blowing all over the world in all spheres of life.

Our college is a women's college. The students of our college are a part of this change. They feel that every consumable product available in the market has the limited life, use it once and throw. Here students approach is like we are modern. Modernization and progress has had it share of disadvantages. Sanitary napkins are no exceptions to this. The mentality of the young generation is to use and throw without any consideration to what product they use or what do they throw in the environment. No proper attention is given whether the product is good for her own health or the hazard to the public health and surroundings after its disposal. It will pollute land, water, air.

Our college is located in CENTRAL MUMBAI, and it is affiliated to the SNDT University. We have (7000) seven thousand girl students, ladies as teaching and non teaching staff. It is surprising that the girl students who are very conscious about their beauty are not at all aware about their own health aspects. Every month, the girls and women have menstrual periods. They use sanitary napkins. But they do not know which product is good for their own health, as well as, safe for environment after its disposal.

Very important facts from study:

Menstrual Cycles in a woman's lifetime is for approximately 35 years;

A Woman on an average may have 400 or more periods in her lifetime;

Widely used menstrual sanitary protections – Pads & Tampons   (absorbents);

Pad and Tampons are prone to allergies, rashes, TSS (Toxic Shock   syndrome);

Higher absorbency pad / tampon purely allow longer between changes   but poses risks and more problems with your body's natural moisture   levels and self cleaning mechanisms;

On an average a woman would use 10,000-12,000 pads / tampons in   her lifetime;

12,000 pads on an average amounts to approximately 250 Cubic feet   of landfill;

1 used pad takes hundreds of years to decompose since not easily bio   degradable;

72% of blocked drains are caused by flushing of used sanitary   protections;

In 2007, India had a consumption of approximately 2,66,00,00,000 sanitary pads;

Hypothesis

1) To bring awareness among students about environmental hazards caused due to disposal of sanitary pads.
2) To sensitize them to use to the eco friendly products during menstruation

Objectives

1) To study the existing level of knowledge and practices regarding menstruation among adolescent college girls and to assess the change in knowledge level and practices after health education on menstruation and healthy menstrual practises.
2) To assess the source of information, beliefs, misconceptions and restrictions related to menstruation.
3) To educate the students about the hazards to environment after improper disposal/ throwing of sanitary pads.

Methodology

The community based interventional study was conducted among 100 girl students of class 11 to TYBA from a college I n Matunga, Mumbai.

we structured questionnaire in Marathi and English. It included topics concerning menstruation, sources of information, menstrual hygiene, beliefs, health problems during menstruation and environmental problems after disposing the sanitary pads.

Doctors also were interviewed, to find the health problems to the patients due to use of sanitary pads.

Lady peons also were interviewed to know how do they dispose the pads, clean the toilets, collect sanitary pads and the problems face therein, their level of awareness about environmental problems caused by disposal of sanitary pads.

Later an adhesive strip was placed on the bottom of the pad for attachment to the saddle of the panties, and this became a favoured method with women.

An average woman throws away 125 to 150 kgs of tampons panel and applicators in her lifetime. The great majority of these end up in landfills or something the sewage treatment plants must deal with. Plastic pads applicators from sewage outfalls are one of the most common forms of trash on beaches. For building owners, pads and tampons that are flushed down the toilet are the most common cause of plumbing problems.

Findings And Discussion

Most of the girls get menarche from 11 to 15 yrs of age. They received information from various sources. This survey conducted by many points to the fact that 78% girls got information and even orientation about menstruation before the onset from their mothers; 18% of the girls got from friends and 11% got from the school.

70% of the girls use sanitary pads, 22% use cloth pads and only 8% use cotton. They were of the opinion that sanitary pads are very convenient to use as women in today's world have to be out of their houses for long hours.

30% of the girls who didn't use sanitary pads because 16% found it expensive to use and 7% didn't find it satisfactory. 7% of the girl students were hesitant to use the product owing to the fear of vaginal infection and rashes. 49% suffer from health problems during menstruation. 11% feel uncomfortable during this phase. 36% of girl students suffer from abdominal pains and 6% girl students complained about white discharge. Since we get girl student from poor socio- economic background, they do not get proper nutrition, thereby suffering by anaemia. They are not aware and even their families do not encourage them to consult doctors for the same. Their food habits are very poor and they consider it as a social taboo to discuss this freely with the doctors, friends or others. 56% girls suggested for all time availability of pads in the college. 30% wished to get medicines for menstrual pains. 47% demanded well-disposed machines for sanitary disposal; 25% asked for proper water facilities. 67% girls requested for special dustbins for disposal. 59% demanded clean toilets and 27% asked for separate rooms for this purpose.

Menstrual Waste Disposal

The general practice that people are comfortable with is to dispose of menstruation waste in toilets or rubbish bins. Some also prefer burning them. The rural women respondents usually rinse the blood first before disposing. The reason behind this is the belief that blood is sacred and it should not be left around in the open.

The disposal of menstruation protection seems to be influenced by location. Women dispose of this differently depending or where they are at the time. For instance, their behavior when they are at home is different than when they are in public places. When in public places, the behavior of rural people who are accustomed to throwing products in the pit, changes according to the toilet type used. For instance, when they are in a place using flush toilets, they flush the products in the toilet. When it does not flush, they take it out, wrap it with toilet paper and throw it in the dustbin inside the toilet. There are those who also say that they wrap it and carry it home with them and dispose it in their pit toilets. In the suburbs and formal townships, the common behavior seems to be throwing them in the bin or flushing them down the toilet and sometimes it gets burned when at home.

When asked about environmental hazards 74% girls thought disposing of sanitary pads is a big environmental hazard. 14% girls are not aware about the hazards caused by the environment.

During menstruation, 85% of the girls use home toilets and 43% use public toilets. They said since they had to remain out for longer period of time and moreover due to heavy flow at times, were compelled to use public toilets. 87% didn't attend college during menstruation as we can see from the earlier data that 85% of the girls student prefer to use only home toilets. 13% girls come to attend the lectures.

Impact of sanitary protections on the environment

Over 90% of a sanitary pad is made of crude oil plastic; the rest is made from chlorine-bleached wood pulp. If you think about the impact on our environment of making the absorbent material that fills out the pad, which includes chopping down large areas of forests to source the wood and then chlorine bleaching the pulp, the use of crude oil plastic is a massive burden on the environment. We are rightly concerned about the billion plastic shopping bags given away daily, but by using plastic

laden feminine hygiene products, each year we add the equivalent of 180 billion plastic bags to our waste stream.

According to the Algalita Marine Research Foundation, 80% of the plastic floating in our oceans comes from land as waste under 5mm passes through the filters and enters our streams, rivers, oceans and the stomachs of birds, fishes and other wildlife. If plastic is burnt in an incinerator, it will release dioxin into the air that we all need to breath, and will eventually go on to also pollute the water we need to drink and the soil that we depend on to grow our food.

According to Japanese specialist Rie Ito, "Disposal sanitary napkins are bleached with chlorine may cause cancer and vestigial chlorine can cause irritation and allergic reactions to women".

They found that the main environmental impact of the products was in fact caused by the processing of raw materials, particularly LDPE (low density polyethelene) – or the plastics used in the backing of pads and tampon applicators, and cellulose production. As production of these plastics requires a lot of energy and creates long lasting waste, the main impact from the life cycle of these products is fossil fuel use, though the waste produced is significant in its own right. In a choice between pads and tampons, pads have more of an environmental impact due to their plastic components. It's essentially the feminine hygiene version of "paper or plastic?"

That isn't to say that tampons don't also have a significant environmental impact. The cotton fiber used in the production of tampons contributes 80% of their total impact. The processing is resource intensive as the farming of cotton requires large amounts of water, pesticides and fertilizer. And while they do not last indefinitely, like the plastic liners used in pads, tampons still take about six months to biodegrade according to Liz Sutton of the Women's Environmental Network. Really, it's the plastic applicators that are a problem. In 2009, The Ocean Conservancy's International Coastal Cleanup project collected 20,000 tampon applicators out of 4 million total pieces of reclaimed plastic waste. It can take applicators 25 years to break down in the ocean. Once they are broken down, they are often ingested by marine life causing digestion blockage and death. In fact, if it's an option – go ahead and throw the whole thing away rather than flushing. The cotton is often the cause of plumbing problems at home (around 70%) and at the treatment plant where they are removed as solid waste and sent to landfills anyway.

Modernization and progress has had its share of disadvantages and one of the main aspects of concern is the pollution it is causing to the earth-belt land, air and water. With increase in the global population and the rising demand for the food and other essentials, there has been a rise in the amount of waste being generated daily by each one. This waste is ultimately thrown into environment and it can cause serious impacts on health problems.

In today's modern era, women have become career oriented. Due to the fast pace of today's life, the woman has very little time and a lot of things to do. To balance this see-saw of time and activities, she is forced to use many use-and-throw product options. The same is true even for her personal health and hygiene. During menstrual period, women find it convenient to use disposable sanitary pads. Now a days, a variety of products are available in the market, with different shapes, sizes, colours and materials such as gel. These sanitary pads are 'single-use and-throw' products. These cannot be use many times, since they cannot be washed or cleaned. These pads have to be disposed properly. Improper disposal of the used pads lead to personal health problems as well as environmental problems, For example, throwing the pads in open may lead to spread of diseases, or disposing them in public sewage causes choking up of sewage pipes, also causing in balance in the water-ecosystem. If dumped in the ground, the used sanitary pad provides very good breeding place for many bacteria which are already present in the air / ground. After breeding, these bacteria are thrown back in to the air, thus a major risk to the public health.

During our research in our college, we found that 42% of the students dispose the pads by flushing in the toilets. This causes choking up of the pipeline. 27% students throw the pads in dustbin which in turn, results growth and accumulation of bacteria on the toilet walls, dustbins etc. This also may lead to health problems to both, the students as well as the lady peon who cleans dustbins and the toilets.

The napkins are finally collected by the MCGM workers, and dumped in to dumping ground, without any precaution. These pads are not biodegradable, hence remain in dumping ground for year, creating health problems.

The girl students are aware of the environmental problems due to improper disposal. But they have no suitable alternative of safe method of disposing the pad; hence, they are forced to dispose the pads improperly.

Conclusion

Health is an environmental issue, so these issues shouldn't be overlooked. The chlorine bleaching process that is used to make these products look "cleaner" or more sanitary produces dioxin, the toxin of Agent Orange and Love Canal fame, which builds up in the fat cells of our bodies over time. Products that contain rayon also carry trace amounts of dioxin. While the FDA and Health Canada both state that the health risk is negligible, Dr. Philip

Tierno of New York University Medical Center says that while trace quantities of dioxin found in tampons aren't in and of themselves the issue, it's the overall exposure and build up that the use of chlorine-bleached and rayon based tampons adds to that's the problem. Some women are wary of tampons in general as all brands come tagged with warnings about TSS, or toxic shock syndrome, a rare but serious health condition which can occur in women who use super-absorbent or synthetic tampons. While organic cotton tampons / pads may solve the issue of pesticides and bleach, they still inevitably cause waste.

The green favourite being, of course, the menstrual cup. Proud to mention here that India has kept its pace with the global trend and has its own menstrual cup being sold internationally.

Poor sanitation is correlated with absenteeism and drop-out of girls in developing countries. But the efforts in school and college sanitation to address this issue have ignored menstrual management in latrine design and construction. Wider aspects of the issue such as privacy, water availability and awareness-raising amongst boys and men remain largely unexplored by development initiatives.

Hygiene promotion efforts have recently initiated a focus on this area but mainly on the software aspects i.e. telling girls and women about correct practices. These efforts do not currently target men and adolescent boys, nor do they systematically inform infrastructure design.

Minimal effort has gone into production and social marketing of low-cost napkins, reusable materials, research into bio-degradable, etc. Research and development efforts have been limited to commercial ventures that even today are unable to market products that are affordable for the poorest of the poor.

Disposal of napkins is absent from waste management training, infrastructure design and impact evaluation. In short, Menstrual Management is missing from the literature whether it be manuals to sensitize engineers to gender needs or technical manuals on latrine designs, sanitation for secondary schools, solid waste issues composting, bio-degradable materials or even simple training modules for health and sanitary workers.

At the college level, we arranged guest lectures and workshops to sensitize the students about this hazard. Workshops on "SAVE NATURE" were organised wherein the alternatives to the sanitary pads where introduced. The students were motivated to use the eco-friendly products like She-Cup. Most of them would not mind using product which is eco-friendly and Re-usable and is the need of the hour, given the Environmental Hazards caused by the napkins.

Call For Action

Having understood the scenario, we would like to offer some suggestions.

1. The students should clean the napkins before disposal.
2. The management of the college should install an incinerator so that the pads could be burnt.
3. The best way to minimise problems to the health as well as environment, is use homemade eco-friendly napkins. We wish to create awareness in this regard, among our students.
4. Training and interpersonal communication material, reading module and a flip book on menstrual hygiene can be developed and shared with the students in vernacular languages. Sanitary napkins should be sold at a uniform selling price in markets by the companies.

References

1. ^ *a b* What did American and European women use for menstruation in the past? at the Museum of Menstruation and Women's Health
2. ^ Knitted Norwegian Pads at the Museum of Menstruation and Women's Health
3. ^ Deakin, Michael A. B. (March 1994). "Hypatia and Her Mathematics". *The American Mathematical Monthly* (Mathematical Association of America) **101** (3): 234–243. doi:10.2307/2975600. JSTOR 2975600.
4. ^ Ads for early Southall's disposable menstrual pads in the U.K. at MUM
5. ^ Ads for Hartmann's menstrual pad (1890s) at the Museum of Menstruation and Women's Health
6. ^ *a b* Inside the Museum of Menstruation 6
7. ^ What European and American women in the past wore when menstruating, at the Museum of Menstruation and Women's Health
8. ^ *a b* dry-weave sanitary napkin, sanitary napkin with wings, disposable sanitary napkin
9. ^ From the Collection of MUM: Washable Menstrual Pads and Underpants
10. ^ Letters: Period pain in Zimbabwe - Salon
11. ^ Friedman, Thomas L. (April 6, 2007). "Cell phones, Maxi-Pads and Other Life-Changing Tools". New York Times. pp. 1.
12. ^ Bleed With Pride: Make-It-Yourself Menstrual Pads : Tree Hugger
13. ^ Microsoft Word - 4126C0AA-056B-204951.doc
14. ^ *a b c d* Cloth Menstrual Pads
15. ^ What items can't be recycled at the kerbside Real Recycling collection?
16. http://www.eya.ca/files/attachments/sp101booklet.pdf
17. http://web.archive.org/web/20070723153306/http://www.thehia.org/hempfacts.htm
18. ^ Cloth Menstrual Pads
19. ^ http://www.huruinternational.org/

Anand: A Path Breaker Stylist

Miss. Iti Tiwari[1], Dr. Abhay Mudgal[2]
[1]Languages, Research Scholar RTMNU, Nagpur, Maharashtra, India.
[2]Languages, Associate Professor, English Department, VMV Commerce JMT Arts
and JJP Science College, Maharashtra, India.
Corresponding author- **Miss. Iti Tiwari**
Email- tiwariiti03@gmail.com

Abstract:
Anand is a path breaker stylist. His narrative strategies, engages a reader and takes him to the realistic fictional world . He very often narrates the facts that help the reader to understand the plot better. He, being a seasoned stylist , he applies the narrative techniques to send his message loud and clear to the readers. This paper intends to explore the various narrative techniques of Anand.
Keywords: Stream of consciousness, reality, code-mixing, suffering, downtrodden.

Introduction:

Mulk Raj Anand was a social reformer who depicted the struggles and pains of the underprivileged in our society. He admits that although he creatively transforms the characters from his personal experience. He enriched the English language by introducing into its body a mix of the Punjabi and Hindustani elements. The protagonists experience emotional issues are subtly narrated with all delicacies of life.

Stylistic Devices

Anand believed that the writer's purpose was to communicate in simple, natural, and direct prose. He was against artificiality. In most of the novels he used third person narrative which helps him probe into the intricacies of the character. In the **Big Heart** novel, he uses third person narrative to depict one day in Ananta's life. It makes Ananta's life and death more intense. In the **Private life of an Indian Prince** novel, he uses first person narrative. In this novel he describes personal grief. In the **Barber's Trade Union** reflects the old narrative tradition around which Anand grew up.

(A) Reality:

Anand uses realism to highlight a number of significant indicators, including caste, status, circumstances, etc. He stood up for the underprivileged and those who were abused. A lot of things in life are considered to be in the grey area and aren't discussed much, but this writer broke this rule and did. The audience is able to comprehend characters due to the detailed description. Using imagery, adjectives, sound effects, and ritual descriptions in many sentences helps to make the story seem more real. In his novel Untouchable he describes Bakha who picks up filth to keep the surrounding clean. He starts with the description of a colony situated in Bulashah. The realistic portrayal of the house , landfills and the condition of the outcast colony has been realistically portrayed by Anand. The picture of the outcast has been realistically portrayed because of the situation of the slums situated in the towns and cities in India which any reader can relate to as it is still prevalent in India. In this novel he depicts the conflict of the downtrodden using the character Bakha. Bakha wants to live the life of Tommies or soldiers who treat him humanely. He tells us how the caste system was prevailing in 1930's and 1940's in India. Sohini needed to wait near the well to get water as downtrodden were not to touch well. Bakha wished to enter the temple but the underprivileged were not allowed to enter.

(B) Internal Point Of View:

Anand uses the internal point of view to depict all his themes. Viewing of events from the character's eye is called an internal point of view.

Anand presents the theme in Untouchable through Bakha's perspective. From Bakha's perspective, the outcast colony is described. The focus of the story veers slightly away from Bakha when discussing the Bakha home. The point of view at Coolie is not far from Munoo. He strives to convey the social rage he portrays in both of his novels. The reader's eyes are filled with emotions as they read about Munoo's unfortunate past. It is notable how the author depicts the character's inner thoughts and feelings.

(C) Stream Of Consciousness:

Untouchable and The Big Heart both these novels represent one day of the protagonist's life but shift in thought. The entire book is written in Bakha's stream of consciousness. He employs a dream scenario in which Bakha imagines himself in a city, perched on top of a train, which starts moving out of nowhere while he is terrified. He is then moved to a different location.

(D) Dream, Fantasies And Illusions:

This structure plays a significant role in Anand's storytelling. Similar to how he did while describing a day in Bakha's life, he employs the approach of alternating nice and painful. The difficult life Bakha leads is mixed with tiny illusions, such as Bakha's want to appear like Sahib and stroll alongside Chota. In larger cities like Bombay, Coolie Munoo has an impression of luxury

and prosperity. The dream and fancies break the narrative's monotony and provide readers a peek into the character's inner thoughts.

(E) Speech Variation:

In Anand works speech of the upper class is different from the untouchables and other castes of the society. He constantly mixes 'boli basha' with Indian English to show the reality of the situation. He constantly mixes words not only from Hindi and Punjabi but also from French, German and Urdu. In Untouchable Gulabo abuses Sohini

"Ari bitch! Do you take me for a buffoon?"

When Colonel George directs Munoo to church saying,

"Ither! Ither" (Untouchable 10)

Another speech variations are depicted through the translation of the 'emotion' in the sentence. Such sentences can be easily differentiated due to peculiar ways of expressing emotions.

(F) Sentences:

In every novel the type of sentence used by the characters are different. It depends on the background, education, culture, class and caste. In Anand's novels, interrogative language is not frequently used. Anand has used rhetorical questions in his earlier writings. The author employs hyperbole and long, repeated words in Untouchable and Coolie. He attempts to tell the truth by using repetitious words. Just as Bakha ponders, "What can we do? We are outcasts?" He frequently utilizes exclamatory marks. Exclamatory marks are used in Hindi and Punjabi writing to emphasize strong feelings. The issue is made more realistic by the employment of narrative style. Since the majority of illiterates have a restricted vocabulary, including an exclamation point makes the statement's tone more clear to the reader.

His use of both long and short sentences demonstrates how well he understands the language. Another factor is that many characters are illiterate, which causes them to utilize simple language, whereas educated characters employ complex sentences. He translated dialogues from Punjabi and Hindi.

(G) Coinage:

He held that the mother tongue's original vibration gave authenticity to the speech's contents. So many hybrid compounds were created as a result of his linguistic experiments. 'Double' combined with the hindi word 'roti', to make a hybrid 'Double-roti' a popular synonym for 'bread'. Some other words that are used by Anand are goras, bania, pundit, jalebis, hakim, bhangi, chota babu, chaprasi. He adds an Indian touch to his words.

(H) Ellipses:

The character is unable to communicate, and this is a new way to use ellipses to emphasize their desperation. Like Lalu's pathetic monologue after hair-cut, Bakha's emotional outburst after the touching incident. These ellipses indicate the pain the character is undergoing.

Conclusion:

Anand's narrative pattern is intended to explore the emotions of his characters. Furthermore, it is indisputable that Anand is responsible for moulding the character and adding colour with his pen. One may quickly understand the Anand's narrative because it is clear and concise. The reader can feel the feelings that the characters are going through. His style is simple, innovative that enthralls the reader and creates an indelible impression

Works Cited

1. Anand M.R. Barber Trade Union. Ind-Us, India, 1983.
2. Anand M.R. Coolie. Penguin Books, Navi Mumbai, 2000.
3. Anand M.R. Private Life of an Indian Prince. Harper Collins, India, 2008.
4. Anand M.R. The Big Heart. Vision Books, India, 2015
5. Anand M.R. Untouchable. Penguin Books, Navi Mumbai, 2001.
6. Mishra, Subha-Verma. "Realism in the novels and short stories of Mulk Raj Anand."
7. Mukherjee Aradhana. Narrative Techniques of Mulk Raj Anand. The Criterion, Vol 8, Issue 6, December 2017.

Social-Emotional Competence Is Imperative For Elementary School Students

Dr. Gagandeep Kaur[1], Pooja Sharma[2]
1 Assistant Professor, Department of Education (G.N.D.U.Asr.)
[2] Assistant Professor, Khalsa College of Education (Asr.)
Corresponding author-**Pooja Sharma**
Email- poojacommerce1981@gmail.com
DOI- 10.5281/zenodo.7608918

Abstract
Social- Emotional Competence (SEC) is one of the most important investigated area of everybody's life, especially in young children in present scenario. To develop children social-emotional competence, a positive and affectionate relationship between adults and children is very essential. Besides this, a positive relationship between teachers and young students helps those students to have better school achievement and behavioral skills. Teachers have the responsibility to enhance children's development in many aspects, including social, emotional, cognitive, academic, and behavioral skills. Various review studies show that SEC has direct influence on children's learning outcomes and on their ability to engage in good relationship. The purpose of this paper is to discuss the SEC on teacher- child relationship along with children's academic achievement, school readiness and behavioral success. With the help of several strategies of SEL teachers are able to build strong and healthy relationships with children. These strategies foster children's academic and behavioral success. Additionally, social and emotional learning is also defined in relation to school successes to show that competence in these areas increases students' reading, writing, critical thinking, and vocabulary skills.
Keywords: social-emotional competence, teacher-child relationship, school readiness, mental health, academic achievement, young children

Introduction

In every child's life there is a significant impact of teacher's teaching learning process on his all-round development from childhood to adulthood and in later stages of life as well. Young children are very sensitive, so teachers try to help them to build important social emotional skills. The teacher-child relationship must be examined in depth because many researchers have found strong links between these relationships and the children's behavior and academic success (Lippard, Paro, Rouse, & Crosby, 2018). Lippard et al. (2018) also found that strong teacher-child relationships help children to develop good behavioural skills and school success, cognitive, social, and emotional skills. In addition to ensuring strong and healthy teacher-child relationship, SEC also enhances the academic success, mental health and school readiness. Thus, in-depth examinations of the teacher-child relationship are essential.

Social and emotional skills also help children to live healthy and safe lives. Children need a long time to develop these skills, so teachers must develop children's social and emotional competence every day through the use of various activities in their early years. It is clear that social and emotional development within the early years of life is of great importance.

Concept of Social Emotional Competence

Social and emotional competence is a child's ability to interact in a positive way with others, communicate feelings positively and regulate behavior. A number of researchers have shown that children who enter kindergarten with more positive profiles of social–emotional competence have not only more success in developing positive attitudes about school and successful early adjustment to school, but also improved grades and achievement (Birch, Ladd, & Blecher-Sass, 1997; Ladd, Birch, & Buhs, 1999; Ladd, Kochenderfer, & Coleman, 1996).Wu, Hu, Fan, Zhang, and Zhang (2018) considered social and emotional competence as the use of acceptable behavior to socialize with others and to foster positive interaction. Social emotional competence can be seen as an important protective factor for young children, buffering them from stressors and helping to prevent the development of serious emotional and behaviour difficulties in later life (Garmezy, 1991). Social emotional competence/well-being can be defined as cooperative and pro-social behaviour, initiation and maintenance of peer friendships and adult relationships, management of aggression and conflict, development of a sense of mastery and self-worth and emotional regulation and reactivity (Squires, 2002).

Social and emotional skills influence how children interact with others, how they deal with their emotions, and how they react to the events that happen around them. In addition, these social and emotional skills are correlated with the ability to properly express emotions such as happiness, sadness, nervousness, and anger; these skills also help children determine how to act when they feeling one of these emotions. In addition, children can learn about their own feelings and identities by practicing social and emotional skills with their peers and teachers. Thus, the development of SEC is of key importance during early childhood for better

learning outcomes, positive attitude and healthy relationships.

Sec and Teacher –Child Relationship

Teacher-child relationships play a pivotal role in education process. A positive relationship is essential to support children's development. Children personally enjoy interacting with teachers who are polite, kind, patient, flexible, creative, and dedicated. Early-childhood teachers thus need to have high-quality education along with social emotional competence skills. Moreover, parents of the young children also look for the best and kindest teachers who handle their children in a most affectionate way. (Lippard, Paro, Rouse, & Crosby, 2018) found that the teacher-child relationship must be examined in depth because there is strong links between these relationships and the children's behavior and academic success. Particularly in preschool and kindergarten, this relationship has a big impact on children's development; this impact lasts well into primary school (Lippard et al., 2018). Lippard et al. (2018) also declared that strong teacher-child relationships help children to develop good behavioural skills and school success, cognitive, social, and emotional skills. Graves and Howes (2011) declared that teachers' perceptions have a big impact on how they deal with students. The dynamic of the teacher-child relationship has a massive effect on children's school lives. (Brock & Curby, 2014) noted that close child–teacher relationships serve a governing function for children who engage in problematic behavior—helping, for example, in these children's social interactions. If the teacher-child relationship is not strong, the teacher cannot regulate the child's negative behavior, which could enhance the child's disconnection from social interactions (Brock & Curby, 2014). White (2015) stated that a good teacher-child relationship has many benefits for young children and that these benefits continue for a long time afterward. Children need to feel safe, flexible and comfortable with their teachers. Thus, teachers can develop a strong relationship with their students over time by showing respect, listening to them, talking to them, and making eye contact with them during their classroom activities. White (2015) found that preschool and kindergarten students who have healthy teacher-child relationships, as compared to those who do not, exhibit better peer communication in the classroom and have stronger overall social skills. White (2015) considered the teacher-child relationship in preschool and kindergarten to be related to the children's behavior and academic success in primary school. Similarly, children who do not have good relationships with their teachers in early childhood display less interaction with their peers, express more disappointment, and show less tolerance of others, as compared to those with good relationships (White, 2015). Moreover, White showed that there is a connection between children's academic performance and their relationships with teachers: Children who had good relationships with early-childhood teachers later showed higher reading performance. Wu, Hu, Fan, Zhang, and Zhang (2018) explained that early childhood is a critical period because, at this stage, children begin to practice emotional control and sometimes are able to take time to deal with their emotions. Therefore, Teacher-child relationships also play a vital role in strengthening positive young children's behavioural skills, social skills, better academic performance and healthy relationship.

Sec and Academic Achievement

Academic achievement without social and emotional competence on the part of students is undesirable and rarely feasible (Zins, Elias, Greenberg, & Weissberg, 2000). Zins et al. (2000) believed we should expand beyond an academic focus to acknowledge the importance of educating knowledgeable, responsible and caring citizens, which requires systematic attention to children's social and emotional learning/competence. (Harniss, Epstein, Ruser, & Pearson, 1999) found that social-emotional competence influences academic growth and progress as children who feel competent, autonomous, and happy generally make good students. Children who are socially and emotionally well-adjusted do better at school, have increased confidence, have good relationships, take on and persist at challenging tasks and communicate well (National Research Council and Institutes of Medicine, 2000). Children who have limitations in their social-emotional development often demonstrate poor social, emotional and academic success (Aviles, Anderson, & Davila, 2005).Wu et al. (2018) mentioned that a warm and comfortable classroom climate with strong support from teachers is very effective at improving children's academic achievement; children in these environments show good behavior in class and interact well with others. Furthermore, teacher-child relationships are associated with many important aspects of life, including academic achievement, behavior, mental health, and physical health (Wu et al., 2018). There has been an explosion of interest in the development of Social and Emotional Learning (SEL) programs that seek to improve social health (e.g. high quality social support) and mental health (e.g. low suicidality, high life satisfaction, low depression; Elias, Hunter, & Kress, 2001). The regulation of pre-schoolers' emotions can predict their academic achievements through kindergarten and into the later school years (Denham, Bassett, Thayer et al., 2012). Social and emotional competence can also reinforce

and even enhance academic success (Denham, Bassett, Thayer et al., 2012).

Sec And School Readiness

Children spend a significant part of their day in school which makes the school environment a common point of entry to provide services and interventions to a large number of children. The school environment is a good avenue to identify children aimed at promoting social-emotional competence in the early years. Young children require healthy social-emotional development in order to be prepared and ready to learn once they enter school (Klein, 2002). Research has suggested that the pre-school years (4 to 6 years) are essential for building social emotional competence (Masten & Coatsworth, 1998).In addition, all children regardless of their risk level are engaged in a positive program within the school environment without the burden of potential stigmatization from other classmates. Wu, Hu, Fan, Zhang, and Zhang (2018) mentioned that developing children's social and emotional competence is essential to ensuring their readiness for school. According to Nix, Bierman, Domitrovich, and Gill (2013), the development of children's social and emotional competence directly influences their engagement in learning and thus facilitates their current and future academic achievement. In addition, to ensure strong academic achievement and high test scores, more social and emotional support for students is needed (Nix et al., 2013). Nix et al. (2013) indicated that, when children engage in social and emotional learning, starting in preschool, this improves their future learning engagement, academic success, and readiness for school.

According to Denham, Bassett, Thayer et al. (2012), many researchers have indicated that early-childhood social and emotional learning can promote children's cognitive development and enhance their classroom learning. Furthermore, social and emotional developmental skills are associated with children's failure or success in terms of sociability, school readiness, academic achievement, learning, and other challenges (Denham, Bassett, Thayer, et al., 2012). Collie, Martin, Nassar, and Roberts (2018) emphasized that, to be healthy (both inside and outside of school), children must have well-developed social and emotional competence. Collie et al. also demonstrated a positive connection between higher social and emotional competence and each of the following: higher academic outcomes, better school readiness, stronger educational engagement, higher rates of completing and continuing studies, and better well-being.

Intervention And Strategies To Foster Social Emotional Skills:

Children often face social and emotional difficulties due to the rapid development that takes place in early childhood.Though most young children eventually overcome these developmental difficulties, in many cases, such difficulties are predictive of future developmental instability. Research and practical advancements in the development, testing, and implementation of methods for ensuring positive social and emotional development have reduced the frequency of negative behavioral problems in early childhood (Poulou, 2013). With the help of various research-proven strategies and intervention children social and emotional development can be enhanced.

Promoting Alternative Thinking Strategies (PATHS). PATHS is an SEL program for preschool and elementary school designed to increase social and emotional competence; prevent violence, aggression, and other behavior problems; improve critical thinking skills, and enhance classroom climate (Greenberg, Kische, & Mihalic, 1998). Teachers using PATHS typically teach three 20-30 minute lessons per week.PATHS for the elementary level has been shown to: improve children's feelings vocabulary and their understanding of their own feelings and those of others and their verbal fluency; and reduce behavioural problems (Riggs, Greenberg, Kusche, & Pentz, 2006).

Responsive Classroom (RC) Approach. The RC approach is a way of teaching that integrates the social, emotional, and academic needs of children. RC includes ten classroom practices designed for both optimal learning and creating a classroom where children feel "safe, challenged, and joyful" (www.responsiveclassroom.org). RC impacts the social and emotional climate of the classroom, as well as student outcomes. Students in third to fifth grade classrooms that adopt RC report liking their school more and having more positive feelings toward learning, their teachers, and their classmates (Brock, Nishida, Chiong, Grimm, & Rimm-Kaufman, 2008).

The Reading, Writing, Respect, and Resolution (4Rs) Program. 4Rs trains teachers to use a literacy-based curriculum that includes lessons on conflict resolution, cultural difference, and cooperation (Durlak, Weissberg, Dymnicki, Taylor, & Schellinger, 2011).. 4Rs is designed to combine specific instructional, skill-building techniques and also model positive social norms for teacher-child warmth relationship.

Art-Based Approaches: Children should be encouraged to use art (whether copying, drawing, painting, or sculpting) to interact. Such activities help children to develop new ways of working and interacting (Laroche, 2015). According to Laroche

(2015) the teacher also explained that this was an opportunity for them to work and learn together.

The I Can Problem Solve Intervention: Many impact-based interventions exist for training young children in social and problem-solving skills. These interventions also are meant to decrease negative behaviors and increase academic achievement. Effective interventions should enhance young children's problem-solving skills from a multidimensional perspective—including cognition, emotion, and behavior. One such multidimensional program, which is based on cognitive problem-solving skills, is called I Can Problem Solve; this program addresses behaviors such as impulsiveness, inability to wait, aggressiveness, and frustration while promoting positive prosocial behaviors (Anliak & Sahin, 2010).

Teacher-Child Relationships: For young children, the healthy teacher-child relationship supports their ability to improve behavioral skills. Children who have bad relationships with their teachers have high levels of behavioral problems and low levels of competence (Pianta, 2004).

The RULER Approach to SEL. RULER is anchored in the achievement model of emotional literacy, which states that acquiring and valuing the knowledge and skills of recognizing, understanding, labelling, expressing, and regulating emotion (i.e., the RULER skills) is critical to youth development, academic engagement and achievement, and life success (Rivers & Brackett, 2011). RULER provides opportunities for adults and students to practice applying and modelling their RULER skills in ways that make emotions central to learning, teaching, and leading. (Taylor, Oberle, Durlak, & Weissberg, 2017) Learning tools and lessons are integrated into the standard academic curriculum from preschool through high school.

Conclusion

To sum up, social and emotional skills are related to communication skills and the ability to form healthy connections with people, at home and outside of school. Children need to learn various skills by interacting with their teachers and peers in order to develop their social and emotional competence. Social and emotional skills are fundamental, and the development of social and emotional competence leads to academic success and positive future learning. Moreover, young children with strong social and emotional skills can recognize and handle their behaviors in positive ways. The development of the social-emotional skills will lead to school readiness, adaption of future learning, well-being, and ability to manage good behaviors.

References

1. Anliak, S., & Sahin, D. (2010). An observational study for evaluating the effects of interpersonal problem-solving skills training on behavioural dimensions. *Early Child Development and Care, 180*(8), 995-1003. https://doi.org/10.1080/03004430802670819

   Birch, S. H., Ladd, G. W., & Blecher-Sass, H. (1997). The teacher-child relationship and children's early school adjustment: Good-byes can build trust. *Journal of School Psychology, 35,* 61–79.

2. Brock, L.L., Nishida, T.K., Chiong, C., Grimm, K.J. & Rimm-Kaufman, S.E. (2008). Children's perceptions of the classroom environment and social and academic performance: A longitudinal analysis of the contribution of the Responsive Classroom Approach. *Journal of School Psychology. 46, 129-149.*

3. Collie, R. J., Martin, A. J., Nassar, N., & Roberts, C. L. (2019). Social and emotional behavioral profiles in kindergarten: A population-based latent profile analysis of links to socio-educational characteristics and later achievement. *Journal of Educational Psychology, 111*(1), 170-187.https://doi.org/10.1037/edu0000262

   Denham, S. A., Bassett, H. H., Thayer, S. K., Mincic, M. S., Sirotkin, Y. S., & Zinsser, K. (2012). Observing Preschoolers' Social-Emotional Behavior: Structure, Foundations, and Prediction of Early School Success. *Journal of Genetic Psychology, 173*(3), 246. https://doi.org/10.1080/00221325.2011.597457

   Denham, S. A., Bassett, H., Mincic, M., Kalb, S., Way, E., Wyatt, T., & Segal, Y. (2012). Social-emotional learning profiles of pre-schoolers' early school success: A person-centered approach. *Learning and individual differences, 22*(2), 178-189. https://doi.org/10.1016/j.lindif.2011.05.001

   Durlak, J. A., Weissberg, R. P., Dymnicki, A. B., Taylor, R. D., & Schellinger, K. B. (2011). The Impact of Enhancing Students' Social and Emotional Learning: A Meta-Analysis of School-Based Universal Interventions: Social and Emotional Learning. *Child Development*, 82(1), 405–432.

4. Elias, M.J. , Hunter, L., & Kress, J.(2001).Emotional intelligence and education. In J.Ciarrochi, J.P.Forgas, & J.Mayer (Eds.), Emotional intelligence in everyday life: a scientific inquiry. Philadelphia, PA, US: Psychology Press/ Taylor & Francis.

5. Garmezy, N. (1991). Resilience and vulnerability to adverse developmental outcomes associated with poverty. *American Behavioural Scientist, 34,* 416-430.

6. Graves Jr., S. L., & Howes, C. (2011). Ethnic differences in social-emotional development in preschool: The impact of teacher child relationships and classroom quality. *School*

Psychology Quarterly, 26(3), 202-214. https://doi.org/10.1037/a0024117 Harniss, M.K., Epstein, M.H., Ruser, G., & Pearson, N. (1999). The behavioural and Emotional rating scale: Convergent validity. *Journal of Psych educational Assessment, 17,* 4-14.

7. Klein, L. (2002). Set for success: Building a strong foundation for school readiness based on the social-emotional development of young children. *The Kauffman Early Education Exchange, 1,* 1-5.

8. Ladd, G.W., Birch, S. H., & Buhs, E. S. (1999). Children's social and scholastic lives in kindergarten: Related spheres of influence? *Child Development, 70,* 1373–1400.

9. Ladd, G.W., Kochenderfer, B. J., & Coleman, C. C. (1996). Friendship quality as a predictor of young children's early school adjustment. *Child Development, 67,* 1103–1118.

10. Laroche, G. A. (2015). Social learning and drawing: What children learn by copying the images of their peers. *Art Education, 68*(3), 19-25. https://doi.org/10.1080/00043125.2015.115193 18 Lippard, C. N., La Paro, K. M., Rouse, H. L., & Crosby, D. A. (2018). A closer look at teacher-child relationships and classroom emotional context in preschool. *Child & Youth Care Forum, 47*(1), 1-21.https://doi.org/10.1007/s10566-017-9414-1 Masten, A., & Coatsworth, J. (1998). The development of competence in favorable and unfavorable environments: Lessons from research on successful children. *American Psychologist, 53,* 205–220.

11. National Research Council and Institute of Medicine. (2000). From neurons to neighbourhoods: The science of early childhood development. Committee on Integrating the Science of Early Childhood Development. In J. P. Shonkoff & D.A. Phillips (Eds), *Board on Children, Youth and Families, Commission on Behavioural and Social Sciences and Education.* Washington, DC: National Academy Press.

12. Pianta, R. C., & Stuhlman, M. W. (2004). Teacher-child relationships and children's success in the first years of school. *School psychology review, 33*(3), 444.

13. Poulou, M. S. (2015). Emotional and behavioural difficulties in preschool. *Journal of Child and Family Studies, 24*(2), 225-236. https://doi.org/10.1007/s10826-013-9828-9 Squires, J. (2002). The importance if early identification of social and emotional Difficulties in preschool children. *Centre for International Rehabilitation.*

14. White, K. M. (2015). "My Teacher Helps Me": Assessing Teacher-Child Relationships from the Child's Perspective. *Journal of Research in Childhood Education, 30*(1), 29-41.

15. https://doi.org/10.1080/02568543.2015.110533 3 Wu, Z., Hu, B. Y., Fan, X., Zhang, X., & Zhang, J. (2018). The associations between social skills and teacher-child relationships: A longitudinal study among Chinese preschool children. C*hildren and Youth Services Review, 88,* 582-590. https://doi.org/10.1016/j.childyouth.2018.03.05 2

16. Zins, J.E., Elias, M.J., Greenberg, M.T., & Weissberg, R.P. (2000). Promoting social and emotional competence in children. In K.L. Minke & G.C. Bear (Eds.), Preventing School problems – Promoting school success: Strategies and program that work (pp. 71-990. Bethesda, MD: National Association of School Psychologists.

The Role of Banking Services in Present Scenario for Development Of Mirco Small & Medium Entreprises in India

Dr.R. Leelavathi[1], Dr.V. Senthilkumar[2]

[1]Assistant Professor, PG & Research Department of Commerce, Vivekanandha College of Arts & Sciences for Women, (Autonomous), Elayampalayam, Tiruchengode, Namakkal District

[2]Associate Professor, PG & Research Department of Commerce, Vivekanandha College of Arts & Sciences for Women, (Autonomous), Elayampalayam, Tiruchengode, Namakkal District

Corresponding author- **Dr.R. Leelavathi**

Email-drleelavathi@vicas.org

Abstract

The MSME segment utilizes more than 80 million individuals in 36 million units, and contributes 45 percent of the assembling yield. However our MSMEs are battling because of absence of access to speculation. It has additionally been considered that how MSME part is perceived as the key engine for growth to advance entrepreneurship the nation over.Recently Narendra Modi government has made a call for make in India and encourages young Indian talents to start their own new business or undertake ventures. After that many new entrepreneurs came forward to start business. At the same time the role of financial institution increased as they should meet the need of financial assistance to new startup company. Entrepreneurship development is a concept that has to do with the formation, financing, growth and expansion of business or enterprises in an economy.

This paper is focus on the role of banks in the development of MSME. It is aimed at to find out what are the problems encountered by entrepreneurs in acquiring loans for their business and also what are the problems are faced by banks in granting loans along with their contribution of entrepreneurship in India. This paper also made an attempt to know the present scenario of entrepreneurship in India. The study is purely based on secondary data which is collected through magazines, journals and various other sources of secondary data.

Keywords: Important of Banks, Development of MSME, Problems faced by Entrepreneurs.

Introduction

Micro, Small and Medium Enterprises (MSME) sector has emerged as a highly vibrant and dynamic sector of the Indian economy. MSMEs plays crucial role in providing large employment opportunities at comparatively lower capital cost than large industries but also help in industrialization of rural & backward areas, thereby, reducing regional imbalances, assuring more equitable distribution of national income and wealth. The Sector consisting of 36 million units, as of today, provides employment to over 80 million persons. Make in India a driven battle was propelled by Prime Minister, Narendra Modi on 25 September 2014, with an intention to transform the nation into a worldwide assembling centre point. He has propelled this battle to urge organizations to manufacture their items in India, intending to update fabricating part as a key engine for India's economic growth. Current investigation centres on featuring the part of MSMEs in the "Make in India" activity.

Department of Industrial Policy and Promotion

The MSME sector has the potential to spread industrial growth across the country and can be a major partner in the process of inclusive growth.

Lending to the MSME sector has acquired Significance with the enactment of Micro, Small and Medium Enterprises Development Act in the year 2006 by the Government of India to have a focused and balanced growth of Micro, Small and Medium Enterprises MSME sector have played an important role in our country's economy & significantly contribute towards growth, manufacturing, services, industrial production, export, creation of employment opportunities, etc. Quantitative information in regards to this has been gathered utilizing different reports like Reserve Bank of India Database on Indian Economy, Database of Department of Industrial Policy and Promotion and report of CII's thirteenth assembling summit 2014 It has been broke down that the key zone of advance for India would be the improvement of its MSMEs to accomplish and oversee scale successfully. Our supply chains are over-reliant on MSMEs. MSMEs are the single largest employer after agriculture, contributing 8 % of GDP, 45% of manufacturing output & 40% of exports of the country. As per the Micro, Small and Medium Enterprises Development (MSMED) Act, 2006,

MSME (MICRO & SMALL MEDIUM ENTERPRISES)

Categories	Manufacturing (Investment in Plant & Machinery)	Services (Investment in equipments)
Micro	Does not exceed 25 lakh	Does not exceed 10 lakh
Small	More than 25 lakh but does not exceed 5 crore	More than 10 lakh but does not exceed 2 crore
Medium	More than 5 crore but does not exceed 10 crore	More than 2 crore but does not exceed 5 crore

MSME Schemes:
1. Adequate flow of credit from financial
2. Institutions/banks Support for technology up gradation
3. Modernization; Integrated infrastructural facilities
4. Modern testing facilities and quality certification;
5. Access to modern management practices;
6. Entrepreneurship development and skill up gradation
7. Training facilities; Support for product development, design intervention
8. Packaging; Welfare of artisans and workers;
9. Assistance for better access to domestic and export
10. Markets. Cluster-wise measures to promote capacity building
11. Empowerment of the units and their collectives.

Objectives of the study:
1. To know the role of Banks in the development of entrepreneurship.
2. To know the problems faced by entrepreneurs in borrowing loans.
3. To know the problems faced by banks in the granting and recovery of loan.

Research Methodology: This Research paper based on secondary data, and data collected from journals, Newspaper and Websites.

Scope of the study: This study was conducted on the basis of secondary data only therefore for better result we can go for research based study. So there is wide scope of research based study on this topic.

Limitations:
1. Only Secondary data are used.
2. Time limitation

Investment Growth.
In this study we investigate the impact of firm and entrepreneurship characteristics in small and medium enterprises (SME-s) investment finance through debt (bank loan). Data are gathered from interviews based on a self-organized questionnaire with 150 SME-s Therefore, findings in this work suggest that the access to external sources of financing through bank loan is an important factor that influences the investment growth. The paper provides some important conclusions and implications for policymakers and entrepreneurs.

Financial Intermediaries
Banks exist because capital markets are not perfect. The theory of financial intermediation has shown that frictions in capital markets, especially asym - metric information and transaction costs, are the raison d'être for financial intermediaries (Boot, 2000). Banks help alleviate the costs arising from these frictions.

Credit policies and practices
Micro, Small and Medium Enterprises Development (MSMED) Act The Micro, Small and Medium Enterprises Development (MSMED) Act was notified to address policy issues affecting MSMEs as well as the coverage and investment ceiling of the sector. The Act seeks to facilitate the development of these enterprises as also enhance their competitiveness. The Act also provides for a statutory consultative mechanism at the national level with balanced representation of all sections of stakeholders, particularly the three classes of enterprises and with a wide range of advisory functions. Establishment of specific funds for the promotion, development and enhancing competitiveness of these enterprises, notification of schemes/programmes for this purpose, progressive credit policies and practices, preference in Government procurements to products and services of the micro and small enterprises, more effective mechanisms for mitigating the problems of delayed payments to micro and small enterprises and assurance of a scheme for easing the closure of business by these enterprises, are some of the other features of the Act.

Role of Banks in MSME- Development
Banks to play bigger role in MSME sector The role of banks to nurture the micro, small and medium enterprises (MSME) sector is providing finance. All stakeholders, including the Reserve Bank of India (RBI), banks, academia and entrepreneurs, should work in a partnership mode for sustainable development. According to Reserve Bank of India (RBI) guidelines, micro and small enterprises are those in which the loan size is up to Rs 5 crore. This segment is dominated by public sector banks. There are a lot of opportunities in this segment, as most large banks tend to focus on the top-end of the segment.

Banking structure
As the economy recovers, investment demand and the need for credit will pick up. It is recognised that the existing banking structure in India is elaborate and has been serving the credit and banking services' needs of the economy. However, the flow of credit to the small and medium enterprise (SME) sector in India hasn't kept pace with the growth of credit to non-SME sector. By its sheer size, the SME market presents a huge opportunity for both public and private sector banks. For a segment that contributes nearly 12 percent of India's GDP, 45 percent of its manufactured production, and 40% of its exports, it remains largely unorganized due to lack of access to financing by banks.

Special schemes for Finance Assistance to MSME
All nationalised banks in India have special schemes that cater to the financial needs of MSMEs, to help

them set up and grow. It offers a number of tailor-made schemes for the benefit of different categories of small businesses and entrepreneurs, at attractive rates of interest. Bank considers the micro, small and medium enterprises (MSMEs) of the country as very important customers. It is committed to helping the MSMEs with easy, speedy and transparent access to banking services, not only for their day-to-day requirements but also during their periods of financial difficulty. The following are some of the bank's major schemes for MSMEs:

State Bank of India

State Bank of India One of the most reputed banking organizations of India, State Bank of India (SBI) has adopted a detailed and focused approach towards SMEs. SME loan accounts, with a total exposure of Rs 1.63 lakh crore. Under the Micro and Small Enterprises segment, SBI have provided credit of around Rs. 78,170 crore constituting 52 per cent of its total SME advances. SBI has around 600 specialized SME branches that are focused towards enabling an effective platform for SME lending. Single-point contact through dedicated relationship managers has been put in place for medium as well as small enterprises. Centralized processing cells have been created for quick turnaround time in the sanctioning and disbursal of loans of up to Rs 1 crore. For inclusive growth, a special scheme called SME Collateral-Free Loan for the MSME segment has been designed. Under this scheme, finance will be provided to MSMEs under CGTMSE guarantee coverage, with liberalized terms, up to a credit limit of Rs 1 crores.

MSME schemes from SBI for New Technology

1. Up-gradation of micro and small industries Credit-linked capital subsidy scheme (food processing)
2. Technology up-gradation fund scheme (Tufs) for
3. Textile and jute industry Industrial infrastructure up-gradation scheme
4. SME easy loan against property
5. Free cash pick-up facility
6. Collateral-free loans for micro ● & small enterprises of up to Rs 1 crore with CGTMSE guarantee coverage SME Insta Deposit card
7. Dealer financing at the interest rate of 9.7 per cent per
8. Annum. Schemes for supply chain
9. Electronic vendor financing scheme
10. Electronic dealer financing scheme

Punjab National Bank

Punjab National Bank is committed to providing the best services to their MSME customers through their schemes for businesses in different segments. The bank has over 88 MSME specialized branches all over the country, while several other branches also deal with MSME customers. The Bank is presently

serving 4.68 lakhs micro, small and medium enterprises (MSMEs) across India. The purpose of starting these specialized branches was to make the processing of loans easier and quicker. It caters to all kinds of entrepreneurs, and has different schemes for different people there are 11 schemes currently being offered by the bank for the benefit of the MSME segment. PNB Kushal Udyami - This scheme provides loans to craftsmen and technically qualified entrepreneurs to set up micro or small units and for the purchase of fixed assets. No collateral security is required for loans of up to Rs 10 lakh. PNB Garage Yojana - This scheme provides funds for technology up gradation of units. It does not require any collateral security or third-party guarantee for loans of up to Rs100 lakh. Loans for setting up industrial estates, financing co-operative societies, partnership firms and joint stock companies of entrepreneur's societies for establishing industrial estates.

Corporation Bank

Corporation Bank most banks in India offer finance to micro, small and medium-sized units in the country, under different schemes. Corporation Bank, too, offers several loan schemes for the benefit of SMEs in different sectors in India. The Corporation Bank bagged the 'Best MSME Bank Award 2016' instituted by the Associated Chambers of Commerce and Industry of India (ASSOCHAM). Having in its fold more than 300 chambers and trade associations and serving more than 4 lakh members from all over India, It has also contributed significantly by playing a catalytic role in shaping up the trade, commerce and industrial environment of the country. Canara Bank has a number of finance schemes for the benefit of the micro, small and medium-sized units (MSMEs) in the country, across different industries. The bank offers finance to MSMEs to meet their capital expenditure, for their working capital requirements, as well as for other purposes.

Banking System for lending to MSMEs

Strengthening the Banking System for lending to MSMEs With a view to strengthen the reach and scope of credit delivery mechanism for small entrepreneurs and businesses, RBI has recently issued in-principle approvals for setting up of 10 Small Finance Banks (SFBs). The SFBs are mandated to extend 75 per cent of their Adjusted Net Bank Credit (ANBC) to the sectors eligible for classification as priority sector lending (PSL) by RBI. Further, these banks are also mandated to ensure that at least 50 per cent of their loan portfolio should constitute of loans and advances of up to Rs.25 lakh. This is intended to ensure that these SFBs have a diversified loan book with exposures to small entrepreneurs. We believe that together with the existing players, these banks would be able to meet the credit needs of small businesses in a

holistic and timely manner, which is so central to the financing needs of the MSMEs.

New Technologies, New Business Ideas

MSMEs will continue to play a very important and vital role in our economy where the twin problems of unemployment and poverty constitute a major developmental challenge. In fact, if India were to have a growth rate of 8-10 percent for the next couple of decades, it needs a strong micro, small and medium sector. MSMEs are the best vehicle for inclusive growth, to create local demand and consumption. Thus, the banks and other agencies should take pride while servicing the MSMEs as they are playing an instrumental role in the formation of MNCs of tomorrow. MSMEs need to adopt innovative approaches in their operations. SMEs that are innovative, inventive, international in their business outlook, have a strong technological base, competitive spirit and a willingness to restructure themselves can withstand the present challenges and come out successfully to contribute 22% to GDP. Indian MSMEs are always ready to accept and acquire new technologies, new business ideas and automation in industrial and allied sectors. SMEs are of key importance for the economy in many countries. SMEs are bakers, butchers, electricians, and many other professions. According to the definition of the European Commission (2006), SMEs are firms with fewer than 250 employees, with turnover of less than 50 million euro, and total assets less than 43 million euro. SMEs represent 98% of all firms, and contribute 67% to total employment and 56% to total gross value added in the in india.

SME finance

SME finance is challenging because these firms are more informationally opaque, more risky, more financially constrained, and more bank-dependent than large firms. They cannot access capital markets or issue stocks or bonds. They largely depend on bank loans and trade credit to raise external finance.

Major Lending Technologies

Major lending technologies are used in practice: (i) financial statement lending, (ii) small business scoring, (iii) asset-based lending, (iv) factoring, (v) fixed-asset lending, (vi) leasing, (vii) relationship lending, and (viii) trade credit. The first six lending technologies can be classified as transactional lending, relying on hard information about the financial conditions of the borrower and / or on collateral. While relationship lending is based on private and soft information, trade credit cannot be easily classified, sharing features of relationship and transactional lending. Berger and Udell (2006) argue that the lending technology, together with the financial institution structure (large vs. small, foreign vs. domestic, state-owned vs. privately-owned, competition) and the lending infrastructure

(information, legal, judicial, bankruptcy, social, tax, and regulatory environments), influence the credit availability and lending terms for small businesses in a country.

Problems faced by MSME Entrepreneurs:

Entrepreneurship has been one of the most popular subjects that have aroused the interest of students and young entrepreneurship in large measure. The importance of the subjects is magnified manifold in today's economic climate. Entrepreneurship introduces a critical element of dynamism into an n economic system. The issue of getting finances for the small businesses and entrepreneurs is always been in debate and remain unresolved in many countries due to unavailability of qualified venture capitalists. The developing and emerging economies set the micro finance banks for this purpose, however, it is argued that the owner and entrepreneur faces many problems like collaterals, documentation, etc. Even banks have problems while granting loan and recovering loan. So this study is conducted to know the problems faced by both banks and borrowers i.e. entrepreneurs.

Role of Banks in Enterprise Development And Financing

There is no gainsaying the fact that activities of banks reflect their unique role as the engine of growth in any economy. Banks especially commercial and specialized ever remain crucial to the growth and development of entrepreneurship, and their operations provide a solid backing capable of encouraging entrepreneurs in viable and profitable ventures. The role of banks goes beyond their traditional functions which if entrepreneurs avail themselves of could be of tremendous assistance in meeting their desired needs.

There are several ways banks could get involved in small and medium scale enterprise finance, ranging from the creation or participation in SMEs finance investment funds, to the creation of special unite for financing SMEs. Along the lines of the main functions of banks mentioned above, we shall now examine their role in entrepreneurship development and enterprise financing. And; for the purpose of convenience and proper understanding, the roles can be categorized as follows:

Statutory Roles

These consist in the main the functions for which banks were created in the first place. Such roles are for example accepting of deposit and safekeeping of same, transfer of money, giving of loans and advances, etc. By accepting deposit of customers especially entrepreneur-customers, the banks will be providing security for customers' money and giving them opportunity to use their deposit to borrow more money from the banks to finance the running of their enterprises. By funds transfer, money is moved from one account to another and from one

place to another. A good payment system which provides speedy fund transfers is vital for the efficient working of an economy. And with the development of information technology in banks, the speed of service delivery has improved while the cost of doing business has reduced tremendously. The services have enabled entrepreneurs to make transactions outside their immediate environment without necessarily having to carry money about.

Financing Roles

The primary reason that banks want deposits is to enable them grant loans and advances from which they earn interest income. Extension of credit to the economy for the financing of business enterprises is the core link that banks have to the real sector, acting like a catalyst and contributing to the growth of the economy of the country. By financing entrepreneurs' production, consumption and commercial activities, banks lubricate the process of economic growth with multiplier effect across all sectors of the economy, Oboh (2005). The various methods by which banks can lend money to entrepreneurs include overdraft, medium and long term loans, debt factoring, invoice discounting, asset finance including commercial mortgages and equity finance. Up until 1997, when compulsory sectorial allocation of credit was phased out as a policy instrument used by the monetary authorities in Nigeria, mainstream banks were made to meet specified targets in their lending to the productive sectors operated by entrepreneurs and businessmen. In 2001, the mainstream banks under the aegis of the Bankers' Committee also decided to commit 10% of their profit to equity investment in SMEs under the Small and Medium Industries Equity Investment Scheme (SMIEIS).

Business Investment Promotion Roles

Business Investment Promotion Roles. Because of the specialized and professional status of banks, they are in a position to play investment promotion roles to entrepreneurs. Such roles may include management of investment for customers, advice on sustainable lines of investment to follow by analyzing the pros and cons of each investment alternatives to the entrepreneur-customer.

Advisory, Guaranty and Consultancy Roles.

The normal lending and other service, banks now also engage in business advisory, guaranty and other consultancy services which help immensely in the promotion and financing of entrepreneurship activities in the country. It is well known fact that some enterprises/businesses fail simply because of mismanagement, faulty investment decisions, inefficient capital and foul planning etc.SMEs include methods of control systems or measures to be adopted by the enterprises with respect to defined lines of business or trend of challenges. Advice on tax and tax related matters. Status enquiry services could be offered to effect credit purchases within the domestic market or overseas. The banks could also perform a great role in entrepreneurship development by organizing, sponsoring and supporting entrepreneurship education and training programmes either directly or in conjunction with other organizations and stake holders.

Finance Problems faced by Entrepreneurs

The problems faced by entrepreneurs while accessing loan from banks. Unavailability of proper financial records as a result of lack of financial management¬ knowledge of lack of bookkeeping skills. It is surprising that some small business operators expect to obtain bank loans even if they do not have any business records. Lack of collateral security due to poverty. Commercial banks expect collateral security¬ from the loan applicants (for risk), it is however unfortunate that the majority of small business operators lack assets that can be accepted by banks as collateral. To the majority of small business operators, this is as a result of poverty. Lack of connections as a result of inability to network. It was clear that small business¬ operators who do not belong to any association had serious challenges in accessing finance and their businesses were being impacted negatively. Banks do not see the viability of business ventures. Banks were also accused of¬ suspecting that all small businesses fail. In some cases, banks do not see the viability of some entrepreneurial ventures and as a result, they fail to access loans. To small business operators, banks do not just agree to fund any type of business for they treat small businesses with caution when it comes to granting credit.

Problems faced by Banks in granting and recovering loans:

There are various problems are faced by banks while granting and recovering loan, the major problems faced by banks are as follows, Problems of loan default¬ Loans are classified as problem credits when they cannot be repaid. Problem loans and losses essentially reflect the difficult risk inherent in a borrower's ability and willingness to repay all obligations. The lending process by its nature is imperfect. Credit analysis may be incomplete or based on faulty data. Loan officers may ignore the true condition of borrowing with strong personal ties with the bank, and a borrower's ability to repay may simply change after a loan is granted. If management concentrates solely on minimizing losses, a bank will make virtually no loans; profit will shrink and the legitimate credit needs of customers will not be met. Lenders cannot completely eliminate risks, so more loan losses are expected. The objective is to manage losses well so that the bank can meet its risks and returns targets.

Lack of collateral

Collateral is a property or other asset that a borrower offers as a way for a lender to secure the loan. If the borrower stops making the promised loan payments, the lender can seize the collateral to recoup its losses. Since collateral offers some security to the lender should the

Borrower fail to Pay Back the Loan

Loans that are secured by collateral typically have lower interest rates than unsecured loans. A lender's claim to a borrower's collateral is called a lien. If banks granted loans without collateral security then it will face severe problems while recovering loans.

Suggestions for the Study

it is hereby recommended that government and financial institutions including the World Bank should develop a strong holistic approach to programmes and schemes created by them. All administrative bottlenecks and stringent conditions which make funds inaccessible to SMEs should be removed by the authorities and the banks.

Conclusions

The task of entrepreneurship development and financing is being shared by several agencies and institutions among which banks are the most important ones. Entrepreneurship development is the need of the hour, therefore authorities and the banks should actively involve themselves in this task. Banks benefit from their involvement in the development and financing of SMEs by increasing their client base and thus diversifying into new areas of business that will eventually reflect positively on the banks' portfolio. This is in addition to the positive outlook on the banks, as they are seen to be playing a role in developing the community and the economy.

References

1. Annual Report, Ministry of MSME 2014-15
2. Annual Report, Ministry of MSME 2015-16
3. Annual Reports Ministry of Small Scale Industries, Government of India
4. Dr. J. Sadakkadulla: Role of Micro, Small & Medium Enterprises (MSME) in Economic Development: Banking Perspectives. RBI Annual Reports
5. Peter F. Drucker: 'Managing in the next Society', Truman Talley Books, St. Martin's Press, New York.
6. Report of the PM's Task Force on MSMEs, January 2010 (Chairman: Shri T.K.A.Nair)
7. Report of the Working Group on Rehabilitation of sick SMEs (Chairman: Dr.K.C.Chakrabarty)
8. www.msme.org.in 9. www.rbi.org.in 10. www.shodhganga.inflibnet.ac.in

Identification of Food Adulterants present in Turmeric, Coriander, Chilli Powder using Low cost Laboratory Methods

Hemanth.S[1], Narendrakumar.R[2],Santhosh.A[3],Gopalakrishnan.K[4], Menaka.R[5] , Kavitha.P[6]
[123456]Department of Chemistry, Dr.N.G.P Arts and Science College. Coimbatore, Tamilnadu, India.
Corresponding author- **Menaka.R**
Email - menu.chem@gmail.com
DOI- 10.5281/zenodo.7631503

Abstract

Adulteration in food items is one of the common issues in the present scenario. In connection with this issue, the present investigation was carried out to determine the presence of adulterants in species powders used for cooking. The major species powders used for cooking in India are turmeric powder, coriander powder and chilli powder. Various samples of species powder were collected from in and around the local grocery shops of Coimbatore area. The presence adulterants were determined using laboratory methods viz, physical and chemical methods. The results revealed the food adulteration in the most of the species powder under investigation. The study was performed to create awareness to the public on the adulteration in ready-made packed species powders and simple techniques to identify the food adulteration.

Keywords: Food, adulteration, species, awareness, techniques, laboratory method

Inroduction

Highest expectation of human being is to lead a disease –free life and consume high quality food, but in today's world, these are supposed to highly difficult. Most of the food products and the grocery items used in the kitchen are found to be highly adulterated. In the recent report released by the Food Safety and Standards Authority of India (FSSAI), most of food samples tested were found to be violating the standards of FSSAI and also contaminated with adulterants. Consumption of adulterated food items will lead to severe health issues. Food adulteration is defined as the intentional or unintentional substitution with inferior foreign particles in food or the extraction of a value-added food substitute from the main food component [1]. Food adulteration involves injecting harmful chemicals into food, which lowers the quality of the food . To identify the adulterated items rapidly and for continuous surveillance, FSSAI advised to use the mobile Food laboratories so as to boost up the public confidence and also to create awareness among the public. In India, adulteration is most common in spices, oil and other food items. These include artificial colours in red chilli powder, blackberries in black pepper, cheap oil mixed with coconut oil, lead chromate adulteration in turmeric and cassia bark in cinnamon [2]. In the present study, detection of food adulterants in spice powders was carried out by using laboratory methods. Laboratory test method is one of the fast, easy and preliminary tests to detect the food adulterants. Spice powders like chilli, coriander and turmeric powder collected from different grocery shops of Coimbatore were taken for the detection of adulteration.

1. Materials and Methods

1.1 Collection of samples

Four samples of chilli, coriander and turmeric powders were collected from different grocery shops of Coimbatore and are named accordingly.

Figure-1: Different samples of a) Turmeric b) Coriander c) Chilli Powder

1.2 Detection of Adulterants

Qualitative test for the detection of adulterants using laboratory chemicals were carried out by adapting standard procedure (4). Brief protocol for the test carried out for detecting different adulterants is given below

2.2.1 Qualitative test for detection of adulterants in turmeric powder

a. To detect the presence of yellow lead salts

2 g of turmeric powder is taken in a test tube. Conc. Hydrochloric acid is added to it. Magenta colouration indicates presence of yellow oxides of lead.

b. To detect the presence of chalk

2 g of turmeric powder is taken in a test tube. Few drops of water and then few drops of Hydrochloric acid are added to it. Effervescence will indicate the presence of chalk.

c. To detect the presence of Metanil yellow

A sample of turmeric powder is taken. To it 13N sulphuric acid is added. Disappearance of red colour on adding distilled water indicates the presence of metanil yellow

d. To detect the presence of aniline dyes

To a sample of turmeric powder few drops of water is added. To it 5 ml of spirit is added. Immediate disappearance of yellow colour indicates the presence of aniline dye

e. To detect the presence of starch of maize, wheat and rice:

Microscopic view reveals that pure turmeric is yellow in colour and bigger in size

2.2.2 Qualitative test for detection of adulterants in coriander powder

a. To detect the presence of dung powder

Soak a sample of coriander powder in water. Dung/sawdust will float and can easily be detected by its foul smell.

b. To detect the presence of common salt:

A sample of coriander powder is taken. To it 5 ml of water is added. Next few drops of silver nitrate is added to it. White precipitate confirms presence of salt.

2.2.3 Qualitative test for detection of adulterants in chilli powder

a. To detect the presence of red lead salts

Dilute nitric acid is added to the sample of chilli powder. The solution is filtered. Next 2 drops of Potassium Iodide is added to the filtrate. Formation of yellow coloured precipitate indicates the presence of red lead salts.

b. To detect the presence of brick powder:

Chilli powder is added in a beaker containing water. Brick powder settles down while pure chilli powder floats.

c. To detect the presence of Rodamine B

2 g of chilli powder is taken in a test tube. 5 ml of acetone is added. Immediate red colouration indicates the presence of Rodamine B.

2. Result and discussion

2.1 Adulteration in turmeric powder

Four samples of turmeric powder were subjected to qualitative test for detecting the adulterant. From the results it was found that out of four samples. All the four samples were found to be contaminated with yellow lead salts and the samples A2, A3 and A4 were giving positive results for Metanil yellow. The sample A3 has effervescence and depicted the presence of chalk. The immediate disappearance of yellow colour was observed in the samples A2 and A4 indicates the presence of aniline dye contain aniline dye.

Fig 1. Presence of yellow lead salts

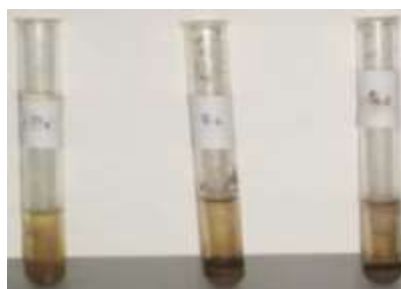**Fig 2. Presence of Metanil yellow**

Fig 3. Presence of aniline dye

2.2 Adulteration in coriander powder

As the samples were tested for adulterant in coriander powder, the dung floated in the B2 sample only and indicates the presence of dung powder.

White precipitate was observed in all the samples which depicted the presence of common salt.z

112

Fig 4. Presence of dung powder   **Fig 5. Presence of common salt**

3.3 Adulteration in chilli powder

The selected samples were tested for the adulterant present in chilli powder using qualitative tests. Out of four samples, sample C4 exhibited yellow coloured precipitate which indicated the presence of red lead salts. Samples-C2,3,4 exhibited

positive test for adulterant brick powder. Among four samples of Chilli powder, sample C1 shows negative test for rodamine B and all other three sample found to be having rodamine B

Fig 6. Presence of lead in Chilli powder

Fig 7. Presence of Rhodamine B

Conclusion

In the present work, the species collected from various grocery shops contains lot of chemicals as adulterant which can cause harmful diseases for human. The absence of insects, visible fungi and foreign objects can be examined visually and it is not possible to guarantee for the absence of toxic chemicals. To control adulteration, the quality of packed food material must be inspected in the regular intervals. At the time of purchase we have to know the ingredients and nutritional value of the food. The manufactures and sellers of adulterated product for the sake of the profit must be punished by the government.

Reference

1. K. Sudhabindu and Kailash Chandra Samal (2020) Common adulteration in spices and Do-at-home tests to ensure the purity of spices, Food and Scientific Reports, ISSN 2582-5437.
2. Shweta Jaiswal, Digvijay Singh Yadav, Mishra, M. K. and Gupta, A. K., (2016) Detection of Adulterants in Spices Through Chemical Method and Thin Layer Chromatography for Forensic Consideration , International Journal of Development Research, ISSN: 2230-9926.
3. Sangita Bansal, Apoorva Singh, Manisha Mangal, Anupam K Mangal & Sanjiv Kumar (2015), Food Adulteration: Sources, Health Risks and Detection Methods, Critical Reviews in Food Science and Nutrition
4. Sourish Sen, Partha Sarathi Mohanty and Suneetha (2017), Detection of Food Adulterants in Chilli, Turmeric and Coriander Powders by Physical and Chemical Methods, ISSN: 0974-360X.

Dogra Rule and the Rise of Socialist Ideas and Movements in Kashmir

Dr. Poonam Mishra[1], Mansoor Bashir Lone[2]
[1]Professor Department of History, T R S College Rewa (M.P)
[2]Research Scholar APS University Rewa (M.P)
Corresponding author- Mansoor Bashir Lone
Email-lonemansoor@gmail.com

Abstract.
Throughout history, the outsiders have ruled Kashmir. Prior to the Mughals, the rulers maintained its independence status. With Kashmir's subjugation into Mughal Empire, the independent status of Kashmir was lost and also brought the beginning of alienation and suppression of Kashmiris. The various regimes that followed Mughals like Afghans, Sikhs and Dogras continued cruelty of their suppression and exploitation. Under Dogra imperialist rule tyranny and exploitation became more severe and a common Kashmiri became helpless and hopelessness. Such was the nature of Dogra`s oppression that Kashmir was reduced to a mere entity. The nature of repression had brought nothing in Kashmir but misery, physical and mental deterioration. The ordinary populace's condition remained dark and depressing until the end of Dogra hegemony. Under these conditions, what factors led to the emergence of socialist ideas & movements in Kashmir which subsequently brought political awakening among the people of Kashmir is the focus of this paper. The paper further tries to answer the question of how such a population was able to mobilize itself against the repressive Dogra regime. What organization were active in this mobilization? What role leaders of the organizations played in the political awakening of Kashmiris.
Key words: Jammu & Kashmir**,** Dogra, Exploitation, Poverty, Sheikh Abdullah, Organizations, Movements.

Introduction

The year 1846 was the most fateful year in the history of Kashmir. It was during this year that under treaty of Amritsar 1846,Kashmir along with its land &people were sold away to the servitude of Dogra House by the British for 75 lacs of rupees.The Dogras have always thought Jammu as their homeland and Kashmir as the acquired property. This tendency gives us oblivious reason that the Dogra rulers had never their soft corner towards Kashmiri masses. The socio-economic conditions of Kashmiri masses continued to be deplorable even 100 years of rule. The autocratic way in which the Dogars ruled, reduced the people of Kashmir to the lowest ebb of poverty and depredation. Their economic exploitation, political domination, taxation policies, increased prices, social mal-adjustment, forced labour, miss-management and oppressions etc., produced mass discontentment. The majority of the Muslim population in the Valley were peasants, labourers and artisan classes which were generally exploited by the rich classes of the society. Under their rule the whole valley was gripped in an atmosphere of destitution. Consequently this widespread discontentment among the masses resulted some important developments and manifestation from time to time. This hostile treatment eventually gives rise to the rigorous battle for self identification of the people which had been rendered then sullen and submissive. It was under these circumstances, a movement for political changeableness was felt in the Valley. The leaders and their parties, organizations, associations, unions, etc. based on socialist ideology put endless efforts to mobilize the people to fight against the injustice and exploitation as well as for achieving the responsible form of government. The development of socialist ideas and movements in Kashmir with course of time matured and adopted a course peculiar to its own. The basic sentiment was the same but its manifestation was different. Its focus is the Kashmiri, an exploited, poor and oppressed man reduced to a skeleton.

Discussion

Nature had endowed Kashmir with implausible beauty and universally acknowledged as "heaven on earth" but the history of Kashmir is a sad story. Tandayle Biscoe writes "Kashmir have been conquered and re-conquered by the invaders, who have murdered, oppressed and enslaved their ancestors and so ground the life and heart out of them that their better selves have been crushed".

(1) Another writer had given the dismal picture of Kashmir in these words " As the centuries passed, the people of Kashmir lived under a succession of foreign dynasties, only one characteristic was held in common by these foreign rulers – the cruelty of their suppression and exploitation".(2) The transfer of Kashmir to Maharaja Gulab Singh and to the "heirs male of his body in lieu of seventy five lacs of rupees" by the British in 1846 by virtue of the Treaty of Amritsar, marks a watershed in the history of the people of Kashmir.(3)Foreign rule was not new to Kashmir in 1846 A.D. But according to Prem Nath Bazaz, a veteran freedom fighter and a progressive historian of Kashmir: The Dogras were strange foreign rulers who were themselves vassals of another mightier power which had by then brought the whole of India under its sway. Besides, the Dogras were not those alien masters who came in the past and lived in the valley as its permanent inhabitants. The Dogras always considered Jammu

as their home and Kashmir as their purchased property.(4)Bose explains, "Practically all accounts of J&K in the late nineteenth and early twentieth century paint a grim picture of a self-absorbed, hopelessly incompetent regime and a Muslim subject population living in medieval conditions of poverty and oppression."(5) Due to ruthless exploitation, taxation, increased prices, forced labour, corruption and recurrent famines, effected the tillers, labourers and artisans who constituted majority of population in the valley lived in extreme distress. Faced with chronic poverty, there were frequent migrations from Kashmir valley to Punjab particularly that of peasants and shawl weavers. In 1858, Ranbir Singh, the Dogra Maharaja, ruled Kashmir and extorted the most. He heavily taxed all professions and people. Craftsmen, manufacturers, wool, fabric, merchants, butchers, bankers, carpenters, boatmen, collies, gravediggers, and prostitutes were all targeted.(6)According to Lawrence, in the Valley "nearly everything save air and water was brought under taxation". About the deplorable conditions of the peasantry in the valley he further wrote "The Kashmir state was bankrupt in 1889. The rich land was left uncultivated, and the army was employed in forcing to the villagers to plough and sow and worse still, the soldiers came at the harvest time, when the share of the state had been seized and these men of war had helped themselves, there was little given to the unfortunate peasants to tide over the cruel winter when the snow lies deep and temperature falls below zero."(7)The inarticulatemasses struggled for existence under the tyrannical authority of the Maharaja and exploitation by the wealthy elite (Zaildars, Kardars, Mansabdars, etc. By the end of the nineteenth century, certain land reforms had been introduced, most likely with the help of the British Residency (which was first established in the state in 1885) and the early Kashmiri nationalists. However, due to Dogra's feudal policy, agriculture in Kashmir has remained static and lingered up to the end of 1947. For instance, landlordism persisted, and the farmers who toiling hard on the land owned by Jagirdars, Chakdars, and Maufdars scarcely noticed any improvement. Althoughthe land and other revenue sources were drastically cut, the peasantry as a whole continued to languish in an abject poverty and could hardly afford two square meals each day.(8)All of these things helped spread political consciousness and a national awakening among the general populace, put great pressure on the current leadership to ameliorate the country's economic problems, and ultimately contributed to the regime's overthrow.

The Khandwaws (a class of industrial workers)—the second biggest component of society—made the first effort to rebel against Dogra rule and exploitation in 1865 and again in 1924. The working conditions of artisans were those of slaves. They were paid very meager wages of four Annas per day and could earn only seven to eight rupees per month out of which he had to deposit five rupees as a tax to the Government. These pathetic and starvation conditions forced them to revolt against the Government. Their revolt in 1865 was the first major uprising of its sort, maybe in all of India, and it was launched in Kashmir for economic freedom. It was both an alarm to imperialism and a warning to the destitute peasantry. As a result, the idea that Kashmiris belonged solely to their rulers was shattered, setting the stage for the future battle of the Kashmiris in the following century.(9) Similar uprisings were staged in 1924 by Srinagar silk industry employees who were oppressed by exploitation. Even though the sector was giving the government a lot of money, the workers were only receiving four and a half Annas a day, which was obviously inadequate considering the rising cost of living.(10)The workers regularly expressed their discontent with the low pay, the official corruption, and the repressive nature of the inspection staff. The weak economic conditions compelled the workers to engage their children and women in work.(11)More than two thirds of the women working in the Srinagar silk industry were Muslims from "poor class" backgrounds. As a result, the workers of the Silk Factory went in a prolonged strike in July 1924 in order to press the authorities to meet their demands. The authorities had taken to cheap means to retain some workers and oust some. The rulers called a high level meeting to meet the situation, in which gentry from Srinagar, the representatives of police and the Director, Silk Weaving Factory, presented themselves. The meeting could not bring any solution to the problems because it was not represented by the labour. The then Governor of Kashmir, Anant Ram, therefore gave police a free hand to meet the situation. As a result the uprising was ruthlessly suppressed, many being wounded and many being had to flee.(12)

Although the uprising was suppressed, the memories of the events remained alive to invoke further resentment and to determine future course of events. There is also no doubt that the labour movement at the silk industry marked an important turning point in Jammu and Kashmir's history. Without a doubt, the agitation was of an economic nature and a protest to the exploitation and oppression of the state, under which these destitute labourers experienced at the hands of the state.

It may be reasonable to claim that the history of Kashmir has been appalling; given the way things were governed by the Dogra Maharajas before to the 1930s. It was illegal and against the law for people to express themselves freely or to

assemble in any way they desired. Due to a multitude of factors, Kashmir was unable to make significant progress during this time period. For instance, it was mostly owing to vague socialist doctrines, a lack of national spirit, national awareness, and revolutionary fervour; there were no organisations, platforms, political parties, or even a newspaper; the majority of people were impoverished and uneducated despite protesting as early as 1865 and as late as 1924, but they were unable to bring about real change due to a lack of political understanding and leadership. However, after 1919 the entire world witnessed a significant transformation, and Kashmir was no exception.

The two most significant events that happen in the history of the planet was World War I (1914–1918) and the October Socialist Revolution in Soviet Russia in 1917.By the time of the October Revolution in Bolshevik Russia in 1917, socialist ideas had spread the globe like wildfire. It was imbued with proletarian ideology against capitalism, and its success was greeted as a triumph of the proletariat in the annals of Asia, if not for the entire globe. Its success was celebrated as a victory of the proletarian in the history of Asia. Professor Barkatullah, who was prominent in the Indian independence movement, claiming that "*the idea of the Bolshevik... has caught on among the Indian masses...small sparks of active propaganda were enough to kindle the grandiose revolutionary fire across all of central Asia...*"(13)

The new wave of freedom and equality that was generated by the Bolshevik Revolution wiped away the impurities of the past, allowing multitudes of people to construct a new life for themselves, which was ultimately beneficial. All the oppressed people of Asia and all the parties, including those that are far from socialism, have been greatly influenced by the well-known appeal of the Soviet Government of Russia to all the people, urging them to battle against the capitalists (more precisely, the English men). The English took all necessary efforts to block all routes leading from Russia to India as soon as they realized the implications of the new Russian slogan. On December 23, 1919, Mr. B.G. Glancy, the British Resident in Jammu and Kashmir, sent the following letter to the head of the state's Council of Ministers: " *I am directed to inform you that the government of India have decided to take defensive measures against the Bolshevick propaganda… I am to ask that a careful watch may be kept by the police for any Bolshevick literature which may be found in circulation. It is known that such literature has reached Persia and it may be smuggled into the state by land from central Asia and if literature found in circulation should be forth with proscribed by the Durbar.*"(14)

Kashmir's strategically important position put it in close proximity to Russia geographically. The British innately sensed that the communist ideas were potentially much more of a threat to their domination of the orient than all of the Tsar's armies in the past, which is why they were so desperate to maintain a watch station over Gilgit after the Russian Revolution. However, the continuous flow of ideas eventually did make their way into the valley.(15)

It was obvious that new interests would be sparked in Kashmir as a result of the new evolving scenario brought about by the victory of the Bolshevik Revolution. "Hands off Russia" campaigns found support among the working classes of imperialist nations. Kashmir also exhibited early indications of awakening among Srinagar's working class, which hit imperialism at its most vulnerable point. The Maharaja becomes more conscious of the unfolding situation and the political awareness of the valley's residents as a result of these developments people demanded greater political, economic, and social justice.(16)

The Great Depression started in 1929 and soon intensified. It had a terrible influence on both agricultural and non-agrarian sectors of society. The worldwide agricultural price led to an increase in the already high land tax in a portion of Kashmir, causing increased agrarian indebtedness and deteriorating peasant livelihoods. The high-value handicrafts-carpets, embroidered products, paper machie, wood work faced the greatest economic downturn and worrisome rise in unemployment, decline in trade; food scarcity, famine, and poverty were major issues.(17)Because of these factors, the true nature of the state government was again exposed; rather than finding solutions to the problems and having empathy to the unfortunate masses who were filling their coffers, the authorities turned a blind eye and became self-interested by engaging in corrupt practices, favouritism, and nepotism. Sir Albion Banerjee, a Bengali Christian government officer of India who held the position of senior minister on the state's executive council, resigned from his position. He exposed the real nature of Dogra regime by his statement on 15 March 1929 during a news conference in Lahore. He said: *"Jammu and Kashmir State is a labouring under many disadvantages with majority Muslim population completely illiterate, labouring under poverty and very low economic conditions of living in the village and practically governed like dumb driven cattle....It has at present little or no sympathy with the people's wants and grievances. Regarding the press it is practically non-existing"*.(18)

This heartbreaking statement shocked and provoked Kashmiri intellectuals who were studying at universities of British India at the time. Among

the intellectuals who had completed post-graduation were Sheikh Mohammad Abdullah, Mohammad Rajab, Miza Afzal Beg, Ghulam Abbas, Ghulam Mohammad Sadiq, etc., returned to Kashmir in 1930 with highly influenced by leftist ideology, political consciousness and national sentiments, revolutionary concept etc. The left-wing Muslim intellectuals created the Reading Room Party in 1930 at Fateh Kadal, Srinagar to highlight the issues and problems facing the Muslims under the Dogra authoritarianism and persecution.(19)Soon, they were holding meetings in mosques, and "political awareness" expanded from the intellectuals to the middle classes. They went from mosques to open gatherings over time. Around the same time a group of radicals formed Young Men's Muslim Association, who desired fundamental political and social reforms and propagated anti-administration and anti-imperialist ideologies in Kashmir. They claimed that the purpose of their movement was "the emancipation of the oppressed."They promoted Hindu-Muslim unity and widened the base of the liberation struggle by abiding to the nationalist and secular political principles that serve as the foundation of the socialistic pattern of society.(20)

The Dogra rule was in the 84th year of totalitarian existence when a number of Muslim uprisings arose in response to its repression policies. But the simmering tensions come to a boil on July 13, when a mob attempted to enter the Srinagar prison during the court hearing for the sedition charge brought against a young Muslim fellow named Abdul Qadeer. As a result of the police's brutal response twenty two protesters were killed. This day of incident is generally regarded as the beginning of the resistance movement in Kashmir. No doubt, the first attempt was quelled by the state authorities but the significant effect of this mass uprising was that it woke up state citizens and exploited classes from age of old slumber. Furthermore, Sheikh Mohammad Abdullah's name and fame amplified, and he eventually emerged as the unchallenged leader of the Kashmiri populace.(21)

The massacre of Muslims in 1931 sparked a political awakening among the people of Kashmir, and they immediately organized themselves to begin a nonviolent campaign for the rights to which they were legally entitled. The All Jammu and Kashmir Muslim Conference was established in 1932 under the leadership of Sheikh Mohammad Abdullah with the purpose of fighting for the rights of Muslims living in the princely state of Jammu and Kashmir. It had also formed with the intention of toppling the repressive dictatorship and creating a democratic popular government in the state, the Muslim Conference laid the groundwork for mobilization against the status quo by outlining social and economic programmes for the peasantry, workers, and the labouring class irrespective of their religion and belief.(22)Abdullah advocated that Muslim Conference stood for the interests of all communities regardless of their caste, creed and religion they profess. From its very inception the Muslim Conference advocated the redressal of basic economic issues of the common man, that the rights to ownership of land to the peasants, remission of land revenue and abolition of other arbitrary taxes on barren lands, rights to forest concessions, relief from indebtness, preventing land from going into the hands of capitalists and money lenders, supply of hybrid and quality seeds to peasants and modern agricultural tools, increasing wages of labourers, construction of schools, roads, bridges, canals, freedom of press, platform and associations etc, all such rights were not meant for any particular community but for all people in the state of Jammu & Kashmir. These also bear out to the tremendous impact of socialist ideology on the freedom struggle.(23)

By 1935, the political climate in Kashmir had shifted significantly, ushering in a new epoch. On 1 August 1935, Abdullah and Bazaz jointly launched the weekly Urdu newspaper *"Hamdard"* with the goal of establishing groundwork for progressive nationalism in the state. Saif-ud-din Kitchloo, in his keynote address, emphasized upon the value of economic nationalism exhorted the Kashmiris to strive for economic independence.(24)

The priority and emphasis, both at the organizational and mass levels on political economic and freedom, resulted the emergence of a strong opinion in favour of a joint venture and dog fight against despotic regime. The public, including non-Muslims, soon started to unite behind the Muslim leadership. With the passage of time, the freedom struggle gained momentum. The Muslim Conference leadership in Kashmir welcomed the socialist ideas with great enthusiasm, which encouraged left-wing groups to advance on public life. The movement's socialist nature had some positive effects on society. The struggle's forerunners gained prominence, and Sheikh Abdullah assumed control of the movement and its objectives. Secondly, the younger had persuaded a small but educated group of non-Muslims of the merits of their secular political philosophy.

By 1936, a significant number of eminent socialists had emerged into the public sphere. Mention may be made of Kh. Umar Bhat, Kh. Ghulam Mohammad Sadiq, pt. Ragunath Vishnavi, Mr. Madan Lal, Vir Prakash, Seth Kishori Lal, Ali Mohammad Bhat, Ghulam Mohi ud din Kara, Faiz Ahmad Paracha, Badri Nath Koul, Prem Nath Jalali, Dr. Niranjan Nath Raina, Prem Nath Bazaz and two

outsiders Baba Pyare Lal Bedi and Kunwar Mohammad Ashraf etc.(25)Under their influence and guidance, they formed Kashmiri Youth Movements, Students Union League, Students Federation, Kashmiri Students Uplift Association, Mazdoor sabha and Kissan Sabha.In 1936, P. N. Bazaz founded the Kashmir Youth League, a party of influential young men who believed "in the equality of all individuals in the state and claimed that there is no discrimination between young men and women on the basis of religious views they professed." These developments helped secular politics expand and allowed Muslim Conference leaders to fight for a stronger nationalist party orientation. This organisation, linked with Muslim Conference, wanted the government to keep its commitments. Bakshi Ghulam Mohammad, Gulam Mohammad Sadiq, Gulam Mohi ud din kara, N. N Raina and a number of other individuals played crucial roles in the organization of these associations. These leaders of the leftist ideology had their primary objective to propagate the socialist and progressive ideas across the state. By 1937, under the leadership of the socialist Khawaja Ghulam Mohammad Sadiq, a number of trade union organizations, these included the Carpet Weavers Association, the Motor Drivers Association, the Tonga Drivers Association, the Association of Boatmen, the Association of Shawl Bafs, the Association of Carpet Weavers, the Silk Factory Workers Union, etc. were united under the name of the Mazdoor sabha regardless of their caste, creed, or religious affiliation. The economic aspect of the Mazdoor Sabha was on full display as it strongly demonstrated against worker exploitation and state-wide unemployment.(26)

Indeed, by the beginning of 1938, a dominant portion of the Muslim Conference's leadership had been heavily overwhelmed by socialist ideas, or at the very least, the philosophy of the Indian National Congress. This influence was due to constant advices and a meeting that took between Sheikh Abdullah and Nehru in January 1938 at the Peshawar home of Dr. Khan Sahib, where he received advice to welcome non-Muslims into the movement.(27)As a result, the speech delivered by the Moulana Mohammad Saeed Masudi' to a massive crowd in Srinagar in 1938 provides insight into the depth to which socialist philosophy influenced the leadership of the Muslim conference: *"Under changing situations, circumstances and on account of the exigencies of time,we must shed all narrow-mindedness and rise above the cheap level of communalism and struggle for the political and economic freedom. The struggle should not be fought for any community or section of a community but for all poverty stricken and oppressed masses of the state. We must fight for the welfare of the peasantry and labor class. Consequently, it is necessary to show to the world that we are a progressive nation and hence convert the Muslim Conference into the National Conference".*(28)Sheikh Abdullah, the conference's president, said, "*We wish unity of purpose among all sufferers, regardless of their creed, for we know that usurper would never choose the side of sufferers. All our sufferings are the result of the prevailing irresponsible Government and our sufferings will come to an end with the achievement of the responsible sort of administration."* He further said in a socialist tune that the fight in Kashmir was not between Muslims and Hindus but actually was between "the haves and the have-not`s" and according to him, " no betterment of the people could be expected so long as the political struggle was not launched on these lines."(29)

The combined impact of the Congress socialists and communists' involvement in the freedom movement resulted in the National Conference concentrating primarily on issues affecting workers, peasants, and other underprivileged groups in society. . For instance, the party's flag was identified with the Peasant masses. The red colour of the flag was intended to symbolize the organization of oppressed groups, while the plough in the centre signified socialism for the Kashmiri peasantry.(30)As a result, the party adopted the form of a people's party, and the government now had to deal with the unified people's fight. The struggle's forerunners gained prominence, and Sheikh Abdullah assumed control of the movement and its objectives.

During the forties, the National Conference's progressive wing had grown as a result of the Bolshevik Revolution. The party included men who had strong socialist beliefs. Some of the men lined with the Sheikh Abdullah —including G. M. Sadiq, Pt. Rughnath Vashnavi, Madan Lal, Dina Nath Hanjora, Ghulam Nabi, Ali Mohammad, Ved Prakash, Kishori Lal, Faiz Ahmad Paracha, Mohammad Jamal, Prem Nath Dhar and Dwarka Nath Kachroo and many more socialists—were drawn to the National Conference in the 1940s because they were looking to join a political party. Among such eminent leftists are Dr. N. N. Raina, Peer Gaisuddin, Gulam Rasool Renzo, Moti Lal Misra, Janki Nath Zutshi, Peer abdul Aziz, D. P. Dhar, etc.(31)

During this period of time, communists dominated Kashmir, spreading the ideologies of Marxist - Leninist. As a result of their efforts, S. M. Abdullah and his associates began to appreciate and support them. A number of them became prominent members in the National Conference and actively took part in its sessions, using the slogan "Quit Autocracy" to promote their agenda for the full

overthrow of the existing regime.(32)Andrew whitehead mentioned that "their leadership helped the toilers in their struggle for strengthening and developing the socialist system." They went all across the valley, and addressed groups, public meetings and workers organizations. They also had transported a large quantity of Marxist material from Lahore to Valley. Their visit had not only influenced Sheikh Abdullah but also had tremendously helped to improve the movement's overall outlook about Kashmir.(33)

On the eve of World War II, the communists and Congress, with whom Abdullah maintained strong ties, dominated the perspective of Kashmiri Socialist intellectuals. This can be observed from the Manifesto that was adopted by the National Conference in September 1944 as the purpose of the movement. The Manifesto was entitled "Naya Kashmir," which had hence forth become the centre focus and the torch of progress of the future policy of National Conference. Both the communist B. P. L. Bedi and his wife, Freda Bedi, contributed to the writing of the Naya Kashmir document. The booklet in which the manifesto was published was small, and red in color. There was an image of a Kashmiri peasant woman holding the flag of the National Conference, which had an image of a white plough, above her head. The manifesto was intended to counter decades of oppression and poverty under the Dogras, "to fight the immemorial poverty of the peasant and the artisan, and the unmitigated helplessness of the worker." Instead of seeing the struggle in religious terms—a Hindu state versus the Muslim masses—the manifesto declared that the struggle was along class lines: "it is for the poor, against those who exploit them; for the toiling people of our beautiful homeland against the heartless pranks of the social privileged..."(34)

The national conference did not adequately reflect the state's socialist and progressive movements. There were two more organization staked an unrivalled claim to the socialist purpose, and that organizations were Kashmir Socialist Party formed by Prem Nath Bazaz in 1942, who took the task of enlightening the masses about their fundamental issues of socio-economic as well as political. By this time, Pandith Bazaz had become the fervent critic of Abdullah –Congress and a fervent supporter of M.N Roy.(35)The other organisation was formed known as All Jammu and Kashmir Kissan Conference, under the leadership of Abdul Salam Yettu . The Conference was solely socialist, and that included all of its goals. Its main goal was to protect the state's peasantry's rights and interests. Additionally, it was successful in educating the labouring masses about their social, economic, and political rights.(36)

On May, 15, 1946, Sheikh Mohammad Abdullah started the Quit Kashmir Movement exactly four years after the Congress launched the Quit India Movement. The slogan of the "Quit Kashmir" movement was not only to establish responsible government, but it was also a call for the complete elimination of the feudalism authoritarian structure, the eradication of landlordism without recompense, the cancellation of peasants' debt to money lenders, the redemption of mortgages, among other demands. Thus, the Quit Kashmir was a watershed moment in the Kashmiri emancipation struggle and the final blow on the Dogra imperialist rule.(37)

As a result of Dogra's imperialist and feudalist nature of government give also birth to the rise of strong voices in the form of poetry. Ghulam Ahmad Mahjoor and Abdul Ahad Azad, both these two poets of Kashmir brought revolutionary and socialist poetry and songs served as both an inspiration and a spokesperson for the Kashmiri freedom movement. They had awakened countrymen from their ages-old slumber, to give up superstition and slavish behaviour, and to become spiritually free in order to fight against injustice and tyranny and to love their country. Their poems encouraged and enlightened the masses to unite against the authoritarian system, emphasized unity and social harmony, promised a new order free from exploitation, tyranny, pain, and unhappiness, and instilled confidence to sacrifice for freedom.(38)

Conclusion:

It was owing to the struggle and efforts of these left-leaning leaders and organisations that they were able to mobilise the underprivileged and impoverished masses of Kashmir to bring about political change in their nation. This took place in the years just following 1930, when men with progressive worldviews and socialist leanings organised a variety of organisations and associations to advance their own agendas. The effect of these organisations and individuals was significant; under their leadership and direction, Kashmiris from a variety of backgrounds were mobilised, and they eventually banded together to fight against the Dogra dictatorship. The bulk of the members possessed political education, and as time went on, they grew stronger, more resolute, and more powerful. Eventually, they established potent political parties and organisations to battle and strive for the state's independence. The movement does not adhere to socialism in its entirety, but in the pursuit of egalitarianism, it is accurate to say that it includes components of socialism in its essence, in its programme, and in its operations. This is because socialism seeks to equalize people's access to resources and opportunities.

References:

1.Tyndale Biscoe, *Kashmir in Sunlight & Shades,* Seelay Service & Co. Ltd., London, 1922, p.79

2 Josef Korbel, *Danger in Kashmir,* Princeton University Press, London, 1954, p.10

3 For details about treaty of Amritsar see K. M. Panikar *Gulab Singh ' Founder of Kashmir'*, Martin Hopkinson Ltd, 1930, pp.111-116

4 Prem Nath Bazaz, *The history of struggle for freedom in Kashmir,* Kashmir Publishing Company, New Delhi, 1954, p.127

5 Sumantra Bose, *Kashmir: Roots of Conflict, Path to Peace,* Harvard University Press, London, 2003, p.16

6 Younghusband, *Kashmir,* Adams & Charles Black, London, 1911, p.179

7 Walter R. Lawrence, *The India we served,* Cassell & Company, Ltd., London. 1928, p.127

8 Shiraz Ahmad Dar, *The Economy of Peasants: Rebellion & Subsistence in the Valley of Kashmir (1865-1925)* ed. Prof. M Y Ganie, Prof. Bashir Ahmad Khan, Prof. Parvez Ahmad and Dr. Javeed ul Aziz, *Kashmir in Historical perspective*, J K Publisher, Srinagar, pp.113-116

9 Peer Giyas-ud-Din, *Jammu and Kashmir: 'State & Society' (communist Movement*) Jay Kay Book House Jammu, 1999, p.30

10 Muhammad Yusuf Saraf, *Kashmir fight for freedom,* Vol.1 1819-1846, Ferozsons Ltd, Lahore, p.333

11Mohammad Ishaq Khan, *History of Srinagar,* Aamir Publication Srinagar, 1978, p.70

12 Manzoor Fazili, *Socialist Ideas and Movements in Kashmir 1919-1947,* ed. Irfan Fazili, Jay Kay Books, Srinagar, 2020, p. 37

13 N. N Raina, *Kashmir Politics and Imperialist Manoeuvres 1846-1980,* Patriot Publishers, New Delhi, 1988, p.57

14 Ibid, p.63

15 D. N Dhar, *Artisans of the Paradise*, Bhavana Books & Prints, New Delhi, 1999, p.108

16 N. N Raina, *Op.cit.,* p.57

17 Ibid, p.85

18 Prem Nath Bazaz, *Op.cit*., p.140

19 F. M Hassnain, *Freedom Struggle in Kashmir*, Rina publishing House, New Delhi, 1988, p.36

20 Ghulam Hassan Khan, *Freedom Movement in Kashmir 1931-1940,* Light and Life Publisher, New Delhi, 1980, p.305

21 Khalid Bashir, Ahmad, *Kashmir Exposing the Myth behind the narrative,* Sage publication India Pvt.Ltd., 2017, p.95

22 Altaf Hussain Parra, *The Making of Modern Kashmir; Sheikh Mohammad Abdullah and the politics of the State,* Routledge Taylor and Francis Group, London & New York, 2019, p.63

23 Aijaz Ashraf Wani, *The Popular Voice: Secular-Progressive Discourse in Kashmir(1932-1947)*(Indian Historical Review) Vol no.34, issue no.1 Sage, pp.249-255

24 Sheikh. M Abdullah, *Aatish-i-Chinar (autobiography*) Ali Mohammad & Sons Srinagar, 1986, p.48.

25 Manzoor Fazili*, Op.cit*.,p.69

26 G. H Khan, *Op.cit*., p.327

27 D. N Dhar, *Op.cit.,* p.110

28 Sheikh. M Abdullah, *Op.cit*., pp.230-243

29 F. M Hassnain, *Op.cit*., p.102

30 P.N Bazaz., *Inside Kashmir*, Gulshan Book Srinagar, 2002, p.318

31 Manzoor, Fazili., *Op.cit*., pp.74-75

32Peer Giyas-ud-Din, *Op.cit*., pp.69-60

33 Andrew Whitehead, *The Making of the New Kashmir Manifesto*, in India at 70: multidisciplinary approaches, edited by Ruth Maxey and Paul McGarr, Routledge, London & New York,2020, p p.15-23

34 New Kashmir Manifesto 1944

35 Chitralekha Zutshi, *Languages of Belonging Islam, Regional Identity and the Making of Kashmir,* Permanent Black, Delhi, 2012, pp.303-305

36 Prem Nath Bazaz, *The history of struggle for freedom in Kashmir,* Kashmir Publishing Company, New Delhi, 1954, p.226

37 Pir, Giyass ud Din, *Main Trends of the History of the Kashmir*, ed. Prof. Mohammad. Yasin & Dr. A. Qaiyum

Rafiqi, *History of the Freedom Struggle in Jammu and Kashmir*, Light & Life Publisher, New Delhi, 1980, p.87

38 Mehjoor. Peerzada Ghulam Ahmad, *Kuliyat-e-Mehjoor*, ed. by Tang Mohammad Yousf, J & K Academy of Art, Culture and Languages, Srinagar, 1983,: Azad, Abdul Ahad, *Kuliyat-e- Azad*, ed. Ganjoo P. N, J & K Academy of Art, Culture and Languages, Srinagar.

Role of Inflibnet in Higher Education in India: An Overview

Dr. Subhash Dhule
Librarian,Government Law College, A road, Churchgate, Mumbai-400020 India
Corresponding author- **Dr. Subhash Dhule**
Email- glclibmum@gmail.com

Abstract: This Paper Presents role of INFLIBNET in higher education in India. It includes various objectives of INFLIBNET and progammes and activates such as library automation by using SOUL3.0 Software. INDCAT, E- Consortium, open access indicatives, content development services, Scholarly networks, Data services, e- governance and technical services, conventions and publications etc.
Key Words: - INFLIBNET, NLIST, SHODHGANGA, SOUL3.0, INDCAT, CONSORTIUM

Introduction: Information and Library Network (INFLIBNET) Centre, Gandhinagar , Gujrat is an autonomous Inter- University(IUC) of University Grant commission, New Delhi (Ministry of Education , Government of India). It is Major National Initiated by the UGC in March 1991 as a project under the IUCAA, it become an independent Inter- University Centre in June 1996, INFLIBNET is involved in modernizing university libraries in India using the state -of- art technologies for the optimum utilization of information. INFLIBNET is set out to be major player in promoting scholarly communication among academicians and researchers in India.

Objectives of INFLIBNET: -

- To promote and establish communication facilities to improve capability in information transfer and access, that provide support to scholarship, learning, research and academic pursuit through cooperation and involvement of agencies concerned.
- To establish INFLIBNET: Information and Library Network a computer communication network for linking libraries and information centers in universities, deemed to be universities, colleges, UGC information centers, institutions of national importance and R & D institutions, etc. avoiding duplication of efforts.
- To promote and implement computerization of operations and services in the libraries and information centers of the country, following a uniform standard;

1. To evolve standards and uniform guidelines in techniques, methods, procedures, computer hardware and software, services and promote their adoption in actual practice by all libraries, in order to facilitate pooling, sharing and exchange of information towards optimal use of resources and facilities:

2. to evolve a national network interconnecting various libraries and information centers in the country and to improve capability in information handling and service;

3. to provide reliable access to document collection of libraries by creating on-line union catalogue of serials, theses/ dissertations, books,

monographs and non-book materials (manuscripts, audio-visuals, computer data, multimedia, etc.) (INDCAT) in various libraries in India:

4. to provide access to bibliographic information sources with citations, abstracts, etc. through indigenously created databases of the Sectoral Information Centers of NISSAT, UGC Information Centers, City Networks and such others and by establishing gateways for on-line accessing of national and international databases held by national and international information networks and centers respectively;

5. to develop new methods and techniques for archival of valuable information available as manuscripts and information documents in difference Indian languages, in the form of digital images using high density storage media;

6. to optimize information resource utilization through shared cataloguing, inter-library loan service, catalogue production, collection development and thus avoiding duplication in acquisition to the extent possible;

7. to enable the users dispersed all over the country, irrespective of location and distance, to have access to information regarding serials, theses/dissertation, books, monographic and non-book materials by locating the sources wherefrom available and to obtain it through the facilities of INFLIBNET and union catalogue of documents;

8. to create databases of projects, institutions, specialists, etc. for providing on-line information service;

9. to encourage co-operation among libraries, documentation centers and information centers in the country, so that the resources can be poled for the benefit of helping the weaker resource centers by stronger ones; and

 to train and develop human resources in the field of computerized library operations and networking to establish, manage and sustain INFLIBNET.

- To facilitate academic communication amongst scientist, engineers, social scientists, academics, faculties, researchers and students through

electronic mail, file transfer, computer/audio/video conferencing, etc

- To undertake system design and studies in the field of communications, computer networking, information handling and data management;
- To establish appropriate control and monitoring system for the communication network and organize maintenance;
- To collaborate with institutions, libraries, information centers and other organizations in India and abroad in the field relevant to the objectives of the Centre;
- To promote R&D and develop necessary facilities and create technical positions for realizing the objectives of the Centre;
- To generate revenue by providing consultancies and information services; and to do all other such things as may be necessary, incidental or conducive to the attainment of all or any of the above objectives.

INFLIBNET Programme and Activities
Library Automation:

1. **SOUL 3.0 :** The SOUL 3.0 (Software for University Libraries) is state-of-the-art integrated library management software designed and developed by the INFLIBNET Centre based on requirements of colleges, universities and other academic libraries. The software is compliant to international standards for bibliographic formats and circulation protocols. It is compliant to international standards such as MARC 21 for the bibliographic format, Unicode based Universal Character Sets for multilingual bibliographic records and NCIP 2.0 and SIP 2 based protocols for RFID, electronic surveillance and control.

2. **INDCAT :** IndCat is a free online Union Catalogue of Books, Theses and Serials of major university/institute libraries in India. The IndCat contains bibliographic information, location and holdings of Books, Theses and Serials. It provides the records in standard bibliographic formats i.e. MARC, MARCXML. It covers all major subjects, i.e. Psychology, Statistics, Political Science, Economics, Law, Public Administration, Education, Commerce, Linguistics, Mathematics, Astronomy, Physics, Chemistry, Biology, Life Sciences, Botany, Zoology, Medicine, Engineering, Agriculture, Management, Architecture, Sports, Literature, History, Computer Science etc. A Web-based interface is designed to provide easy access to the merged catalogues. The IndCat is a major source of bibliographic information that can be used for Inter-Library Loan, Collections Development as well as for Copy Cataloguing and Retro-Conversion of bibliographic records.

(Source :- https://indcat.inflibnet.ac.in/index.php/main/theses)
Currently IndCat status as on 23/01/2023

SN	IND CAT Database	Unique Titles/Records	Universities/Institutes Libraries in India
1.	Book Database	20756468	223
2.	Theses Database	444024	455
3.	Serials	36912	238

E- Consortium:

1. **E- SHODHSHINDHU :** e-ShodhSindhu is an initiative of Consortium for Higher Education Electronics Resources by Ministry of Education. It provides access to e-resources (10000+ full-text journals, 164300+ e-Books and 4 databases through e-ShodhSindhu and 600000 e-Books through NDL) to Universities, Colleges and Centrally Funded Technical Institutions in India.

2. **SHODHSHUDDHI :** The Govt. of India was to provide Plagiarism Detection Software to all Indian Universities/Institutions including Central Universities, State Universities, Deemed to be Universities, Private Universities, Centrally Funded Technical Institutions (CFTIs), Institute of National importance (INIs), Inter University Centres of UGC (IUCs). The INFLIBNET Centre is a nodal agency to

execute the project/initiative under the aegis of Ministry of Education.

3. **INFISTATS ;** The Centre has developed a software called InfiStats, for monitoring the usage statistics of various e-resources made accessible to the member institutions. The InfiStats portal imports the usage data from the publisher's website automatically and store it is a database on InfiStats platform. The InfiStats interface provides title-level COUNTER-compliant reports to member institutions. The member institutions can also log-on to this portal for monitoring the usage of their respective e-resources.

4. **N-LIST :** The Project entitled "National Library and Information Services Infrastructure for Scholarly Content (N-LIST)", graduated as a regular scheme of UGC under UGC-INFONET Digital Library Consortium as college component, is merged into e -ShodhSindhu: Consortia for Higher Education E-Resources. The N-LIST provides access to 6,000+ journals, 1,64,300+ e-books under N-LIST and 6,00,000 e-books through NDL to all Govt., Govt.-aided as well as non-aided colleges through a proxy server / shibboleth.

(Source- https://nlist.inflibnet.ac.in/)

5. **INFED :** NFLIBNET Access Management Federation (INFED) was setup which uses Shibboleth, standard-based open source software, for authenticating authorized users from colleges and universities and provide them seamless access to e-resources from anywhere, anytime. Shibboleth offers a mechanism for users to access multiple resources within a federated single sign-on framework.

Open Access Initiative:

Shodhganga : Shodhganga is a digital repository set-up for submission of electronic versions of theses and dissertations by students / research scholars in universities in India and make them

.

available in open access to the world-wide academic community in response to the UGC Notification (Minimum Standards & Procedure for Award of M.Phil. / Ph.D Degree, Regulation, 2009 and amendment made in 2016) where-in the responsibility of maintaining the digital repository of Electronic Theses and Dissertations (ETDs) is assigned to the INFLIBNET Centre. Shodhganga is set-up using DSpace, an open-source software, that uses internationally recognized protocols and interoperability standards. The repository provides a platform to research scholars in universities to deposit, re-use and share their theses and dissertations

(Source : https://shodhganga.inflibnet.ac.in/)

Full Text Theses	Synapses	MRP/FDP/Fellowship	Universities Contributed	Universities+/CFTIs/INIS/ Signed MOU
429043	9721	61	672	773

(
Data Accessed as on 29/01/2023)

Shodhgangotri : Under this initiative, research scholars/research supervisors in universities could deposit an electronic version of approved

synopsis submitted by research scholars to the universities for registering themselves under the PhD programme. Synopses in Shodhgangotri would later be mapped to fulltext thesis in

Shodhganga. As such, once the full-text thesis is submitted for a synopsis, a link from the synopsis in Shodhgangotri to the full-text theses in Shodhganga will be provided.

Shodh-Chakra : Shodh-Chakra provides a unique space to the researcher, guide/supervisor and university to manage the research lifecycle of a research scholar. The portal is integrated with millions of resources (including lakhs of full-text theses) along with the helping tools for the researcher which are required during the research work. Regulatory bodies can easily identify the concern experts on the basis of research area. The system will generate login credentials to researchers, supervisors after due verification from university.

Research Project Database: The Research Project Database provides details of completed and ongoing projects carried out by faculty members working in universities and institutions across the country. The Centre gets project details along with the project reports in print/digital formats from the project investigators of Minor Research Projects (MRP) funded by the UGC.

Institutional Repository ; The Centre has established an institutional repository called IR@INFLBNET using DSpace, opensource software. The papers published in the proceedings of the CALIBER and PLANNER are uploaded into the repository. The Repository also includes course materials, newspaper clippings, etc.

INFOPORT: INFLIBNET Subject Gateway for Indian Electronic Resources is designed to facilitate registering of an Internet resource into the portal and extending its access to users. INFOPORT supports browsing of Internet resources by Dewey Decimal Classification (DDC) Scheme.

E- CONTENT DEVELOPMENT SERVICES:
Projects and services:
Scholarly Networks
1. VIDHVAN : Experts Database
2. IRINS
E- Content Development and Services:
1. E-PG Pathshala
2. VIDYA-MITRA
3. UGC-MOOCS
4. SWYAM-PRABHA
Ranking and Accreditations:
1. NIRF
2. ARIIA
3. E-NBA
4. NAAC
Data services:
1. ICSSR Data services

E- Governance and Technical Services:
1. E- Governance @ UGC
2. PMMMMMIT
3. Study in India
4. National Testing Agency
5. Unnat Bharat Abhiyan
6. Eak Bharath Shreth Bharath
Conventions:
1. CALIBER
2. PLANNER
3. ICT Skill Development Programme
Publications:
1. Annual Reports
2. Newsletter
3. University Directory
4. Brochures and Others

Conclusion:
The INFLIBNET play a very important role in automation and development of libraries as well as e- consortium, open access Initiative which includes SHODHGANGA, SHODHGANGOTRI are major usage for researcher for review literature and to avoid duplication of work. INFLIBNET work on E-Content development services, data services etc.. The INFLIBNET Centre is a great boon to Indian higher education system in satisfying its information needs. It may be hoped that many more activities/services will be added in the list of the INFLIBNET in future contributing to the progress and prosperity of the country.

References:
1. Chand, P., & Arora, J. (2008). Access to scholarly communication in higher education in India: trends in usage statistics via INFLIBNET. *Program.*
2. Karn, S. K., & Das, B. K. (2009). Information and Library Network (INFLIBNET): a boon for higher education in India. In *International Conference on Academic Libraries (ICAL-2009)* (p. 698700).
3. Prakash, K., Chauhan, S. K., Satyabati, T., & Chand, P. (2007). Access to scholarly literature in higher education institutions under INFLIBNET consortium.
4. Waghmode, S. S. (2014). Role of Inflibnet in growth and development of higher education in India. *University News Weekly*, *52*(6), 10-12.
5. https://www.inflibnet.ac.in/ retrieved as on 29/01/2023
6. https://shodhganga.inflibnet.ac.in/retrived as on 29/01/2023
7. https://indcat.inflibnet.ac.in/index.php/main/book retrieved as on 29/01/2023
8. https://nlist.inflibnet.ac.in/retrived as on 29/01/2023

ZOMATO: SWOC Analysis and Marketing Mix Strategies

Nimbolkar V R
MBA Finance (SET), Sanjivani Arts,Commerce & Science College, Kopargaon
Dist- Ahmednagar, Maharashtra, India, Pin- 423603
Corresponding Author- **Nimbolkar V R**
Email-asstprofnimbolkar@gmail.com

Abstract
Digital technology has increased the use of creativity while altering existing industries. The international growth of the online industry has had an impact on the Indian economy. The food industry has embraced an e-commerce infrastructure as a result of digitization, allowing clients to place orders via mobile apps and have meals delivered to their homes. Zomato is a famous app that offers an online food delivery service that allows users to discover new eateries.. This research looks into Zomato's marketing mix, positioning tactics, competitive landscape, and SWOC analysis. The entire research recommended that Zomato investigate rural areas and perform virtual restaurant tours in order to improve service abilities. According to the study, Zomato's positioning approach is good in capturing the market, but it needs to develop more strategies to thrive in a competitive environment. The consequences of Zomato have been investigated.
Keywords: Marketing mix 7Ps, online food delivery, SWOC analysis, Competitive analysis.

Introduction
Globalization has made it easier to use the Internet not only among businesses, but also between businesses and their customers. Customers use the Internet not just to order products online, but also to evaluate prices, product characteristics, and after-sale support facilities that they would receive if they purchased the product from a certain retailer [1]. The Internet is becoming a more popular platform for content discovery, selection, and purchase. Online food ordering aggregators provide a variety of features and benefits that allow customers to order from restaurants with a single swipe on their smartphones. The business of providing restaurant meals to the home is fast evolving as numerous new internet delivery channels vie to establish their positions in markets and gain clients in India's many metropolitan areas.[2]Food delivery services have become very profitable businesses in the last Five to Six years, despite the fact that they may swiftly take orders via internet channels and serve multiple restaurants in any particular local market. Furthermore, given how busy individuals are these days, the demand for restaurant delivery services has expanded dramatically. In their spare time, many people will place orders at a restaurant and then go pick up their food.

However, with the extremely busy lives of individuals,They now want to be able to order food from a delivery service that can deliver it swiftly. As a result of the debut of these new enterprises, as well as online applications that allow them to process orders swiftly, the popularity of meal delivery services has grown.

Objectives
The study has the following objectives:
1. To investigate Zomato's marketing strategy.
2. To investigate marketing enhancement methods.
3. To identify the various marketing mix principles.
4. To analyze the Zomato food delivery system using the SWOC framework.

Research Methodology
This study's analysis is based on secondary sources. As a result, written sources are taken into account when gathering data. The study examines Zomato's marketing strategies and makes recommendations for how to enhance long-term growth. Secondary data is gathered from the Zomato website, as well as journal publications, journals, and company websites.

Companies and Firms
Online meal delivery has been one of the most fast improvements in the e-commerce business. Customers may now choose from a wide range of cuisines from a variety of restaurants listed online, globally and at any time, changing the way people think about food. The following is a list of online food businesses, along with their country of origin and year of establishment. e-ISSN: 2582-5208 International Research Journal of Modernization in Engineering Technology and Science Volume:03/Issue:03/March-2021 Impact Factor-5.354 www.irjmets.comwww.irjmets.com @International Research Journal of Modernization in Engineering, Technology and Science [538]Table-1: Exhibits the list of online food delivery companies Sl. No List of Companies Country of origin Year of establishment Michigan, U.S. 1961 Domino's Pizza Ypsilanti. UK 2001,Just Eat London, England. U.S. 2004,Grubhub Chicago, Illinois. India 2008,Zomato Haryana. California, US 2011 Postmates San Francisco. Germany 2012,FoodPanda Berlin. England, UK 2013, Deliveroo London. California, US 2013 ,DoorDash San Francisco. India 2014, Swiggy Bangalore. California, U.S. 2014,UberEats San Francisco.

Overview of Zomato

In 2008, Zomato commenced with the name 'Foodiebay,' and in 2010 it was renamed as Zomato'[3]. It started its operations in Delhi 14 years ago with a home project and became one of the biggest food aggregators globally. Currently operates in 25 countries, 12000+ cities worldwide, enabling more people to see better food and aims not only to link people with food in any sense but also to work closely with restaurants to create a sustainable ecosystem. Zomato's Principles Scheme:[4]

Marketing Strategies

Zomato was supposed to be the hangout spot for the Foodies. It has now been rebranded Food Network. According to the Boston Consulting Company , India's food market was over 26 trillion Indian rupees in 2018, and it is expected to reach 46 lakh crore by 2020, transforming the experience of food service delivery, with technology playing a key role.[5]

1. **Segmenting:**
   Zomato is aimed at those between the ages of 18 and 35 who enjoy dining out and want to know everything there is to know about the restaurants they visit. Zomato discovered a broader target sector of professionals who like to eat out at the office and even eat food that is delivered to their lodgings.[6] In the experiential events sector, they arrange entertainment and food festivals named Zealand in a number of cities. Zomato claims to provide clients with a pleasurable culinary experience. It plans to accomplish this by providing new food-focused products for the banqueting out and delivery markets.

2. **Target**
   Zomato seeks to attract young people aged 18 to 35, who frequently want to dine out with their friends and family. Its goal is to attract customers by encouraging them to routinely rate and review the location in order to persuade them that it is desirable and good value for money. People who like to eat a lot of food and want to share it with others are also being targeted. These people simply want to know where the best food in town can be found and visit such establishments. All restaurant reviewers on the internet are the objective of consumption.[7] Young people like the website because it allows them to discover new places to eat outside with their families and friends

Zomato's Marketing Mix

1. **Product:**
   Zomato is an app/website that shows consumers restaurants and menus of available foods, as well as allowing customers to place online orders. Zomato provides information about the restaurant, including images, costs, menus, and even customer reviews, as well as a platform for customers to express their ideas about the cuisine and service provided by the food suppliers.[8]
   The company's key services, according to its marketing, are point-of-sale systems, restaurant expedition and delivery management, and advanced table reservations.

2. **Price:**
   Zomato does not charge restaurants for listing their information on their website portal. The restaurant advertising that Zomato displays on its website is how they make money. They promote the restaurant's banner, which allows them to reach every user who visits their website. They also provide restaurant consulting services, such as determining when a chain's next location will open. Its Gold membership fees have been raised, and it has begun cross-selling during checkouts, as well as a progressive delivery cost.Lunch is the most popular meal to purchase online, and card payment is the most popular method of payment. Surprisingly, 95 percent of respondents ordered meals online because of special offers and savings, and 84 percent because it was convenient and time-saving. [9]

3. **Place:**
   Customers can use a mobile smartphone app to see and place orders, allowing restaurants to deliver meals quickly. This has resulted in an increase in the usage of mobile phones and computers, as well as good business for the service industry.[10]
   Zomato is a web-based service that is available on Windows, Android, and iOS. India, Australia, the United States, Chile, Malaysia, the United Arab Emirates, Portugal, South Africa, and others are among the 24 countries where it is available. The user interface is simple to use and comes in nine languages: English, Italian, Spanish, Portuguese, Turkish, Slovak, Indonesian, Polish, and Italian.
   They are also active on social media platforms such as Facebook, Twitter, Pinterest, and Instagram, where they interact with customers. Furthermore, the logistic system has changed significantly since the Indian Postal Service's mail-order days. With the proliferation of various private logistic services, distribution and delivery routes can now be considered capable of achieving consumer requirements for speed and timeliness of delivery.

4. **Promotion:**
   Zomato's advertising is extremely exact, making it extremely targeted. They have an analytics platform built in that runs a lot of queries and disseminates useful information. As a result, it's incredibly precise. Zomato is known for having better deals than its competitors. Zomato is

promoted. With animation and cartoons with a caption, you may save a lot of money. Delivery time is reduced. In contrast to others, Zomato is aggressive in its marketing when it employs guerrilla marketing.

The Zomaland festival, a culinary festival with entertainment such as music, dancing, and gagsters, was organised by Zomato as part of a campaign. To attract customers, Zomato offers discounts and promo codes.

5. **Physical Evidence:**
Zomato is a service that does not Offer any products and does not have a physical location. The delivery system consists of employees that deliver food ordered through Zomato's website or app. The business operates as a third-party scheme.

6. **People:**
Zomato is made up of a dedicated team of over 5,000 employees who work tirelessly to deliver the best possible service to its clients. Small firms that outsource non-core business functions, such as food delivery, are on the rise; formerly, only huge corporations used this strategy. As a result, an increasing number of business owners and managers are becoming aware of the value of outsourcing food delivery services.

7. **Process:**
Customers must use their registered phone number and email address to access Zomato. The customer's position is tracked, and a list of eateries in the area is provided, along with a menu that can be browsed and an order placed. To wither, payment for the order can be performed in cash or through online ways. The restaurant will approve and ship the order as soon as it is placed.After the dish is delivered, Zomato requests feedback. As a result, the entire procedure has been simplified to ensure that the user has a pleasant experience. Paper waste can be minimised by dining at the restaurant because they run on a tablet and do not require documentation. They don't utilise records to take orders menu card that has been digitised There's no need to wait for the servers to take a customer's order when they enter the restaurant. They receive the order as soon as a customer takes a seat, and it is confirmed to the customer as soon as it is ready. So, despite the fact that the food is ready, late delivery would not be an issue.

Differentiation Marketing Strategy Of Zomato

1. **Strategy:**
Zomato creates innovative solutions that pique a customer's attention. Zomato Gold is a premium membership reward programme that provides clients with BOGO (Buy One, Get One) deals as well as two plus two complimentary

beverages as part of a unique dine-out experience. Zomato Gold is currently available to 700,000 customers. This initiative has encouraged consumers to eat out more, resulting in a higher rate of customer rush.

2. **Strong Brand Name:**
A strong brand name is required to keep a company's brand alive in the market, and Zomato has effectively built a brand that resounds with confidence and accessibility. Many competitors, such as Food Panda and Uber Eats, have been in this sector for a while, but they need to work more than Zomato to build brand awareness. It has been able to modernise continuously through different routes, ensuring that the benefits it has achieved are maintained.

3. **Focus on technology:**
The most appealing feature that Zomato provides to its customers is its well-designed user interface. The app is visually beautiful and user-friendly, giving it a competitive advantage over rival brands. Even for a novice, the speed with which Zomato's website and mobile application load and operate is impressive. Zomato devotes a lot of time and effort to creating a compelling user interface for its clients. It has data analytics, which has greatly contributed to its success.
Zomato was able to achieve a competitive advantage because it is heavily data-driven. The organisation can gain operational and commercial benefits such as delivery time estimation, logistics optimization, advertising, and supplier arrangement. Zomato's goal is to adopt the cloud kitchen model, which will allow it to expand its business with less resources and lower fixed expenses. Zomato will be able to lead the market since it places such a high value on technological advancement.The food industry is seeing a lot of competition from new entrants, with most enterprises doing incredibly well in the market. Google Maps is utilised to provide a database of local eateries, as well as consumer feedback, photos, and ratings. The most significant advantage over Google Maps is that the menu listing for Maps has yet to begin.People also like Zomato as a restaurant discovery platform.

4. **Swoc Analysis Of Zomato**
The most widely applied technique for monitoring and evaluating a company's overall competitive role and climate is SWOC Analysis. Its main goal is to assess options for producing a company business plans in accordance the organization's resources and skills with the needs of the environment in which it operates..Businesses utilise the SWOC framework to assess their company's,

competition's, and products' Strengths, Weaknesses, Opportunities, and Challenges. SWOC is a comprehensive examination of the industry's operating environment that aids in the projection of many aspects of the environment as well as their incorporation into the organization's decision-making mechanism.

Strengths

Zomato has the following Strengths:

1. Customers identify Zomato as a 'Specialty Product' that focuses solely on foodstuffs and restaurants.
2. Customers have a high level of brand awareness, and it is rated as the top product on their minds.
3. With over 1.6 million restaurant members, they have a global presence in 25 countries.
4. With over 1250 skilled and devoted individuals operating under its roof, it has advanced and updated technologies.
5. It has a simple and easy-to-use interface. It pursues an aggressive and innovative marketing strategy.
6. Brand has received various accolades and awards. They have a popular website called www.zomato.com, which receives millions of visitors each month. More than Six million people have downloaded the mobile app around the world. The content of the mobile app is updated on a regular basis, which encourages repeat purchases from loyal customers.

Weakness

Zomato has the following weaknesses:

1. Search engine competitiveness and rivalry applications indicate that growth will be limited. Rapid expansion leaves you vulnerable to tainted content.
2. There is a lack of training for the employees in maintaining a high standard of meal delivery. In remote places, service is limited. The behavioural risk derives from online merchants that have the capacity to act opportunistically by defrauding clients who place personal orders over the internet, as well as the government's failure to properly track all online transactions. It includes product risks, psychological risks, and seller efficiency hazards. The Internet's dynamic existence, which is beyond of the control of online proprietors and customers, poses an environmental concern. It poses a financial risk as well as a threat to privacy.[11]
3. The inability to see or manage the product physically, as well as concerns about the processes of terms and conditions of food delivery and therefrom, refunds, and the dispersion of credit card number sharing through the Internet, are all perceived as disadvantage.[12]

4. Online food delivery services may reduce home cooking, which may have an impact on clients' overall dietary efficiency.

Opportunity

The opportunities in Zomato are as follows:

1) Prospect of expanding into new countries.
2) More semi-urban and rural areas will be covered.
3) With the use of an increasing number of smartphones, internet penetration has increased.
4) The rapid advancement of technology and the provision of a more user-friendly interface.

Challenges

Zomato has the following challenges to face:

1. Competition from other food aggregators is fierce.
2. Defending user data against cyber-attacks
3. As a result of the government's lack of defined rules and regulations, the business model is prone to change as government policies change.
4. Other players can readily copy the business model, which will have a long-term impact on the company.
5. When online customers are dissatisfied, they quickly migrate to competitors since the options are plentiful and switching costs are low. As a result, customer retention is a challenge for all organisations operating online, necessitating additional work and tactics to provide higher levels of customer satisfaction[13].
6. Online meal delivery service providers must ensure that the food arrives in a reasonable amount of time, and the lead time should be as low as possible to discourage customers from using alternative delivery methods[14]

Competitive Edge over Other Brands

1) It makes extensive use of numerous marketing tactics, including SEO and SEM. Additionally, offline tactics such as publicity for out-of-home and business-to-business are used, as well as word-of-mouth.
2) It also uses TV advertising on occasion during peak seasons of activity, such as Diwali, New Year, Festivals, and so on.
3) Synthetic version of its parent restaurant-finder service, with massive head starts and a substantial client base, as well as solid market positioning and annual sales growth of 210 percent.[15]
4) It provides a user-friendly international mobile application for Google Android, Windows Phone, IOS, and Blackberry smartphones. It started advertising on its mobile apps, which has been aided by the increased traffic on those apps.
5) It focuses on digital marketing methods to attract new customers. It has also used other tools in its marketing, such as coupons, price

reductions, and recommendations, in addition to phone calls and direct mail. Zomato employs a large field sales crew. The ZOMANS, as the ZOMANS Members are known, work with business owners to sell ad space in a non-technical manner so that people who aren't tech-savvy may become aware of what's available and customers can choose from a variety of options.

Findings

1. Ease of use, utility, advancement, trust, and external influence are all elements that influence internet users' attitudes regarding online food ordering.

2. Large and small restaurants alike complain that they are being pushed to adopt terms and conditions that benefit the aggregators. This entails funding a big portion of the savings solely through the aggregators' fleet distribution, a significant reduction in meal preparation time, and complete lack of transparency about how in-app suggestions work and what businesses need do to get recommended more frequently.

3. There are a few considerations to consider when it comes to client information; some restaurant owners claim that a few prominent aggregators refuse to reveal information about who their customers are. In such circumstances, the aggregator builds a vast database of client dining preferences and even expands its own business, which restaurants may view as a conflict of interest.

4. Individuals who are unfamiliar with the technology or who are fearful of the technology may face difficulties. These obstacles would have a direct influence on consumer satisfaction and adoption of the online meal ordering system, since customers may be hesitant to place orders over the internet. People who like to communicate their opinions to employees would also be hesitant to use the self-serving online meal ordering service. To maintain the ordering system's consistency, restaurants should engage with specialists to guarantee that the platform is accessible and functions properly consistently.

Managerial Implications

1) It does not have a wide reach in rural areas. With more and more technical channels and opening up, the business needs to harness it through aggressive advertising.

2) Some websites use a deceptive review technique to deceive customers. As a result, Zomato needs to use a reward-based method to verify the legitimacy of such reviews.

3) Zomato must continue to innovate by offering new features such as a virtual restaurant tour. It should include live recordings and video shots

from restaurants and cafes, especially if there are good musicians performing. The brand should exploit its most popular attributes to attract new customers.

Conclusion

Zomato's Digital Marketing Strategy will have to continuously evolving in order to keep up with current trends. They need to come up with new strategies to pique the interest of their customers. Right now, they're doing a fantastic job. They will make more money if they continue to work hard on it. Zomato needs to be more dynamic in order to compete with other online food delivery services, making fast modifications in response to customer needs.

References

1. Das, J. (2018). Consumer perception towards' online food ordering and delivery services': An empirical study. *Journal of Management*, *5*(5).

2. Kapoor, A. P., & Vij, M. (2018). Technology at the dinner table: Ordering food online through mobile apps. *Journal of Retailing and Consumer Services*, *43*, 342-351.

3. Panigrahi, C. M. A. (2020). A case study on Zomato–The online Foodking of India. *Journal of Management Research and Analysis*, *7*(1), 25-33.

4. Frederick, D. P., & Parappagoudar, S. K. (2021). SWOC Analysis of Zomato-A Case of Online Food Delivery Services.

5. Raina, A., Rana, V. S., & Thakur, A. S. (2018). Popularity of Online Food Ordering and Delivery Services-A Comparative Study between Zomato, Swiggy and Uber Eats in Ludhiana. International Journal of Advanced in Management, Technology and Engineering, 8(1), 350-355.

6. Frederick, D. P., & Parappagoudar, S. K. (2021). SWOC Analysis of Zomato-A Case of Online Food Delivery Services.

7. Frederick, D. P., & Parappagoudar, S. K. (2021). A Descriptive Analysis on Sustainable Business Strategy of Online Food Service Industry.

8. Frederick, D. P., & Parappagoudar, S. K. (2021). SWOC Analysis of Zomato-A Case of Online Food Delivery Services.

9. Frederick, D. P., & Parappagoudar, S. K. (2021). SWOC Analysis of Zomato-A Case of Online Food Delivery Services.

10. Chavan, V., Jadhav, P., Korade, S., & Teli, P. (2015). Implementing customizable online food ordering system using web based application. International Journal of Innovative Science, Engineering & Technology, 2(4), 722-727.

11. Zhou, L., Dai, L., & Zhang, D. (2007). Online shopping acceptance model-A critical survey of consumer factors in online shopping. Journal of Electronic commerce research, 8(1), 41.Levin, A. M., Levin, I. R., & Heath, C. E. (2003). Product category dependent consumer preferences for online and offline shopping features and their influence on multi-channel retail alliances. J. Electron. Commer. Res., 4(3), 85-93.

12. Sethu, H. S., & Saini, B. (2016, July). Customer Perception and Satisfaction on Ordering Food via Internet, a Case on Foodzoned. Com, in Manipal. In Proceedings of the Seventh Asia-Pacific Conference on Global Business, Economics, Finance and Social Sciences (AP16Malaysia Conference (pp. 15-17).

13. Chai, L. T., & Yat, D. N. C. (2019). Online food delivery services: making food delivery the new normal. Journal of Marketing advances and Practices, 1(1), 62-77.

14. Bhotvawala, M. A., Balihallimath, H., Bidichandani, N., & Khond, M. P. (2016, September). Growth of food tech: a comparative study of aggregator food delivery services in India. In Proceedings of the 2016 International Conference on Industrial Engineering and Operations Management, Detroit, Michigan, USA (pp. 140-149).

Human Rights Education: An Effective Tool for Transformation

Dr. Shubhangi C. Choudhari
Assistant Professor, Dnyanganga College of Education Hingne Khu. Pune 411051
Corresponding author- **Dr. Shubhangi C. Choudhari**
Email- shubhangic24@gmail.com

Abstract

Now a days Huma Rights has become every day talk because fundamental rights/ human rights of number of people has been violating worldwide at every second. The rate of human rights violation has been increased drastically in current era. The only way to reduce this violation is making people aware about their rights and changing their perspective through education. At global level number of initiatives has been taken for the protection of human rights and promotion of human rights education by United Nations Organizations in the form of UDHR, ICCPR, ICESCR, CRC and various phases of WPHRE etc. UNO recognized the gigantic need of awareness creation among people and started contributing in this field. These initiatives have been percolated at national level as well and it is also reflecting in national level policy reforms. Creating awareness and changing people's perspective is not a onetime process; it's a lifelong process in country like India. India is country with full diversity which creates number of challenges in this process. Educating people, children about human rights has great transformative power at individual, school and societal level. Holistic approach and value and awareness model could prove effective in Indian context. Societal cohesion could bring with human rights education. Present research paper focused on the above stated aspect.

Key words: - Human Rights, Human Rights Education, Holistic approach, Transformation.

Introduction:

Human Rights is not topical concept it is deeply rooted in human history. The evolving phase of human rights covers number of centuries and draws upon the religious, ethnic, philosophical and lawful progress throughout the recorded history. After conquering the city of Babylon the first ancient Persian King Cyrus the Great freed all the slaves and declared right of choosing one's own religion and tried to bring racial equality. This announcement was imprinted on the baked-clay-cylinder in Akkadian language. 'Magna carta' was the upcoming landmark in the journey of human rights which established the value of due process and fairness before law for widow, included basic rights like freedom of church from political interference and freedom from arbitrary imprisonment and many more. The clauses from document later introduced as human rights. The petition of rights was introduced by Sir Edward Coke and produced by the English Parliament in 1628, which was grounded on the previous statutes and charters. The petition was considered as 'a statement of civil liberty'. In 1689 British parliament passed Bill of Rights which established certain fundamental rights for all Englishmen. During the 18th century, two major revolutions took place which was contributed a lot in human rights named the American Declaration of Independence (1776) and The French Revolution (1789). Both the world wars were very destructive. It violated human rights at large scale which includes right to life, liberty, equality and freedom. To avoid such destructions in future United Nations Organizations got established. Although Human Rights Concept have all the above historical background the UNO has worked to bring in to a productive, structural and concrete form.

Global Agenda for Promotion of Universal Culture of Human Rights:

After world war second to protect human rights of every individual and to promote universal culture of human rights through education UNO had taken remarkable efforts. Those efforts, gave priority to protection aspect at initial stage, by forming Universal Declaration of Human Rights under the chairmanship of Mrs. Eleanor Roosevelt with 30 articles. This is the first formal detailed document on Human rights which proved as a base for different level human rights law as well as left visible impact on constitution of various countries However, this document doesn't have legal base. To provide legal power to UDHR united nation adopted two treaties namely ICCPR (International Covenant on Civil and Political Rights) and ICESCR (International Covenant on Economic, Social and Cultural Rights). First treaty makes commits to the states signed up to it for protection and respect of civil as well as political rights of every individual form that state. It includes protection of rights like right to liberty and security, peaceful assembly, liberty of expression, association etc. Second treaty adopted to safeguard individual's economic, social and cultural rights by the states which

includes right like right to work, social security, education, health, cultural freedom and many more. Followed by this united nation introduced many more conventions namely Convention on the elimination of all forms of discrimination against women (CEAFDAW), Convention on the right of the children CRC, Convention on right of person with disability and many more.

To create peace loving, right protective society and to cover all the spectrums of human rights, UNO started focusing on Human Rights Education. To bring positive social change and to bring attitudinal transformation among each individual, education about human rights found essential by United Nations. To achieve above objectives United Nations Organisation came forward with world conference on Human Rights at Vienna in 1993.This conference drafted Vienna Declaration from which four consisted clauses directly associated with human rights education. This declaration proved as an inspiration for the further progressive step in the journey of human rights education that was UN Decade for Human Rights Education in 1994. It allotted ten years to human rights education, with the vision of making every humanity human rights literate and make able to participate in decision that determine their lives. World Programme for human rights education (WPHRE) Phase one was announced in 2004. This phase dedicated to primary and secondary education system and proposed concrete strategy and practical ideas for implementing Human rights education at national level (www.unesco.org, Jaiswal and Gupta (2011), Tavassoli (2010). The second phase of World Programme for Human Rights Education (WPHRE II) was hosted in 2010 and targeted to higher education and teacher's training. United Nations had come up with the self-assessment guide for national authorities responsible for school education with the aim of guiding them for school education with practical exposure for integrating Human Rights Education in primary and secondary education. The target group of third phase of human rights education was media professional and journalist.

Protection and Promotion Aspect Related to Human Rights in Indian Policy Level Documents:

Universal declaration of human rights is based on significant principles - Justice, equality, liberty, fraternity, brotherhood. The Indian Constitution along with its preamble is the first legally protected instrument prepared for human rights of indigenous people. Core of the constitution is preamble, fundamental rights (part III) and directive principles for state (part IV) all together, associated with the principles of the universal declaration for human rights. Civil and political rights are included in fundamental rights of constitution, whereas economic (Article 15,15A, 16,29,30), social and cultural rights are included in directive principle of constitution (Article 37, 39,41,42,45,46,335). Number of legislations have been framed by the Indian government to protect human rights of indigenous people. For the purpose of safeguard, the vulnerable group from society government of India has initiated number of institutions Human rights commission, minority commission, National commission for women, National commission for SC and ST. National and state human rights commissions aimed at promoting research and creating awareness. (Bajaj 2012) Indian Education system is one of the distinct education system in the world. During last seventy-five years of independence Indian government form number of commissions and came up with many education policy documents. The report of these commissions expressed the significance of human values and human rights through education, and also the policy and commission's recommendations are based on human rights principles.

With the purpose of bringing remarkable change in education system, three major commissions came up. In 1949 Radhakrishnan Commission suggested for university education whereas Mudaliar Commission report suggested changes in secondary education. In 1964 Kothari commission came with suggested huge changes in whole education system. Based on the recommendations of various commission's report policy document of 1968 got prepared. This policy gave highest priority on developing education system based on the principles of Justice, equality, liberty and dignity. This policy provided equal opportunity of education to every child. It introduces common school system, inclusive education, and stressed on girl education. It suggested to make new generation aware of the fundamental unity of country. (Chitrangada Singh (2005)).

A comprehensive curriculum framework was announced by the NEP 1986 for development of education. Policy provisions clearly stated that values like Indian cultural values, egalitarian and secular values, gender equality, protection of environment, removal of social barrier are all human rights values and it should be included in all subject instead of teaching through one subject. Provisions of NEP 1986 first time commended on the reduction of rural-urban inequality, national integration, environment conservation, Promotion of women's

equality, healthcare, universalisation of primary education etc. with respect to education and employment opportunities. Part IV of policy deals with basic human rights principle equality. NEP 1986 was expecting change in mind-set and creation of new values through redesigning curricula, textbook, training and orientation of the school community.

As recommended by NEP 1986, policy document should be reviewed every five years, plan of action 1992 is a revised document. This documents also made several basic rights protective provisions like significant attention given to girls' education. To reduce dropout rate of girl child from education POA introduced early childhood care facility. POA introduced post and pre-matric scholarship, book-bank, hostel facilities, non-formal education, reservation scheme etc. for education and reduction of dropout rate of SC, ST and OBC students. For the protection of linguistic and cultural rights of minorities POA pronounced primary schooling equivalent non-formal education, time-bound crash remedial coaching, construction of girl's hostel and stress on vocational education. Inclusive education, attractive school, blackboard school, activity-based learning. For the universalisation of education voluntary school scheme has been launched. New education policy 2020 has been realised on 30th July 2020 after 34 years. Policy document 2020 emphasised on universalisation of early childhood care of education. It also recommended for gender inclusion fund. Water tight compartment of Art and science, academic and vocational, curricular and extracurricular streams had been removed. Policy looked in to education of gifted children. Policy also emphasised inclusion of Indian knowledge, value and culture including indigenous and tribal knowledge.

Along with the above recommendations Indian policy protected human rights of children whereas for the promotion of human rights education, India had taken following initiatives. In 1980, UGC -a government organisation for higher education, constituted a committee under the chairmanship of Justice S.M. Sikri with the purpose of taking review of current status of human rights education and to consider ways and means of promoting human rights education in India. Committee advocated holistic approach for teaching human rights at all level of education and recommended for inclusion of human values. It also advised for inclusion of some topics in every discipline according to applicability of that discipline (Kuchy and Thilagvathy 2016). During 1997 -1998 UGC framed and published its IX plan which not only focused on creating awareness among masses but also imparting capacities and confidence in them to stand for the protection and prevention of their rights (Goel and Goel 2005). In the same time period UGC taken one more step in the form of standing committee under the chairmanship of Prof. Y.C. Simhadri. This committee intended at developing scheme and conceptual framework for the HRE. In given approach paper by committee, it suggested teaching human rights at UG. PG. level and in law courses. On the request of National Human Rights Commission, UGC formed Malinath Committee which is also known as curriculum development commission. This committee prepared syllabi for undergraduate and post graduate level courses and also introduced foundation, certificate, postgraduate diploma and post graduate degree courses on human rights. Near about 30 universities introduced these courses (Goel and Goel 2005). In 2006 to restructure curriculum of above mentioned courses UGC form a Taskforce in collaboration with National Human Rights Commission (Jaishwal and Gupta 2011). In spite of these efforts UGC provided financial assistance to seminars, workshops, conferences and symposium. Other than UGC organisations like IGNOU, NCERT and NCTE had taken following efforts for human rights education. IGNOU started Human Rights Education as a separate subject. NCF 2000 emphasised on inclusion of human rights values in school curriculum. NCTE prepared source books, handbooks and training modules for teachers but in survey it is found that it remained out of reach of teachers. In-spite of all the efforts it did not get the projection which it deserved. (Baxi 2007)

Human Rights Education an Effective Tool for Transformation:

Indian Society is a full with diversity. In India one could observe diversity in region, religion, cast, class, creed, language, culture and in many more aspect. In India there is vast geographical diversity Kashmir is full with natural beauty and snow and cold whereas Rajasthan has hot and dry environment, sand, Tamilnadu has sea wealth whereas Uttarpradesh has ample number of rivers flowing from the state. Along with the Hindu religion India has huge number of Muslim, Christen, Shikh, Buddhist and Jain people living happily together then also in antiquity there were few incidents/ religious crises happened which raised human rights issues. India society is a Stratified by class, cast, creed. It raised the issue of castism. India, the language changes over a short distance, so thousands of dialects are spoken in India. As India is a multilingual and multicultural country, creating social cohesion is a bit difficult. As stated by the Pathy in his article in 2011 "Human Rights Education is a means towards social change; a tool to transform the theory and practical application in to everyday social practice." However, making

people aware and educating them about human rights is the perfect way to create social cohesion.

School is a replica of society. As survey conducted by ASER in India and as per the research conducted by Sahoo 2002 stated that majority of the students in India did not get basic facilities in schools like sanitation facility, healthcare facility, water facility. There is a gender and cast discrimination found in schools, bullying is one more act which violates human right of students. Creating awareness, providing knowledge, attitude and skill to protect their human rights is human rights education and it could bring transformation at school level and could create human right based environment in schools. Bringing attitudinal change among every individual with reference to human rights education could bring major transformation. Human rights education could bring individual, school level and societal transformation.

Hurdles in Effective Human Rights Education in India:

National education policy 1986 recommended include human rights education in school curriculum at the same time NCF also stated that human rights value should be taught holistically instead of teaching it as a separate subject. Instead of several policy level initiatives implementation aspect of human rights education found **weak the reasons for this are-**

1. Teachers have a vague idea of human rights and have a lack of conceptual clarity. Less number of teachers are aware of human rights day and provision of UDHR and efforts for human rights education (Pandey Saroj)
2. less reference material available. Though human rights values and human rights content is recommended to include in all school subject by various policy level document. However clear instructions are not given in text book that which human rights should be taught from which topic. Along with this there is no sufficient reference material available in school libraries on this topic.
3. Human rights related content has complicated language which reduces students interest from human rights education. The content should present in an interesting way in-front of students
4. Because of result oriented education system the essential topics like human rights remain neglected as it is included as a graded subject.
5. For the professional development of teacher in-service training is required however in-service training has not organized on this topic, because of this teacher don't have idea how to present this topic in an interesting manner in front of students.
6. 6 Because of time constrain teachers prefer to

use traditional method of teaching this topic.

Teaching Approaches and Models for Human Rights Education:

Reardom (1995), has introduced various approaches for human rights education in his book.

Historical Approach is one of them. The historical dimensions and its evolution considered significant by this approach. This model aimed at comprehending human rights movement as dynamic living human endeavor. By referring to historical event related to human rights they could try to create a better society in future. This approach focuses on developing critical thinking among students. (Sandeep Kumar 2014)

Reconstructive Approach is mostly endorsed by social critics who considered human rights as an instrument for empowering citizens, which could bring major social change. This approach demonstrates how society learn to identify social wrongs and recognizes how they violate human dignity and apply human rights standard to overcome them. This is process oriented approach.

Holistic Value Approach has given importance to human rights, considering it as a system of interrelated values directing to human behavior. Approach emphasized on teaching human rights through all the subject instead of keeping it add-on subject in curriculum. Even it should include in every aspect of the school education such as school area, classroom, school climate and practices, school policies and many more. Amnesty International in its report illustrated following areas for human rights education School policies, Relationship, Curriculum, Environment. India has adopted this approach for human rights education. Policy recommendation should be rights protective. School environment should respect, protect and promote human rights. Child get included in all school activities and should get non-discriminatory environment.

Conclusion and Recommendation:

Human rights is not a concept that came into existence today, it has existed since the dawn of man. Violation of the rights of the weak used to happen in those days as well, but according to the report of the National Human Rights Commission, there has been a large increase in the number of violations of these human rights in recent times. Creating awareness among people and educating future generation and every individual to respect other's right and protect everyone's right through human rights education is an effective way to control rate of human rights violation. Diversity is the root cause of human rights violations. India is a country of complete diversity which includes linguistic diversity, cultural diversity, geographical diversity, social diversity and many other diversities. Diversity creates threat to social

coherence. Human rights education is the effective tool to create social coherence. Number of national level policy documents stressed on human rights education through schools and colleges. Human rights content should include in curriculum in holistic manner. It is necessary to increase the knowledge, skill and attitude of teachers in relation to human rights. To teach human rights content included in curriculum effectively training program for teachers should organized timely. Teachers perspective towards teaching human rights content should turn in positive way. In order to effectively teach human rights, it is necessary to inform teachers about innovative teaching methods. Also, human rights value should be inculcated in children by making school environment complementary to human rights protection. Equal opportunities for participation for all, discrimination on the basis of caste, gender, caste should be avoided in the school environment. Holistic value approach and value and awareness model could prove effective for human rights education and has power to bring transformation at individual, school and individual level.

References:

1. www.unesco.org,
2. Azim Premji foundation (2016) New Education Policy 2016- Response to MHRD Draft for inputs retrived from https:// azimpremjiuniversity.edu.in
3. Bajaj, M. (2012). Schooling for social change: The rise and impact of human rights education in India. New York: Bloomsbury
4. Bajaj, M. (2011) Teaching to transform, transforming to teach: exploring the role of teachers in human rights education in India. *Educational Research Journal,53(2)*
5. Baxi, U. (2007). Human rights in a posthuman world.New Delhi:Oxford University Press.
6. Gugeshashvili, Medea.(2021) Impact of Human Rights Education at School, Community and Individual Levels – Case Study of Georgia Research Essay. Journal in Education in Black Sea Region Vol. 6 Issue 2
7. Jaiswal, V. and Gupta, P. (2011). Human Rights Education Suggestive Strategies. Human Rights in 21st century.223-2243DPH Pvt Ltd. New Delhi
8. Kuchy and Thilagvathy (2016) Human Rights Education in India : Importance, Present status and future action. Asia Pacific Journal of Research. Vol. I. Issue xxxvi Retrieved from www.apjor.com
9. Pathy, S. (2011) Human rights and challenges before teacher education. Human Rights in 21st century (ed.) sheerish Pal Singh 131-141. DPH Pvt. Ltd. New Delhi
10. Pandey Saroj (n.d.) Human Rights Awareness of Teachers and Teacher Educators: An Investigation. *Human Rights Education in Asian Schools* Panda, P. (n.d.). *Human Rights Education in Indian Schools: Curriculum Development* [Human Rights Education in Asian Schools] (IV). Retrieved from https://www.hurights.or.jp/pub/hreas/4/11panda.pdf
11. Sahoo, P.K. and Sahoo N. (2000) Right to Free and Compulsory Education: Challenges paper presented in national seminar on Human Rights, 8th Dec, Allahabad: IRA
12. Sandeep Kumar (2014). A study of school education from human rights perspectives. (Unpublished doctoral thesis) submitted to University of Delhi Retrieved from www.shodhganga.com
13. Singh Chitrangada (2005) National Policy on Education. Dominant Publisher and Distributors New Delhi.
14. Tavassoli Naini ,(2010). UNO and Human Rights Education, Science Direct, *Elsevier* Retrieved from https://www.researchgate.net/publication/248607434_UNO_and the human rights education.
15. Tibbitts, F. (2002). Understanding what we do: Emerging models for human rights education. International Review of Education,48(3-4), 531-549

Child Abuse : Trauma and Treatment

Dr. Shailendra Gehlot
Assistant Professor – Sociology Government P.G. College Jodhpur
Corresponding author- **Dr. Shailendra Gehlot**
Email : gehlot_shail@yahoo.com

Abstract

The subject of child sexual abuse is still a taboo in India. There is a silence around the subject and a very large percentage of Indians feel that child sexual abuse is a largely western problem and that it does not happen in India. A part of the reason for this thinking lies in our traditional conservative family upbringing and community structure which doesn't like talking about sex and sexuality at all. Parents don't like talking to their children about sexuality as well as physical and emotional changes that children go through in their growing years. Not having a proper course on sex education in our school curriculums also adds to it. As a result of this, all forms of sexual abuse that a child faces do not get reported to anyone. There are times when the child doesn't even realize that he is being sexually abused. The victims bury the incident as a painful and shameful one not to be ever told to anyone. The girl, whose family has not spoken to her about a basic biological issue like menstruation, would be unable to tell her parents about the uncle or neighbor who has made sexual advances towards her. The silence encourages the abuser to continue with his acts but leaves a lasting impression on the mind of the child.

Key Words: Child abuse, victims, family,

Introduction

The World Health Organization (WHO) defines child sexual abuse as: "the involvement of a child in sexual activity that he or she does not fully comprehend, is unable to give informed consent to, or for which the child is not developmentally prepared and cannot give consent, or that violates the laws or social taboos of society. Child sexual abuse (CSA)is evidenced by this activity between a child and an adult or another child who by age or development is in a relationship of responsibility, trust or power, the activity being intended to gratify or satisfy the needs of the other person".[1]

The dynamics of child sexual abuse differ from those of adult sexual abuse. In particular, children rarely disclose sexual abuse immediately after the event. Moreover, disclosure tends to be a process rather than a single episode and is often initiated following a physical complaint or a change in behavior. The evaluation of children requires special skills and techniques in history taking, forensic interviewing and examination; the examiner may also need to address specific issues related to consent and reporting of child sexual abuse. Children, under the age of 18, contribute to 37% of India's population with large proportions experiencing great deprivations such as lack of access to basic education, nutrition or health care. A total of 14,913 cases were registered under the Protection of Children from Sexual Offences Act in the year 2015 according to NCRB.[2]

The majority of the cases were registered in Uttar Pradesh (3,078 cases), Madhya Pradesh (1,687 cases) and Tamil Nadu (1,544 cases). A government of India study done in 2007 found that 53 % of the children are sexually abused. Though this government of India studywas done in 2007, it was a very large study where around 12,500 children across 13 states were covered.[3] So the findings remain relevant. The dynamics of child sexual abuse differ from those of adult sexual abuse. In particular, children rarely disclose sexual abuse immediately after the event. Moreover, disclosure tends to be a process rather than a single episode and is often initiated following a physical complaint or a change in behaviour. The evaluation of children requires special skills and techniques in history taking, forensic interviewing and examination; the examiner may also need to address specific issues related to consent and reporting of child sexual abuse.

Child rights in India

Asha Bajpai in her book defines any kind of physical or mental violation of a child with sexual intent usually by a person who is in position of trust and who is blindly trusted by the child a child sexual abuse (CSA). The book states that different countries have defined CSA differently. Like in Britain the child acts are governed by The Children Act of 1989. This act defines CSA as any sexual activity in which a child or any adolescents doesn't normally comprehend or gives consent or which violates the social taboos of family roles.

1. World Health Organization. Report of the consultation on child abuse prevention (WHO/HSC/PVI/99.1) . Geneva (Switzerland): World Health Organization, 1999

2. http://ncrb.gov.in/StatPublications/CII/CII2015/chapters/Chapter%206-15.11.16.pdf
3. https://childlineindia.org.in/pdf/MWCD-Child-Abuse-Report.pdf

Australia defines CSA as variety of behavior which includes intercourse, intimate kissing, cuddling and penetration with an object. The book has also quoted UN definition which states that any contact or interaction with the child and an older or more knowledgeable child or adult. When the child is being used as an object of gratification for the older child or adults sexual needs.

A case study of child Beggars at Public places in India

In 1924, the league of Nations adopted the Geneva Declaration of the Rights of child, which established children rights as means for material, moral and spiritual development, special help when hungry, sick, disabled or orphaned. First call on relief when in distress, freedom from economic exploitation and an upbringing that still a sense of social responsibility. In 1948 the UN General assembly passed the universal declaration of human rights which referred in article 25 to childhood as "entitled to special care and assistance". According to UNICEF report between 2012 and 2014 more than 60,000 child trafficking cases were detected in more than 100 countries.

Sexual Abuse of Youth in India

With reference to the article on "Sexual Abuse of Children and Youth in India: An Anthropological Perspective" by David K. Carson, Jennifer M. Foster and Aparajita Chowdhur. According to them, the capacity of communities to prevent violence, including various forms of child maltreatment, is contingent upon the protective factors of community social control and collective efficacy. However, these investigators argue that strong interpersonal ties are not the only contributor to collective efficacy and violence prevention. Ties outside the community, including organizational ties, are also critical. Violence and child abuse prevention programs should be structured in ways that contribute to the community's own capacity to prevent these social ills. In addition, widespread public education programs concerned with various forms of child sexual abuse and exploitation need to be at the forefront of both governmental and NGO efforts. Community awareness must also be generated at the community level, with local citizens, families and schools taking ownership in playing a major role in education and prevention efforts.

Study on Child Sexual Abuse

According to the article 'Study on Child Sexual Abuse' by Selvarajah Krishnan, Nur Farah Syahirah, Nurul Syahirah and Nurul Amira; Sexual abuse is defined as a use of a child in any sexual activity with or without consent and often without child's understanding. The article has study case which was conducted by a secondary data which is compilation of journal and analysis. The findings revealed that talking to children honestly and from an early age, about not letting others touch their private parts and telling them that it is inappropriate. The social and economic costs of child abuse and neglect are difficult to calculate. Some costs are straightforward and directly related to maltreatment, such as hospital costs for medical. In a way is a loss for the company, if their staff member being a victims, these lead to affect their company's business and performance. Found that government need to make a campaign to educated the parents also the society about protect the child. Furthermore parents need support as much as possible in order to raise their children's.

Child rights in India

In 'The Journal of Asian Studies' the article on 'Child Rights in India: Law, Policy, and Practice by Asha Bajpai' has pursued the challenging goal of integrating "the law (based on chid rights in India) in theory and practice" by examining the law and its enforcement, implementation, and reform with respect to child rights in India. The major issues covered by Asha Bajpai in detail are: the right to family environment, the right to parental care, the right to protection against sexual abuse and exploitation, the right to development, the right to survival (health, nutrition and shelter), the right against economics exploitation (child labour), and juvenile justice. The study begins with an overview of child rights in general and ends with a consideration of what it would take to make child rights a reality in India. Bajpai focuses on the Indian national level, giving selective, even cursory, treatment to state-level developments. Her substantive chapters address central issues in child rights in India.

Child Development in India

In Chandra Roy's report on "Child Rights & Child Development in India: A Regional Analysis" it is compilation of all critical aspects of child abuse. According to him, "The Constitutions of India also guarantees certain child rights covering basic issues, like 'health', 'education' and protection from 'hazardous employment' and 'exploitation'. However, despite the existence of many legal provisions, the vulnerability of Indian children in different dimensions cannot be undermined. Child Abuse is emphasized as a principal inhibitor in child development. Indian Parliament at last approved "The Protection of Children from Sexual Offences Bill 2011."

The National Commission for Protection of Child Rights (NCPCR) was set up in March 2007 under the Commissions for Protection of Child Rights (CPCR) Act, 2005, an Act of Parliament (December 2005). National Commission for Protection of Child Rights (NCPCR) is a statutory body under the Commissions for

Protection of Child Rights (CPCR) Act, 2005 under the administrative control of the Ministry of Women & Child Development Government of India. The Commission's Mandate is to ensure that all Laws, Policies, Programmes, and Administrative Mechanisms are in consonance with the Child Rights perspective as enshrined in the Constitution of India and also the UN Convention on the Rights of the Child.Based on my observation the commission worked as a rights-based perspective into National Policies and Programmes along with at the State, District and Block levels, taking care of specificities and strengths of each region. In order to touch every child, the commission also functions with other institutions established by government of India like various State Commission for Protection of Child Rights, Child Welfare Committee (CWC) under MWCD and of course various State Officials as District Officers and Magistrates who are responsible for implementation of directions given by the Committee. The commission is also connected with various NGOs, Child Line etc. for providing all necessary things to children and to keep safe, or rescuing children, receiving complaints and so on.

Gaps under institutional action:

1. **Police negligence**

The law enforcement's play a very crucial and centric role in the all the cases analyses above. The First Investigation Report (FIR) forms the basis for the entire case to proceed but there exists circumstances where the police does not adhere to the law and refuses to file the cases. In addition, the police also succumb to bribery and aid the alleged accused in every other means possible. There are also cases where the police has presented fabricated charge sheet to the magistrate creating discrepancies in the case proceedings.

2. **Medical negligence**

Medical investigations and treatment determines the well-being of the victim and it is important that every child gets proper and just treatment abiding by the rules laid down under POCSO. However, it has been observed that there is much unanticipated negligence by the hospitals as well as medical officers, such as conducting MTP on a rape victim without informing or alerting any police officer.

3. **CCI**

CCIs act as the pillar for rehabilitative services for CSA victims but there has been massive amount of negligence on their part. Apart from the flaws in infrastructural facilities, there has been hike in cases of sexual abuse inside the premises of CCI by the staff members.

4. **Lack of safe environment**

It is essential to provide a environment where the child feels safe and comfortable to share his/her experiences. Disclosure is major factor in addressing cases of sexual abuse amongst children and a safe environment can ensure the child may be ready to share what s/he has undergone. As per the POCSO Act and JJ Act, starting from noting down the complaint to rehabilitation of the victims, all the rules have been critically enlisted to ensure an protective environment for the child but on multiple accounts there are police officers, medical professionals as well as staff of CCI's who fail provide one for the victims as per the cases analyzed.

Role of Family

Family plays a centric position in prevention as well as rehabilitation of child sexual abuse. In multiple cases analyzed above it can be witnessed that the perpetrator is a familiar figure to the child. There also cases where the family acts a means to further abuse of the child by selling him or her. The family forced the girl into marrying her abuser in one particular case and that is just one out of numerous similar ongoing cases in this country.

Rehabilitative measures

Psychosocial aspects

There are no traces of ensuring the psychosocial wellbeing of the CSA victims in the above- analyzed cases. The child after being exposed to such a traumatic experience requires to under counseling by well-qualified and experienced specialists who can ensure social reintegration of the child through therapeutic provisions. It was also observed that steps were taken to ensure that the children are able to go back to their respective schools and continue their education.

Institutional/Non institutional aspects:

There has been a constant focus on the institutional aspects of CSA victims under ICPS but there is a much needed paradigm shift here from a long-term perspectives. Corrective measures as well as preventive measures must be ensured through non-institutional means as well. The household of the child bears the key to providing a safe haven for the child to coexist even after the traumatic experience. There was one particular case observed where the child had voluntarily refused to go back to her house and rather opted to receive institutional rehabilitation.

Monetary compensations

Families of CSA victims are provided substantial amount of monetary compensation by the Government for the medico-legal care of the children. It can also been observed that there are local organizations part of the civil society who contribute to the cause as well providing the necessary aid up to Rs.1 lakh.

Conclusion:

The Government of India survey 2007,

the largest survey of this kind in the world, found that 53.22% of children had faced sexual abuse out of the 12000 children who were part of the survey. The data over the years have only worsened. The NCRB data for the year 2016 shows that 19,765 cases of rape under section 376 of IPC and under section 4 & 6 of POCSO were registered across the country.[8] These are the cases that get reported and don't show the actual condition on the ground as there are many cases of CSA which don't get reported due to the social stigma faced by parents of the CSA victims.The National Commission of Child Rights is beacon for child rights in our country. NCPCR daily receives a large number of complaints regarding various issues related to children from all over the country. Based on my observation the commission worked as a rights- based perspective into National Policies and Programmes along with at the State, District and Block levels, taking care of specificities and strengths of each region. In order to touch every child, the commission also functions with other institutions established by government of India like various State Commission for Protection of Child Rights, Child Welfare Committee (CWC) under MWCD and of course various State Officials as District Officers and Magistrates who are responsible for implementation of directions given by the Committee.

Suggestions:

For Parents:

1. Children of any age should be allowed to be in control of their bodies and respond with their own choices when an adult or a friend tries to hug or kiss them. It's the duty of parents to let them know that.
2. Adults or parents should be aware of their inhibitions towards the topic of sexuality and that shouldn't affect their conversations with their children. Sadly, most women growing up in India would have faced sexual harassment in some form or other. These incidents, coupled with the taboo around open discussions, prime us to respond with a negative tone and body language, which kid are quick to pick up and that can have lasting impact on the minds.
3. Monitor media exposure that the children are getting through digital media. Adult contents at a very small age can have negative psychological impact on the child and in the future can make him/her prone to criminal activities.
4. Introduction of age-appropriate sex education as and when the opportunity arises. Children are more likely to retain information when given in small doses in response to their various queries, as opposed to a half an hour lecture that goes beyond their attention span.

For Schools:

A proper systematic age appropriate curriculum of sex education should be mandatory in schools to be taught to children. Teachers should be trained to be more understanding and friendly when dealing with a child who is a victim of sexual abuse. A post of counselor should be mandatory in the schools and registration of schools not having counselors shout be cancelled.

1. Children spent almost 12 years of their life in school and it is in their school time that they learn things. Gender equity should be taught to them in schools. Activities where they learn to respect the other gender should be part of the curriculum.
2. Children should be encouraged to speak up.

For Government Institutions:

1. More child friendly laws should be implemented.
2. The government should ask the schools to publish the child helpline numbers on their wall for making the children aware of such a service.
3. National Level workshops should regularly conducted where new method for protection of children from abuses should discussed.
4. The government should appoint people who would tour schools to make children aware about Child Sexual Abuse and government institutions and mechanism that are there to help them.

Bibliography:`

1. Choudhary, Vikas (2018),"Child Sexual Abuse in India: A Systematic Review'', "Public Library of Science", Volume 13 Number 10
2. Edward. "Cognitive Behavioral Therapy for Addiction Treatment." *Addiction Resource*, Addiction Resource, 18 Apr. 2018
3. Okigbo, Chinelo C., "Influence of Parental Factors on Adolescents' Transition to First Sexual Intercourse in Nairobi, Kenya: A Longitudinal Study." *Reproductive Health*, vol. 12, no. 1,
4. Bajpai, Asha, Child Rights in India, Oxford India Paperbacks Rao, Sujatha. (2015) "Responses to Rape in Schools." Economic and Political Weekly 50.3 National Commission for Protection of Child Rights: http://ncpcr.gov.in
5. Students' Safety at Schools and Colleges in Question, Indian Express, http://www.newindianexpress.com/cities/hyderabad/2014/dec/02/2014-689444.html
6. Rajeev Seth, Child sexual abuse & the development of a national child protection medical professional etwork,
7. Students harassed by staff, Hindustan times, https://www.hindustantimes.com/india-news/five-

students-allege-they-were-sodomised-and-threatened-by-gurukul-staff-seniors-in-haryana/story-bbLLMAa8bOJRGQ8lbjSDOP.html

8. The Indian Express, https://indianexpress.com/article/explained/ncrb-data-2016-huge-spike-in-rape-of-children-up-by-82-from-2015-up-mp-worst-states-tamil-nadu-new-entrant-4962477/

9. World Health Organization. Report of the consultation on child abuse prevention (WHO/HSC/PVI/99.1). Geneva (Switzerland): World Health Organization, 1999.

10. Bajpai, A. (2003). Child Rights in India: Law, Policy and Practice. *Economic and Political Weekly*.

11. Roy, c. (2013). *Child Rights & Child Development in India.*

A Study of Challenges Faced By Women Entrepreneurs in Maharashtra

Smt.Kanade Kavita Prabhakar[1], Prof.Shelar B.L[2]
[1]Asst. Teacher Dept. Of Commerce   MGV Arts & Commerce college Tal.Yeola,
District -Nashik,Maharashtra, India.
[2]Asst.Professor Dept. Of Commerce   MGV Arts & Commerce college Tal.Yeola,
District -Nashik ,Maharashtra, India.
Corresponding author-**Smt.Kanade Kavita Prabhakar**
Email -kavitamj31@gmail.com

Abstract- Entrepreneurship is the important part of economic development of the country. The term "women entrepreneur" deals with that section of the female population who venture out into industrial activities i.e. manufacturing, assembling, job works, repairs/servicing and other businesses. The Government of India has treated women entrepreneurs of a different criteria-level of women participation in equity and employment position of the enterprise. A woman entrepreneur is therefore a confident, creative and innovative woman desiring economic independence individually and simultaneously creating employment opportunities for others. The small-scale industrial sector which plays a pivotal role in the Indian economy in terms of employment and growth has recorded a high rate of growth since independent in spite of stiff competition from the large scale sector. The present study throws light on the facts challenged by the women entrepreneurs in Maharashtra.
Keywords: Women Entrepreneurship, Challenges, Small Scale Industry, Maharashtra

Introduction

Development has economic, social and political dimensions and is incomplete without the development of Women who constitute about 50 percent of total population. So, contribution of women is essential in economic activities for healthy nation building. Despite the fact that women constitute nearly half of the population in India, their participation in entrepreneurial activities remains severely limited. The study is an attempt to decipher the concept, profile and dynamics of women entrepreneurship in India, so the study aims at analyzing the prevalence of women entrepreneurship in Maharashtra. The criteria for selecting the existing research on the topic included highly cited research studies on Women entrepreneurship specifically in the Indian context.

Women Entrepreneurship

When we speak about the term "Women Entrepreneurship" we mean, an act of business ownership and business creation that empowers women economically, increases their economic strength as well as position in society. Hence women-entrepreneurs have been making a considerable impact in all most all the segments of the economy which is more than 25% of all kinds of business. In India "Entrepreneurship" is very limited amongst women especially in the formal sector, which is less than 5% of all the business. Women entrepreneurs are a heterogeneous segment belonging to different age groups and demographic background. They are also confronted with various

genders specific and gender neutral challenges during the course of establishing and operating their ventures. Entrepreneurial activity is quite low in India and is mostly concentrated in states of Tamil Nadu, Kerala, Andhra Pradesh, West Bengal and Maharashtra. There is an urgent need to decode policy imperatives and interventions that can boost an engendered environment for women entrepreneurs in India.

Objectives Of The Study

The study was planned with the following objectives

1. To evaluate the factors responsible for encouraging women to become entrepreneurs
2. To critically examine the problems faced by women entrepreneurs
3. To provide solutions to the various problems faced by the women entrepreneur group

Literature Review

 Access to finance is a key issue for women. Accessing credit, particularly for starting an enterprise, is one of the major constraints faced by women entrepreneurs. Women often have fewer opportunities International Journal of Advanced Science and Technology Vol. 29, No. 8s, (2020), pp. 596-603 597 ISSN: 2005-4238 IJAST Copyright Ⓒ 2020 SERSC than men to gain access to credit for various reasons, including lack of collateral, an unwillingness to accept household assets as collateral and negative perceptions of female entrepreneurs by loan officers (Mahbub, 2000). Rao (2002) researched on problems of the women entrepreneurs. They classified the problems into

personal, social and economic categories. Lack of experience, lack of business exposure, and conservative attitude towards risk were reported to be personal problems. Among social problems was male domination, unwritten rules of society and family responsibilities. Lack of economic power, no right over property, dependence on male members on banking and such others were the economic problems faced by women entrepreneurs. Rao (2002) studied the problems of women entrepreneurs in Maharashtra. Among the socio-personal problems, 70 % faced lack of family and community support. 60 % had managerial experience. Production problem in the form of availability of land, plots and premises was faced by 70 % respondents. Lack of knowledge about marketing the product was the major problem faced by 76 % of the respondents. 74 % faced financial problems regarding loan and subsidy whereas inadequate government assistance was reported as problem by 70 respondents. The ranking given to problems by selected respondents was as Financial problems, Marketing problems, Production problems, Socio- Personal problems, problems of Government Assistance and Managerial problems.

Methodology Of Study

The study is based on secondary data which is collected from the published reports of RBI, NABARD, Census Surveys, SSI Reports, Newspapers, Journals, websites, etc. The paper work is based on extensive study of secondary data collected from various books, National & International Journals and public and private publications available on various websites and in libraries focusing on various aspects Of women entrepreneurs. Most recent research studies available on Google Scholar, EBSCO and Proquest have been selected for the purpose of review. Sex disaggregated databases on women entrepreneurship published by Government of India are analyzed for tracing the emergence of women entrepreneurs in India. Annual Report of Sixth Economic census published by Government of India and Census reports pertaining to Micro small and medium enterprises in India are utilized as quantitative sources of literature. Additionally Global Entrepreneurship Monitor Reports and Female entrepreneurship Index Report 2015 published by Global Entrepreneurship Development Institute is also being referred to. The review is structured into thematic form Understanding Entrepreneurship has been of immense interest to researchers. Over the centuries researchers belonging to various domains of knowledge have tried to decipher the dynamics of entrepreneurship.

Problems Of Women Entrepreneurship In Maharashtra

The following discussed are the some of the specific problems encountered by women entrepreneurs in small scale industries in Maharashtra.

1. **1.Problem Of Finance:**
Finance is regarded as "life blood" for any enterprise, for a successful entrepreneur financial resources playing an important role. Financial resources are in various forms Capital, Working Force and Land. In this patriarchal society accessing credit for starting an industry, is one of the major challenge faced by women entrepreneurs. Women generally do not have enough property on their name to use them as collateral. So the fund always remains short for them. Hence, banks also consider them as less creditworthy. Entrepreneurs are bound to rely on their own savings, if any and loans from friends and relatives who are expectedly merger and negligible. Thus, women enterprises fail due to the shortage of finance.

2. **Health Problems**
faced by women entrepreneurs were tension, backache, eyestrain fatigue and headache. It is found that women feeling the problem of feeling fatigued after returning home, lack of rest and sleep and heavy schedule. Enterprise. Risk bearing is an essential requisite of a successful entrepreneur. In addition to above problems inadequate infra structural facilities, shortage of power, high cost of production, social attitude, low need for achievement and socio- economic constraints also hold the women back from entering into business.

3. **Poor Industrial Relations**
Staying informal is the one of the strategy adopted by many women entrepreneurs in Maharashtra. Small Scale Industries are not able to match the pay and benefits offered by large enterprises, because their profitability is low and uncertain to labor problems. Prevailing scenario in the metropolitan areas like Maharashtra, employees fight for higher wages in SSI sector and their retention percentage is very low.

4. **Family Support**
In India it is mainly a woman's duty to look after the children and other members of the family. Man plays a secondary role only. In case of married woman, she has to strike a fine balance between her business and family. Her total involvement in family leaves little or no energy and time to devote for business. Support and approval of husbands & all family members seem necessary condition for women's entry in to business. Accordingly, the educational level and family background of husbands positively influence women's entry into business activities.

5. **Lack Of Education**
women are still illiterate. Illiteracy is the root cause of socio- economic problems. Due to the lack of

education, women are not aware of business, technology and market knowledge. Also, lack of education cases low achievement motivation among women. Thus, lack of education creates problems for women in the setting up and running of business enterprises.

6. **Male Dominant Society**
chauvinism is till the order of the day in India. The constitution of India speaks of equality between genders. But, in practice women are looked upon as able i.e. weak in all respects. Women suffer from male reservations about a women's role, ability and capacity and are treated accordingly. In nutshell, in the male dominated Indian society, women are not treated equal to men. This in turn, serves as a barrier to women entry into business.

7. **Problem of Risk Bearing**
Risk bearing is an essential requisite of a successful entrepreneur. Without risk bearing no one can survive in the business. That why entrepreneurs are also known as Risk Takers. Women entrepreneurs are less experienced & financially also not self-dependent therefor they are afraid to take risk in business. In addition to above problems, inadequate infra structural facilities, shortage of power, high cost of production, social attitude, low need for achievement and socio- economic constraints also hold the women back from entering into business.

8. **Marketing Problems**
During the process of marketing of products women entrepreneurs faced certain problems viz. poor location of shop, lack of transport facility and tough competition from larger and established industries. Marketing Challenges and Marketing Opportunities of women entrepreneurs of SSI relating to their various Marketing variables like Pricing, Advertisement, Grading, Transportation, Storage and is also big challenge for SSI.

9. **9 Pricing Challenge**
One of the most important hardest task of women entrepreneurs is pricing of the product or service. Its most essential that pricing strategy, especially in highly competitive environment like Maharashtra. The women entrepreneurs should be familiar with following strategies, while fixing the price ϖ Keeping Track of the Competition ϖ Understanding the Market ϖ Getting Discounting Right ϖ Balancing Online and In-store Pricing International Journal of Advanced Science and Technology Vol. 29, No. 8s, (2020), pp. 596-603 600 ISSN: 2005-4238 IJAST Copyright ⓒ 2020 SERSC

10. **Advertisement Challenge**
Promotion of product always plays a vital role in marketing. Advertising in small-scale businesses for promotion of product or service, has its challenges

which must be overcome by women entrepreneur to succeed the business. In general women entrepreneur do not have organizational set-up in a lot of money for marketing their product or service. Developing innovative marketing strategy like social media marketing for their products is the need of the hour for growth and sustainability of women entrepreneurs.

11. **11.Lack Of Modern Machinary & Equipments**
Lack of finance & credit facility by women entrepreneur to purchase modern machineries and equipment in their process of production in order to compete with large scale industries and MNCs. Most of the SSI units in Maharashtra owned by women entrepreneur apply traditional technology and equipment. Lack of updated technology and equipment create a major stumbling block for the growth.

12. **Compitition From Large Scale Units**
Generally, women entrepreneurs employ low technology in the process of production. In the metropolitan cities like Maharashtra, the competition is too high, they have to fight hard to survive in the market against the giant sector and the enterprises owned by male who have vast experience and capacity to adopt advanced technology. This is an era of Automation in the industrial application. Women entrepreneurs continue to face the problems of due to lack of advanced technology like automation. Due to lack of access to advanced technology, they feel less empowered.

Suggestions For The Devolopment Of Women

Entreprenurs In Maharashtra
Right efforts from all areas are required in the development of women entrepreneurs and their greater participation in the entrepreneurial activities. Entrepreneurship basically implies being in control of one's life and activities and women entrepreneurs need to be given confidence, independence, and mobility to come out of their paradoxes. The following measures are suggested to empower the women to seize various opportunities and face challenges in business.

1. **1.Finance cells:**
A large number of various finance cells may be open to provide easy finance to women entrepreneurs. These special cells should provide finance to women entrepreneurs at low and concessional rates of interest and on easy repayment facilities. Even these finance cells should manned by women officers and clerks.

Efforts should be made to provide finance at the local level.

2. **2.Marketing Co-operatives:**

Marketing co-operatives should be established to encourage and assist to women entrepreneurs. Government should give preference to women entrepreneurs while purchasing their requirements. These marketing cooperating will help the women entrepreneurs to sell their products on remunerative prices. This will help in eliminating the middlemen

3. **Entrepreneurship development program**

Indian government started a program for Entrepreneurship development for the young & upcoming entrepreneurs Women's Entrepreneurship Development (WED) The ILO's Women's Entrepreneurship Development programme (ILO-WED) is part of the Small Enterprise Development Programme (SEED). ILO-WED works on enhancing economic opportunities for women by carrying out affirmative actions in support of women starting, formalizing and growing their enterprises, and by mainstreaming gender equality issues into the ILO's work in enterprise development. This approach to WED is highlighted in the ILO WED Strategy that was adopted by the Governing Body in March, 20089 . The ILO-WED approach is threefold, working with governments, employers' organizations, trade unions, and local community-based organizations to: create an enabling environment for WED that generates quality jobs; build institutional capacity in WED; and development of tools and support services for women entrepreneurs. It does so both through targeted approaches and gender mainstreaming, with a clear objective to contribute towards gender equality and women's economic empowerment.

4. **Underpricing services:**

Under-pricing services: Money can be a touchy Many times there is confusion of math's & money related terms within women. This uneasiness often leads females business owners to under value their products or services. "It does not understand what it actually costs you to produce a product, or what it costs you to deliver a service," Wes man said. "Women also under price themselves in the workplace, and the same thing happens when you are an entrepreneur." There is need to develop self Hiding from cash flow issues: Managing cash flow

5. **Getting too closed with employees:**

While many Small businesses adopt that "family" mentality, female entrepreneurs are often very guilty of getting too close with their workers, Wes man said. "They treat employees like family and friends," she said. "It's about having a good business relationship, but not getting involved in too personal relationship." When a relationship reaches that point, it becomes harder to make

decisions in the best interest of the business, she said. That's why there is need to change the mentality to see the relationship aspects in industries without any doubts in mind.

Conclusion:

It is observable that women entrepreneurs have proved to be a strong driving force in today's corporate world. They are competent to balance their duties of both motherhood and entrepreneurship but they comprise of almost half of all businesses owned today. Indian women and laws guaranteed equal rights of participation in political process and equal opportunities and rights in education and employment were enacted. But unfortunately, the government sponsored development activities have benefited only a small section of women i.e. the urban middle class women. Women sector occupies nearly 45% of the Indian population. At this Government of India take initiative for the women about entrepreneurial awareness, orientation and skill development programs . Woman can pick up a job any day, but if she becomes an entrepreneur she can provide a livelihood to 10 more women at least..!! Highly educated, technically sound and professionally qualified women must be encouraged for managing their own business, rather than being employed in any outlets. The uncultivated talents of young women can be identified, trained and exploited for various types of industries to increase the productivity in the industrial sector as well as the nation. Now a days even after facing so many obstacles The Indian women is now becoming educated and economically independent. Women entrepreneurs face so many problems from financial, marketing, health, family, and other problems point of view. The governments and financial institutions must enforce some measurable guidelines for women entrepreneurs from time to time. Women entrepreneurship must be molded properly with entrepreneurial traits and skills to meet the changes in trends, challenges of the global markets and also be competent enough to sustain and strive for excellence in the entrepreneurial arena.

References :

1. "ENTREPRENEURSHIP - A KEY FOR WOMEN
2. EMPOWERMENT" international journal of research, Granthalaya.
3. Dr. Meenu Maheshwari, 2Ms. PriyaSodani, "Women Entrepreneurship- A Literature Review" IOSR Journal of Business and Management Dr.

Sunil Deshpande **Ms. Sunita Sethi, "Women Entrepreneurship In India" Research Paper— Commerce & Management CHALLENGES" International Journal of Development Research Jadhawrao Madhavi Sugaraj , Dr. Salve P.S. "A Study of Women Entrepreneurship and

4. Their Problems in the Development in (IOSR-JEF) Western Maharashtra "IOSR Journal of Economics and Finance Priyanka Naira, Pankaj Gakharb, "Women Entrepreneurship: Women Entrepreneurship: Finding Voice and Vision" IOSR Journal of Business and Management Finding Voice and Vision" IOSR Journal of Business and Management

5. Seema Johar, "A study on the Development of Women Entrepreneurship in Ghaziabad, UP, India" International Journal of Applied And Pure Science and Agriculture

6. . Bajaj, Shammi "women entrepreneurs: a new face of India", IJRIM, November 2012, Volume 2, Issue 11, 123-127.

7. Batra, G.S: "Female Entrepreneurship", European Women Management Development Forum, Brussels, 1992 Das, Malika, Associate Professor, Deptt. of Business Administration and Tourism and Hospitality Management, Mount Saint Vincent University, Halifax, N.S. "Women Entrepreneurs from India: Problems, Motivations and Success Factors", Journal of Small Business & Entrepreneurship, Winter 2000-2001, Vol. 15, No.4.

8. Desai Vasant, "Dynamics of Entrepreneurial Development and Management", 1992 Himalaya Publishing House.

9. . Goplan, S: "Employment of Women: The Indian Situation", Second International Conference of Women Entrepreneurs, NAYE, New Delhi, 1981.

10. . Goyal, Meenu and Jai Parkash "Women Entrepreneurship in India-Problems and Prospects", International Journal of Multidisciplinary Research, September 2011, Vol.1 Issue 5.

11. Blossom, O'Meally-Nelson , "Small Business Opportunities for Women in Jamaica : A Comment",SEDME, Vol. XVIII, National Institute of Micro, Small and Medium Enterprises, March 1991.

Impact of COVID-19 on Financial Performance of Selected NSE-listed FMCG Companies

Arti[1], Prof. L. N. Koli [2]
[1]Research Scholar, Department of Accountancy & law, Dayalbagh Educational Institute, Agra
[2]Professor, Department of Accountancy & law, Dayalbagh Educational Institute, Agra
Corresponding Author- Arti
Email-yarti701@gmail.com

Abstract-
COVID-19 had a significant impact on the country's economy as well as the rest of the world. Most sectors were negatively impacted, but in some cases, the pandemic provided growth opportunities. The primary goals of this study are to calculate and analyze the selected ratios of selected FMCG companies, as well as to examine the impact of the COVID-19 pandemic on the financial performance of selected companies before and during COVID-19. Six FMCG companies listed on the National Stock Exchange have been chosen to help achieve these goals. This research is conducted from 2019 to 2022. The Normality Test, Kolmogorov-Smirnova, Shapiro-Wilk, and paired sample t-Test were used to analyze the selected ratios. According to the findings of this study, the financial performance of Hindustan Unilever Ltd., ITC Ltd., and Dabur India Ltd. was negatively impacted. However, when the selected ratios of Britannia Industries Ltd., Colgate-Palmolive (India) Ltd., and Emami Ltd. were examined, these companies performed well during COVID-19.
Keywords: COVID-19, Return on equity, Return on assets, and Gross profit Ratio

Introduction

Coronavirus disease 2019 (COVID-19) is a global health emergency that began on December 31, 2019, in Wuhan, Hubei Province, China. On January 30, 2020, the World Health Organization declared COVID-19 a public health emergency (Pandemic) of international concern (World Health Organization, 2020). The COVID-19 pandemic severely affects the respiratory system of the human body. It will be remembered because it affected the entire world. The entire world was in a state of shock. During this time, all facilities were in lockdown. Our country went into lockdown on March 24th, 2020, after March 22, a 14-hour voluntary public curfew was imposed. In India, the first case was reported in January. This disease spread so quickly that the government was forced to go into lockdown. The stock market then collapsed during this period due to the lockdown in many countries. This affects all types of companies and businesses worldwide. This pandemic does not only affect India but the entire world. The Fast-Moving Consumer Goods (FMCG) industry is the backbone of the Indian economy. This is the fourth largest sector in India. Due to COVID-19, this industry was affected severely. These companies provide all kinds of daily uses and comfort products to consumers.

Review of Literature

Goyal, E., & Koli, L. N., (2022) *"Did COVID-19 Pandemic affect the Financial Performance of the Companies awfully?"* In this study, the researchers analyze the financial performance of 22 Tata Group Companies during the COVID – 19 period. These companies are listed on Nifty Stock Exchange.

Researchers found that the performance of selected companies was improved during this period. And, analyses show all the selected ratios increased before and during COVID -19 period.

Khan, M. M., (2021) *"Financial Performance of FMCG companies-Post COVID-19"* This study aimed to evaluate the financial performance of selected major nine FMCG companies listed in BSE. To analyze the impact of COVID-19 on selected companies' financial health. This study's results indicate a severe impact on selected FMCG companies' liquidity, profitability, and efficiency ratios.

Rajamohan, S., et. al (2021) *"Impact of COVID-19 on FMCG Sector"* this study aimed to measure the impact of COVID-19 on the movements of the price of the selected sector and analyzed the volatility index price of the FMCG sector before and after COVID-19. The result of this show that this sector affected many factors like the Labour movement, logistics supply disturbance, and changed consumer preference because of the suddenly increased demand for hygiene products.

Nguyen, H. T. X., (2022) *"The Effect of COVID-19 Pandemic on Financial Performance of Firms: Empirical Evidence from Vietnamese Logistics Enterprises"* The main objective of this paper was to investigate the effect of COVID-19 on the financial performance of Vietnamese Logistic Enterprise. During the study period, profitability increased while leverage ratio, return on asset, and receivables turnover decreased. However, there is little change in the liquidity ratio. It was also discovered that this pandemic has a global impact on supply chains, as transportation that does

international or export was severely hampered, allowing only a few domestic logistic firms to grow.

Daryanto, W. M., et. al (2021) *"Profitability Ratio Analysis before and during COVID-19:*
Case Study in PT Japfa Comfeed Indonesia" The study's goal was to discover the difference in PT's financial performance before and after the COVID-19 period. From 2019 to 2020, Japfa Comfeed Indonesia. According to the findings, there was no difference in profitability ratios before and during the COVID-19 period. They also discovered the effect of the pandemic on the company's financial burden.

Devi, S., et. al (2020) *"The Impact of COVID-19 Pandemic on the Financial Performance of Firms on the Indonesia Stock Exchange"* The main objective of this study was to analyze the impact of the COVID-19 pandemic on the performance of selected companies that are listed in Indonesia Stock Exchange. The samples included 214 companies from different sectors which were divided into nine sectors. The result of this study found the mixed impact of COVID – 19 on the financial performance of different selected sectors.

Kubiczek J., Derej W. (2021) *"Financial Performance of businesses in the COVID-19 pandemic conditions – Comparative Study"* The main object of the study was to describe the effect of the pandemic on selected companies that were listed on the Warsaw Stock Exchange in Poland. The study period was from 2017-2021, which was divided into quarters. This study's results indicate that most companies recorded a negative result, but few companies did not show negative results and increased their revenues during the pandemic.

Rajamohan, S., et. al, (2020) *"Impact of COVID-19 on Stock Price of NSE in Automobile Sector"* The study was to attempt to analyze the impact of COVID -19 on stock price volatility in the Automobile Sector. The result of this study indicated a significant impact of COVID- 19 on the index price of the automobile sector.

Rababah, A., et. al (2020) "*Analyzing the effects of COVID-19 pandemic on the financial performance of Chinese listed companies"* The study's main objective was to analyze the effect of COVID- 19 pandemic on the financial performance of companies. Companies are listed in the Chinese stock market. In this study, Researcher used pooled ordinary least square (OLS) regression to analyze the data. This study revealed that COVID – 19 seriously affected small and medium size companies. Also, the Suggested Government and policymakers should be more concerned about it.

Memon, S. U. R., et. al (2021) *"Investigation of COVID-19 Impact on the Food and Beverages Industry: China and India Perspective"* The main aim was this research evaluates the scenario of COVID-19 in two major emerging economies (China and India), with analyze the impact in the food and beverage industries. This study revealed the policies and strategies adopted by these countries for smooth and sustainable food supply chains.

Need of the Study

Due to the fourth largest sector of the Indian Economy. It is necessary to study the impact of the COVID-19 pandemic on the Performance of FMCG companies. This research will be helpful to Stakeholders in deciding if this type of situation arises in the future.

Objectives of the Research

1. To calculate and analyze the selected ratios of selected FMCG companies.
2. To analyze the impact of COVID – 19 pandemic on the Financial Performance of selected FMCG companies.

Research Hypotheses

A researcher's hypotheses for the study are as follows:

H_{01}: There is no significant effect on the Return on Equity of the selected FMCG companies before and during COVID-19.

H_{02}: There is no significant effect on the Return on Assets of the selected FMCG companies before and during COVID-19.

H_{03}: There is no significant effect on the Return of Capital Employed by the selected FMCG companies before and during COVID-19.

H_{04}: There is no significant effect on the Gross Profit Ratio of the selected FMCG companies before and during COVID-19.

H_{05}: There is no significant effect on the Net Profit Ratio of the selected FMCG companies before and during COVID-19.

Research Methodology

This study is based on Secondary data as well as quantitative in nature. The quantitative information has been collected from the official websites of the companies as well as other important websites. Data has been taken from the financial year 2018-20 (before COVID- 19 period) and 2020-22 (during COVID- 19 period). The research sample comprises six companies from the FMCG sector listed on the National Stock Exchange.

Table 1: FMCG Companies listed on the National Stock Exchange

Serial No.	Companies Name	Market cap (Rs. Crores)
1.	Hindustan Unilever Ltd.	616,545
2.	ITC Ltd.	4,19,598
3.	Britannia Industries Ltd.	104,996
4.	Dabur India Ltd.	97,367
5.	Colgate-Palmolive (India) Ltd.	41,747
6.	Emami Ltd.	18,491

Data Analysis

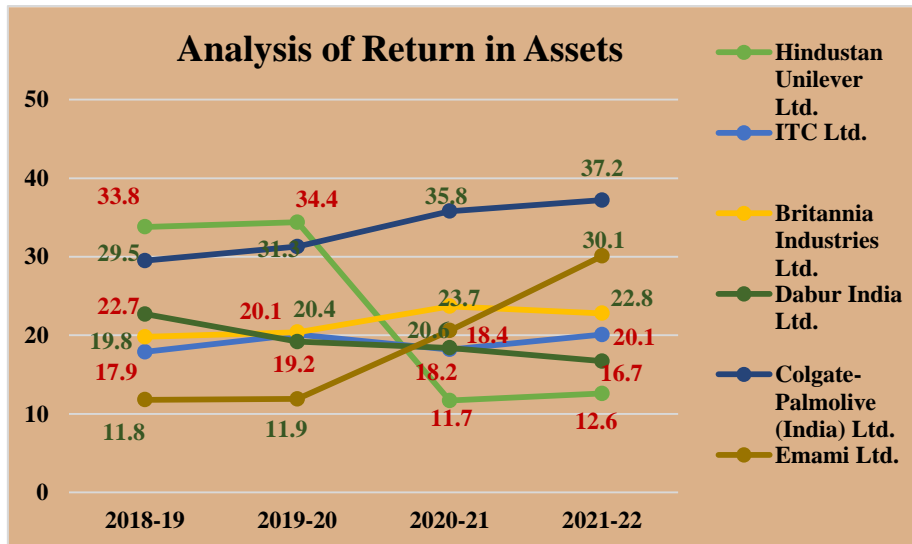**1. Return on Equity (ROE) in Percentage:** This Ratio assists in evaluating and analyzing a company's profitability position. This percentage contributes to management's understanding of the company.
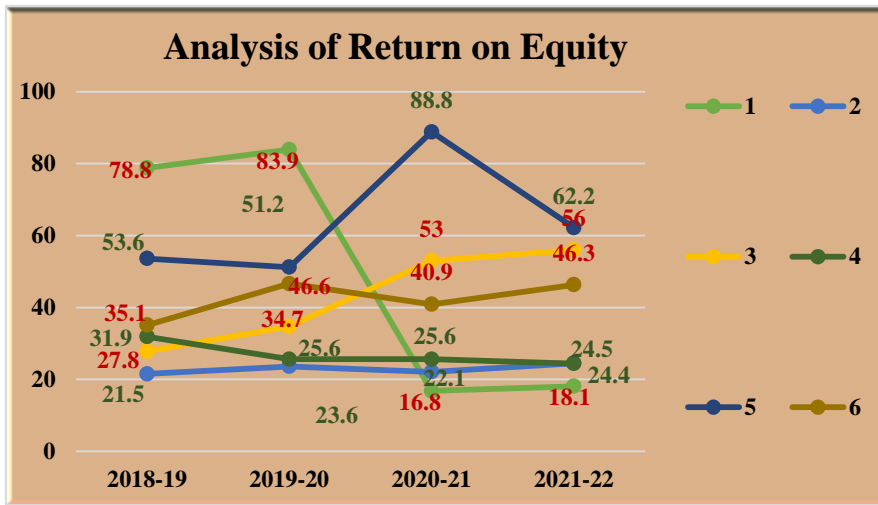
Figure 1: Analysis of Return on Equity of selected FMCG Companies

**2. Return on Assets (ROA) in Percentage:** This ratio helps in assessing management's general success in turning a profit using its available resources.

**Figure 2: Analysis of Return on Assets of selected FMCG Companies**

3. **Return of Capital Employed (ROCE) in Percentage:** This ratio helps in determining how effectively a business uses all available capital to produce additional profits.
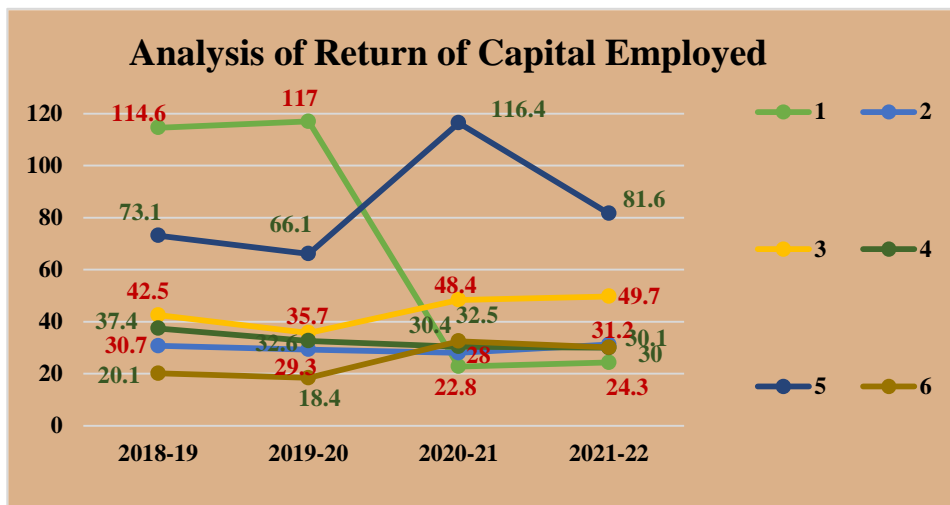

Figure 3: Analysis of Return of Capital Employed by selected FMCG Companies

4. **Gross Profit Ratio (GP) in Percentage:** This ratio assists in determining how much money remains in a business's coffers after covering all its direct expenses for creating a good or rendering a service.
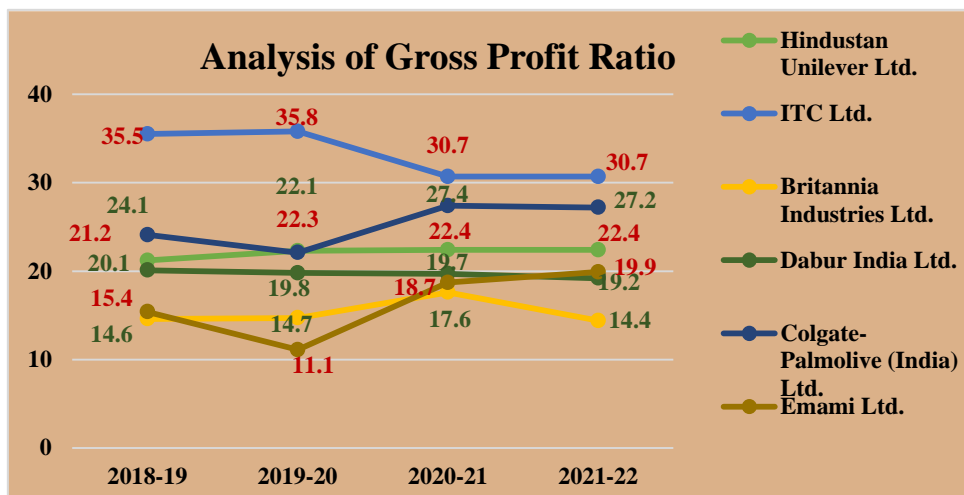
Figure 4: Analysis of Gross Profit Ratio of selected FMCG Companies

5. **Net Profit Ratio (NP) in Percentage:** This ratio assists in measuring Cash flow and is one of the most important indicators of a company's overall financial health.
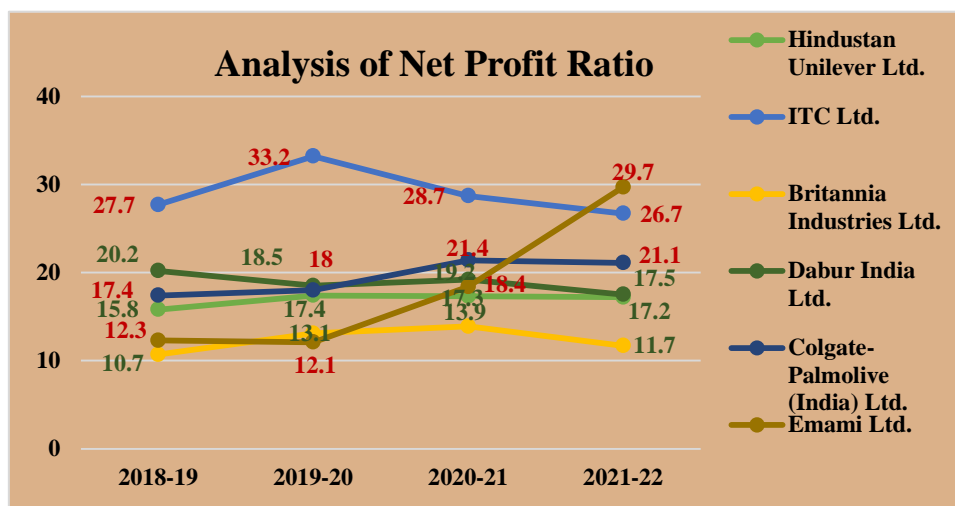
Figure 5: Analysis of Net Profit Ratio of selected FMCG Companies

149

Descriptive Statistics

Table 2: Analysis of Descriptive Statistics

Particular	N	Min	Max	Mean	Std. Deviation
ROE_Before COVID-19	6	21.5	83.9	42.8	20.8
ROE_During COVID-19	6	16.8	88.8	39.9	22.1
ROA_Before COVID-19	6	11.8	34.4	22.7	7.8
ROA_During COVID-19	6	11.7	37.2	22.3	8.2
ROCE_Before COVID-19	6	18.4	117	51.4	34.2
ROCE_During COVID-19	6	22.8	116.4	43.8	28.1
GPR_Before COVID-19	6	11.1	35.8	21.4	7.7
GPR_During COVID-19	6	14.4	30.7	22.5	5.3
NPR_Before COVID-19	6	10.7	33.2	18.0	6.6
NPR_During COVID-19	6	11..7	29.7	20.2	5.6

Source: calculated by using SPSS

Table 2 shows the analysis of six selected FMCG companies in India. Descriptive Analysis shows that ROE decreased during the COVID-19 period, which negatively impacts the selected companies' financial performance. The average ROE value before COVID-19 was 42.8, and the average ROE value during COVID was 39.9. The ROA decreased during the COVID-19 era, and it has hurt the financial performance of selected companies during the pandemic. Before COVID-19, the average value of ROA was 22.7, and during COVID-19, it was 22.3. Furthermore, ROCE shows that it decreased during the COVID-19 period, and it shows that it had a significant negative impact on the financial performance of selected companies during the pandemic. During COVID-19, the average value of ROCE was 51.4, and during COVID-19, it was 43.8. However, COVID-19 has had a positive impact on the GPR and NPR of selected companies. Before COVID, the average GPR value was 21.4, and during COVID, the average value was 22.5. In contrast, the average NPR value before COVID-19 was 18.0, and the average value during COVID-19 was 20.2.

Normality Test:

Table 3: Selected Ratios Analysis by Normality Test

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
ROE_Before COVID19	.205	6	.200[*]	.883	6	.284
ROE_During COVID19	.247	6	.200[*]	.913	6	.454
ROA_Before COVID19	.253	6	.200[*]	.935	6	.622
ROA_During COVID19	.192	6	.200[*]	.954	6	.776
ROCE_Before COVID19	.302	6	.093	.847	6	.148
ROCE_During COVID19	.337	6	.032	.726	6	.011
GPR_Before COVID19	.249	6	.200[*]	.896	6	.349
GPR_During COVID19	.211	6	.200[*]	.940	6	.661
NPR_Before COVID19	.256	6	.200[*]	.857	6	.179
NPR_During COVID19	.140	6	.200[*]	.992	6	.994

Source: calculated by using SPSS

The above table displays the normality results of the Kolmogorov-Smirnov and Shapiro-Wilk tests. The results show that the data was normally distributed when the researcher calculated the Return on Equity, Return on Assets, Return on Capital Employed, Gross Profit Ratio, and Net Profit Ratio before and during COVID-19 because the significance value was greater than 0.05. This test reveals that parametric statistical tests can analyze the data. The researcher then used a parametric test to compare the selected financial ratio before and during COVID-19.

Table 4: Paired Samples Correlations

	N	Correlation	Sig.
ROE_BeforeCOVID19 & ROE_DuringCOVID19	6	-0.064	0.904
ROA_BeforeCOVID19 & ROA_DuringCOVID19	6	-0.065	0.903
ROCE_BeforeCOVID19 & ROCE_DuringCOVID19	6	0.111	0.834
GPR_BeforeCOVID19 & GPR_DuringCOVID19	6	0.903	0.014
NPR_BeforeCOVID19 & NPR_DuringCOVID19	6	0.657	0.156

Source: calculated by using SPSS

Table 5: Paired Samples test

	Mean	t	df	Sig. (2-tailed)	Decision
ROE_BeforeCOVID19 ROE_DuringCOVID19	2.966	0.227	5	0.829	P>0.05, fails to reject the null hypothesis
ROA_BeforeCOVID19 - ROA_DuringCOVID19	0.408	0.083	5	0.937	P>0.05, fails to reject the null hypothesis
ROCE_BeforeCOVID19- ROCE_DuringCOVID19	7.675	0.436	5	0.681	P>0.05, fails to reject the null hypothesis
GPR_BeforeCOVID19 - GPR_DuringCOVID19	-1.133	-0.724	5	0.502	P>0.05, fails to reject the null hypothesis
NPR_BeforeCOVID19 - NPR_DuringCOVID19	-2.200	-1.042	5	0.345	P>0.05, fails to reject the null hypothesis

Source: calculated by using SPSS

Table 4 depicts the significant association between the selected ratios before and during COVID-19. The return on equity variables was significantly and negatively associated with a correlation coefficient of -0.064. Table 5 shows the significance of the difference, with a p-value of 0.829 (p >0.05) indicating that the correlation between the return on assets before and during COVID-19 was marginally non-significant The data for the return on assets were shown to be negatively correlated, with a correlation coefficient of -0.065. Table 5 shows the significance of the difference, with a p-value of 0.937 (p >0.05) indicating that the correlation between the return on assets before and during COVID-19 was highly non-significant. On the other hand, the statistics for return on capital employed were discovered to be significantly and positively related, with a correlation coefficient of 0.111. The significance of the difference is shown in Table 5, where a p-value of 0.681 (p >0.05) indicates that the correlation between the return on capital employed before and during COVID-19 was marginally non-significant. The gross profit ratio data was significantly and positively correlated, with a correlation coefficient of 0.903. Table 5 shows the

significance of the difference, with a p-value of 0.502 (p >0.05) indicating that the association between the gross profit ratio before and during COVID-19 was highly non-significant. Finally, the data for the Net profit ratio was discovered to be positively associated, with a correlation coefficient of 0.657. Table 5 shows the significance of the difference, with a p-value of 0.345 (p >0.05) indicating that the association between the Net profit ratio before and after COVID-19 was not significant.

Conclusion

The main objective of the study is Impact of COVID-19 on the Financial Performance of selected companies. As we know how COVID-19 severely impacted all over the world economy. Apart from companies and businesses were also severely impacted by the COVID-19 outbreak. However, some companies grew during the COVID-19 pandemic. Furthermore, this study conducted six FMCG companies - Hindustan Unilever Ltd., ITC Ltd., Britannia Industries Ltd., Dabur India Ltd., Colgate-Palmolive (India) Ltd., and Emami Ltd. According to this study Colgate-Palmolive (India) Ltd., Britannia Industries Ltd., and Emami Ltd increased their profit during COVID-19. However,

according to the result of paired t-test, there is no significant difference in the financial performance of selected FMCG companies. In this study Return on Equity, Return on Assets, return on capital employed, Gross Profit Ratio, and Net Profit Ratio is used to perform this test and analyze the impact of COVID-19.

Suggestions for Future Research

This study only included six FMCG companies. Furthermore, only a few ratios were chosen for this study by the researchers. For future research, Researchers can increase the sample as well as they can analyze the different sectors. Furthermore, they can increase the number of ratios and analyze different quarters of the year.

References

1. Daryanto, W. M., Maharani, A. P., & Wiradjaja, N. (2021). Profitability Ratio Analysis Before and During COVID-19: Case Study in PT Japfa Comfeed Indonesia. *South East Asia Journal of Contemporary Business, Economics, and Law*. 24(4), 52-59.

2. Kubiczek, J., & Derej, W. (2021). Financial performance of businesses in the COVID-19 pandemic conditions– Comparative study. *Polish Journal of Management Studies*, 24(1), 183-201, https://doi.org/10.17512/pjms.2021.24.1.11

3. Rajamohan, S., Jenefer, J., & Sathish, A. (2021). Impact of COVID-19 on the FMCG Sector. *Shanlax International Journal of Management*, 8(4), pp. 69-74, https://doi.org/10.34293/management.v8i4.38 17.

4. Nguyen, H. T. X. (2022). The Effect of COVID-19 Pandemic on Financial Performance of Firms: Empirical Evidence from Vietnamese Logistics Enterprises. *The Journal of Asian Finance, Economics, and Business*, 9(2), 177-183, https://doi.org/10.13106/jafeb.

5. Rababah, A., Al-Haddad, L., Sial, M. S., Chunmei, Z., & Cherian, J. (2020). Analyzing the Effects of COVID-19 pandemic on the financial performance of Chinese listed companies. *Journal of Public Affairs*, 20(4), https://doi.org/10.1002/pa.2440.

6. Goyal, E., & Koli, Prof. (2022). Did COVID-19 Pandemic Affect the Financial Performance of the Companies Awfully? *International Journal of Advance and Applied Research*, 3(1), 231-238.

7. Devi, S., Warasniasih, N. M. S., Masdiantini, P. R., Musmini, L. S. (2020). The Impact of COVID-19 Pandemic on the Financial Performance of Firms on the Indonesia Stock Exchange. *Journal of Economics, Business, and Accountancy Ventura*, 23(2), 226 – 242, https://doi.org/10.14414/jebav.v23i2.2313.

8. Rajamohan, S. Dr., Sathish, A. & Rahman, A. (2020). Impact of COVID - 19 on Stock Price of NSE in Automobile Sector. *International Journal of Advanced Multidisciplinary Research*, 7(7), 24-29, http://dx.doi.org/10.22192/ijamr.

9. Memon, S. U. R., Pawase, V. R., Pavase, T. R., & Soomro, M. A. (2021). Investigation of COVID-19 Impact on the Food and Beverages Industry: China and India Perspective. *Foods*, 10, 1069. https://doi.org/10.3390/foods10051069.

10. Kufelová, I. & Raková, M. (2020). Impact of the COVID-19 pandemic on the Automotive Industry in Slovakia and Selected Countries. *SHS Web of Conferences* 83, 01040, https://doi.org/10.1051/shsconf/20208301040.

11. Khan, M. M., (2021). Financial Performance of FMCG companies-Post COVID-19. *International Journal of Economics and Management Systems*, (6), 518-526. Retrieved from http://www.iaras.org/iaras/journals/ijems.

12. Parmar, S. (2017). A Study on Financial Efficiency of Selected FMCG Companies in India. *Journal Of Commerce and Management*, (22), 1-9. Retrieved from http://kcgjournal.org/Issue22ShivanisinhParm ar.

13. Paswan, R. (2016). Financial Performance of FMCG Companies in India: A Comparative Study. *ANVESHAK-International Journal of Management*, 5(2). https://doi.org/10.15410/aijm/2016/v5i2/1007 06.

14. LATHA, M., & RAO, S. (2017). Determinants of Profitability: Evidence from Listed Companies in the BSE-FMCG. *International Journal of Economic Perspectives*, 11(3), 1264-1272.

Empowerment of Muslim Women in India

Mr. Maktumhusen Agadi[1], Dr. S.C Natikar[2]
[1]Research Scholar, Department of Sociology, Karnatak University Dharwad
[2]Assistant Professor and Research Guide Department of Sociology,
Karnatak University Dharwad
Corresponding Author**- Mr. Maktumhusen Agadi**

Abstract
The empowerment of women is a critical problem for global development, especially in developing nations. Empowerment is the process of increasing a person's or a group's resources and capacities to make conscious decisions and transform those decisions into desired actions and outcomes. The process of empowering women can be viewed as one that offers them more control over material and intellectual resources, as well as household decisions and financial resources. It is widely accepted that development goals cannot be fulfilled until gender disparities are addressed and women are given the power to decide what is best for themselves, their families, and the communities in which they live. It is acknowledged that women are the main guardians accountable for altering the kind and amount of human resources that are accessible in a nation and promoting sustainable development in future generations. Therefore, women's empowerment is crucial for assuring not only their own wellbeing but also the welfare of their families and society as a whole.
Key Words: Empowerment, Women, Review, Constitution, Issues

Introduction:
Politicians and intellectuals have been concerned with issues relating to women and Islam in the general populace for a long time. But a significant chunk of their focus is predicated on the myth that religion is the primary element influencing every aspect of their lives. They are still thought to exist outside of the planet, where they are subject to the will of men and the dictates of various religious dogmas that are regularly promulgated by different religious leaders and authorities. They are continually reminded of the importance of religion in their life. Typically, it is assumed that they are bound by strict Islamic personal law. The social position of Muslim women as it is portrayed in the media is the result of a few examples of Muslim women who have been hotly debated in the media. As a result, Islam has always been the only religion in the country that is connected with gender justice. The Sachar Committee report claims that because to this skewed propaganda, civil society and the state view Muslim women's situation in terms of the religious community rather than the "objective" reality of societal prejudice and inadequate development plans. In addition, when a community's identity is attacked, women suffer greatly. The community and its women seem reluctant to participate in the modernising process and to retreat into the safety of well-known orthodoxies. Many residents of the area think that a woman's home and neighbourhood are the only places where she can feel "safe."

Methodology
In this research paper, the research used secondary data. The data is taken from different research reports, journals, websites, research papers, magazines, daily newspapers, and other educational textbooks.

The objective of the study
The paper is conducted with the following objectives:
1. To study Muslim women's issues
2. To understand the concept of women's empowerment
3. To study the importance of literature on women's empowerment,

Concept
The five pillars of women's empowerment are their self-worth, their right to make and exercise choices, their access to opportunities and resources, their right to have the power to manage their own lives, both inside and outside the home, and their ability to influence social change in the direction of the creation of a more just social and economic order, both nationally and internationally. In this context, education, training, awareness-raising, boosting self-confidence, expanding choices, increasing access to and control over resources, and taking action to change the structures and institutions that support and perpetuate gender discrimination and inequality are important tools for empowering women and girls to assert their rights.

Issues that Muslim women face
Muslim women have not received adequate assistance from the government, social workers, or academics while being one of the most marginalised groups in Indian culture. Due to their lack of education, poverty, dependency on the economy, and ignorance of their rights, they are particularly vulnerable to exploitation. Therefore, it is imperative to conduct the study in order to identify problems specific to Muslim women and lay out the main reasons for their illiteracy. Casteism, regionalism, and other types of discrimination remain bind the country even after more than 60 years of independence. Women have received some

rights under the Indian Constitution and other legislation, despite the fact that it is acknowledged that they are vulnerable. Unfortunately, despite the preamble's support for justice, equality, and liberty, personal laws are not included in the definition of "laws discordant with the constitutional spirit." Personal laws and their evolution are the main subject of this discussion. The Sachar Committee made a respectable research outlining how Muslim women are disproportionately underprivileged, illiterate, and underrepresented in the workforce. They are battling for equal citizenship, which has historically been opposed by personal law. They are now able to challenge the marginalisation caused by their faith. The triple talaq decision has significantly changed how India's personal laws have been applied in the past. To achieve the highest level of constitutional spirit, Article 44, which best suits the purpose, must finally be put into effect.

Literature Review of Women's Empowerment

Muslims made up the largest minority group in India, accounting up 14.22% of the total population, according to the 2011 census. More Muslim women than in many other Islamic nations accounted up 6.93% of the population, or 83.97 million individuals. Muslim women in India are frequently viewed as a "minority within a minority" and one of the marginalised groups for at least three reasons—first as women, second as members of a minority community that is both educationally and economically backward as well as religiously orthodox, and third as poor people. Muslim women are socially excluded as a result of structural disadvantages in the fields of politics, economics, society, and education. Muslim women have minimal personal autonomy, little political sway, and little say in domestic matters. They are impacted by both internal and external oppression. Muslim men frequently mistreat their female companions and behave in ways they believe to be Islamic while refusing to entertain any chance of reform. More than 70% of Muslim women feel they must seek their husbands' agreement for nearly all activities concerning their personal, social, familial, or health problems. Nearly 60% of Muslim women are married before the legal age of 18. (Hasan & Menon, 2004).

A groundbreaking study that assessed and examined women's empowerment was carried out by *Malhotra et al. in 2003.* Here, six often utilized dimensions—economic, socio-cultural, familial-interpersonal, legal, political, and psychological—as well as their potential operationalization in domestic, social, and larger contexts—are offered. According to

Chaudhry et al. (2009), women's empowerment has produced a variety of outcomes in southern Punjab's urban, rural, and tribal communities (Pakistan).

Along with education, media access, community sociocultural norms, women's employment, and household participation rate, the study's women's empowerment index also takes into account an understanding of an Islamic idea of women's empowerment. At the household level,

Parveen et al. (2004) conduct a quantitative assessment of rural women's empowerment in Bangladesh. Women's empowerment may be greatly increased via education, training, and exposure to information media. Based on the socio-cultural backdrop of the study area,

Khan et al. (2008) investigated women's empowerment in the Pakistani district of Faisalabad. The report recommends radical reforms in female education that will promote gender awareness and women's self-esteem. An empirical study conducted by In Assam's Karbi tribes,

Das (2011) has highlighted several barriers to women's empowerment, including social, political, economic, technological, and psychological barriers. He goes on to say that the primary cause of these tribal women's inadequate empowerment was their "lack of awareness about new technology and information." In his research of rural women's empowerment in northern Karnataka's Gadag district, *Bharathamma (2005)* discovered a highly substantial correlation between women's empowerment and education, land ownership, family income, social participation, and media use. According to rural women's perceptions, the main barriers to the empowerment of impoverished women include a lack of education, being overburdened with dual obligations, a lack of adequate training, family restrictions on movement, and a lack of appropriate financial resources.

Tripathi (2011) uses the displaced ideal method to compare and map the levels of empowerment in 15 important Indian states based on factors of empowerment and autonomy from the NFHS (National Family Health Survey). The southern Indian states of Andhra Pradesh and Karnataka have poorer autonomy indices for women while having more access to resources. Similar to Bihar, the autonomous northeast Indian states have low levels of empowerment.

Varghese (2011) conducted a study on the level of overall women's empowerment in Oman using five independent factors and one dependent variable. It demonstrates that social empowerment is not as effective for women in Oman as home and economic decision-making. Although there are a few publications on women's empowerment in India, very few of them provide an empirical analysis of women's empowerment among Muslims, who make up the majority of the country's minorities. While Andhra Pradesh District Poverty Initiatives Project (APDPIP) was assessed by

Deininger (2005) in his study of women's empowerment in rural India, he found that APDPIP not only boosted access to credit and risk diversification but also considerably increased women's empowerment.

Conclusion

As citizens of India and members of the country's largest minority group, Muslim women in India still face many difficulties after 65 years of freedom. This paper uses Muslim women's access to education, work participation, and political representation as their potential sources of empowerment while using their household decision-making and freedom of movement outside of their home or community as evidence of empowerment to investigate the socioeconomic status of Muslim women in Indian society in a comparative perspective and the distance they have covered in terms of empowerment. The relative laggardness of Muslim women is then determined by comparing these indicators to those of women from other significant religious groups in India. A key cause for concern is the low position of Muslim women in Indian society and politics. Therefore, for the improvement of Muslim women's current condition, the government, Muslim elites, and Muslim women activists must take constructive action. Their current situation can be improved, which would benefit not only the community as a whole but also the development and modernization of the whole country.

References

1. Agrawal, B. (1990). A Field on one's own: gender and land right in South Asia. Cambridge: Cambridge University Press.
2. Ahmad, M. F., & Sanu, M. S. (2016). MSMEs and Inclusive Growth in India: Current Scenario and Future Prospective. Intellection: A Bi-annual Interdisciplinary Research Journal, 4(2), 86-98
3. Brenner, S. (1996). Reconstructing self and society: Javanese Muslim women and "the veil". American ethnologist, 23(4), 673-697.
4. Census (2011), Census Report, Government of India.
5. Chaube, S. P. (1974). Recent philosophies of education in India. Agra: Ram Prasad & Sons.
6. Das, S. K. (2012). An analysis of constraints in women empowerment in Tribal area: Evidences from Assam. Asian Journal of Research in Social Science & Humanities, 2(4), 61-74.
7. Engineer, A. A. (2001). Muslims and education. Economic and Political Weekly, 36, 3221-3221.
8. Ghuman, S. J. (2003). Women's autonomy and child survival: A comparison of Muslims and nonMuslims in four Asian countries. Demography, 40(3), 419-436.
9. Government of India (1948-1949). University Education Commission Report. New Delhi: Ministry of Education.
10. Government of India (1986). National Policy on Education 1986. Ministry of Human Resource Development, New Delhi.
11. Government of India (1999). Aims and objectives of University Education in India. New Delhi: Ministry of Education.
12. Gupta, K., & Yesudian, P. P. (2006). Evidence of women's empowerment in India: A study of sociospatial disparities. GeoJournal, 65(4), 365-380.
13. Hameed, S. S. (2000). Voice of the Voiceless: status of Muslim women in India. National Commission for Women.
14. Hasan, Z. & Menon, R. (2005). Unequal citizens. New Delhi: Oxford University Press. UNESCO (1955). Education for international understanding. Paris.
15. Kabeer, N. (1999). Resources, agency, achievements: Reflections on the measurement of women's empowerment. Development and change, 30(3), 435-464.
16. Kabeer, N. (2005). Gender equality and women's empowerment: A critical analysis of the third millennium development goal 1. Gender & Development, 13(1), 13-24.
17. Sharma, B. C. (2008). Can employment empower women more at the household level in India. The International Journal of Interdisciplinary, Social Sciences, 3(7), 43-51.

Growth and development of the Differently Abled Children: A study of DISHA of Cachar district

Dr. Ritwika Rajendra[1], Hema Rani Bhowmik[2]
1Assistant Professor , Department of Social Work Assam University, Silchar
2Master of Social Work, Department of Social Work Assam University Silchar
Corresponding Author- **Dr. Ritwika Rajendra**
Email-ritwika.rajendra@gmail.com

Abstract
Disability is an impairment that may be cognitive, physical, sensory, developmental, intellectual or some combination of all these. It substantially affects a person's normal life activities and may be present from birth or may occur during a person's lifetime. The constructs around disability are very narrow in the Indian social structure where individuals with disability, especially in rural areas are not given chances of potential learning, growth, development or employability. However, the civil societies play a major role on working with individuals with disabilities as well as the families that have a disabled person at home through various services, awareness and by providing resources. The context of disability has undergone radical changes to bring into focus the special needs of the individuals with certain disability, the scope for normalization of the life of the person with disability as well as the potential for empowerment. Civil Societies have been instrumental in reaching the semi-urban and rural populations for working with people with disabilities; making resources accessible to them and working on a need based approach for the people with disabilities. This study focused on one such organization, DISHA that works with children with disabilities in Cachar District of Assam. The study tries to analyze how civil society in semi-urban areas function and how it create impacts the lives of the children with disabilities and their families.
Key Words*: Growth, development, Differently abled, children, Disha.*

Introduction

Disability can be understood from the multiple perspectives such as social, anthropological, medical, and psychological but disability is broadly defined by two perspectives- one is medical model perspective which is based on bodily impairment reason for disability is having diseases. Secondly, social model emerged as a critique of medical model explained that disability is created by the society by restricting impaired persons from accessing resources. Social causes such as culture, norms and values, caste and class, religion and region are responsible for creating barriers. Anthropologists argue that there are multiple meanings of disability depending on the understanding of any society thereby; lack of one is global definition of disability. In any society people provide various meaning to disability based on their cultural construction and in this way they define ability or disability. The proponent of social model, Oliver defines disability as "the disadvantages or restriction of activity caused by a contemporary social organization, which takes no or little account of people who have impairment and thus excludes them from the mainstream of social activities" (Oliver 1996:22). In Thomas's understanding "disability is a form of social oppression involving the social imposition of restrictions of activity on people with impairments and the socially engendered undermining of their psycho- emotional well-being" (Thomas 1999). Disability is not a homogenous category. It varies across age, gender, and race, type of disability, caste, class, and region. As Erb and Harriss-White (2004:352) have explained, "Globally, the prevalence of moderate to severe disability increases from 2 percent in infancy to 22 percent in the over-80 age group. Small children below six years are more vulnerable to malnutrition and other

concerned diseases which might cause disability at an early age. Genders wise division of disability illustrates that male are having more disabilities than female. But discrimination and exploitation on the basis of disability has been faced by disabled female than their disabled male counterpart. People from lower caste are more vulnerable to disability than the people belonging to higher caste. Disability census of India 2011 shows schedule caste people are having highest percentage of disability with 2.45 percent. Type of work and work conditions have an important role in acquiring disability.

DISHA is a special school and a day care centre for the mentally and physically challenged children located at Ramnagar, Silchar, Assam. The agency was established in the year 2003 with 4 students. The agency works in collaboration with the parents association and the Deshabandhu club of Cachar District.

Review of Literature

Mori (1980), concluded on the basis of secondary data on 'Career Education for the Learning Disabled: Where Are We Now?' that meeting the unique career education needs of the learning disabled require appropriate, systematic models for career education development. Currently, few such programs are available because of the reluctance of secondary learning disabilities teachers to abandon the remedial academic model. Author suggested that career education should lead to the development of appropriate self-awareness regarding one's interests and abilities, the development of positive personal, social and work attitudes, and the development of entry-level skills in a selected area of specialization. Poplin (1981), concluded on the basis of secondary data on the severely learning disabled: Neglected or forgotten that learning disabilities have been ignoring the severely handicapped in the zealous attempts to deal with "all school problems". Author suggested that the development of appropriate research methods, services, and curriculum alternatives for all subgroups of the severely learning disabled and bringing the field of learning disabilities back into perspective.

White (1985), concluded on the basis of primary data on Perspectives on the Education and Training of Learning Disabled Adults that adults with learning disabilities often face significant obstacles in their efforts toward leading satisfying lives. In spite of increasing attention toward the education and training of this population of handicapped individuals, little information is available about model training programs and characteristics of research. The author suggested that the provision of career and vocational education to school-aged LD children and youth is essential to ensure successful adult adjustment. Vocational interest and skill instruments must be modified to accommodate LD individuals.

Okolo and Sitlington (1986), concluded on the basis of secondary data on the role secondary special education should play in the transition process for the learning disabled that secondary special education programs should provide six types of vocationally relevant activities: (a) occupational awareness, exploration, and basic work experience; (b) in depth career/vocational assessment; (c) instruction in job-related academic skills; (d) instruction in job-related interpersonal skills; (e) support services to other disciplines involved in vocational programming; and (f) post-school placement and follow-up. Hosain, Atkinson and Underwood (2002), concluded on the basis of primary data on the impact of disability on the quality of life of disabled people in rural Bangladesh that that disability had a devastating effect on the quality of life of the disabled people with a particularly negative effect on their marriage, educational attainment, employment, and emotional state. Disability also jeopardized their personal, family and social life. More than half of the disabled people were looked at negatively by society. Disabled women and girl children suffered more from negative attitudes than their male counterparts, resulting in critical adverse effects on their psychological and social health. Author suggested that a combination of educational, economic and intensive rehabilitative measures should be implemented urgently to make them self-

reliant. Collaborative communication between professionals and parents, behavioral counselling, formation of a self-help group, and comprehensive support to families will reduce their suffering. Peek and Stough.M (2010), concluded on the basis of secondary resources on Children With Disabilities in the Context of Disaster: A Social Vulnerability Perspective that suggests that various factors may contribute to the physical, psychological, and educational vulnerability of children with disabilities in disaster, including higher poverty rates, elevated risk exposure, greater vulnerability to traumatic loss or separation from caregivers, more *strain on parents, and poor post disaster outcomes, unless medical, familial, social, and educational protections are in place and vital social networks are quickly reestablished. Author suggests that it is important to understand not only what makes these children vulnerable to disaster but also what can make them more resilient to disaster. Children with disabilities should have equal access to disaster-related services as do their non-disabled peers, and in a just world, disability should not make them differentially at risk for injury, death, or Psychological impairment following disaster. Singh (2014), concluded on the basis of secondary data on economic inequalities faced by person with disabilities in India and how these affect their lives. Since, women actively contribute to economy thereby; it also explored how disabled women negotiate with un-equal spaces. The paper is divided into two sections; first explores the concept and socio-historical aspects of disability in India, and nature of relationship between economic inequalities and lives of persons with disabilities. Author suggested that future research it would also be epistemologically stimulating to see how persons with disabilities are making their contribution in economy inspite of having so much constrains of affordability, availability and accessibility of resources. Hebbeler and Spiker (2016), concluded on the basis of primary data on Supporting Young Children with Disabilities that flying children with delays and disabilities to receive specialized services under the Individuals with Disabilities Education Act poses several challenges. Author suggested that an effective educational practices from preschool through third grade are essential to the full participation of children with disabilities - now and in the future. The inclusion of young children with disabilities in regular education classrooms can also help.

Various studies have been carried out to understand the pattern, causes, and implications of disability phenomenon faced by person with disability at various level in India. However, no such specific studies have been carried out to show regional condition of children with disability in Cachar district. Further, no such type of study has been undertaken for the Non Governmental Organizations working with disable children in this background.

Objectives Of The Study

1. To know the socio economic condition of the students enrolled under DISHA
2. To understand and analyze the impact and quality of services provided by DISHA.
3. To understand the views of the parents about regarding functions of the agency.
4. To identify the scope of social work intervention with regards to development of person with disabilities.

Research Questions

1. What are the impacts of the services provided by the agency in the lives of the person with disability?
2. What are the various areas of intervention for the person with disabilities?

Scope and Importance

As the organization is located near Ramnagar, Silchar, the special school covers the entire Silchar town and it includes the urban and semi urban Silchar town and also the rural interiors nearby the Silchar town. Silchar is the second largest city in Assam after Guwahati, it is the headquarter of the Cachar district, it includes a total geographical area of 257.5km square and has a total population of 6,87,324 as per the 2011 census report. Many such researches have been conducted in the several parts on disability except in the Cachar District of Barak Valley, Assam. The area is prone to such problems because of ill health of mothers during pregnancy, orthodox

nature, conservativeness and illiteracy. The study is an empirical study conducted in Silchar with regard to Children with Disability.

Research Methodology

Universe Of The Study

The study is conducted in Silchar, Cachar in which total 21 students with disabilities who are enrolled in DISHA a Non-Governmental Organization based in Silchar and their families are also interviewed.

Sampling Design

For the selection of the sample respondents, the researcher approached DISHA under Silchar town and there are 21 disabled students and selected all 21 disabled students and their family members are also selected for this study.

Methods and Tolls Of Data Collection

In this study, both qualitative and quantitative method was applied. The structured Interview schedule was used as base tool for data collection. Using the structured interview schedule, the primary data were collected from the disable children and their family members with regard to their regularity in DISHA. Besides this all relevant secondary data were collected from literature, books, journals, articles, and websites in concerned field.

Data Processing And Interpretation

The collected data was processed through MS Excel. Findings of the study has been presented through the use of different graphs, chart and tables.

Presentation and Discusson Of Findings

Age: It has been observed that majority of the children are from 11 to 20 years.

| Age group (In Years)	Respondents	Percentage
0-10	04	19.04%
11-20	13	61.09%
21-30	04	19.04%
Total	21	100%

Table 1: Age of the respondents

It could be seen from above Table that, 4(19.04%) belongs to age group of 0 to 10 years, 13(61.09%) are in the age group of 11 to 20 years and 4 (19.04%) belongs to the age group of 21 to 30 years.

Types Of Disability: There are various kinds of disabilities were found among the children

Disability	Respondents	Percentage
Autism	03	17.04%
Mental retardation	07	36.09%
Locomotors	01	4.76%
Deaf and Dumb	02	5.02%
Multiple Disability	08	38.09%
Total	21	100%

Table 2: Types of disability
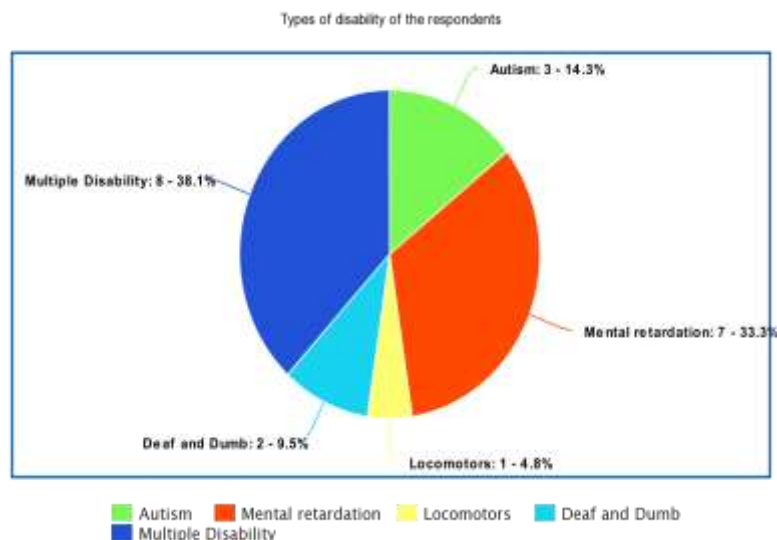
Diagram/chart 1.1: Types of disability

In the above mentioned table, Multiple Disability 8 (38.09%) accounted for the majority among the students, 7(36.09%) students suffering from Mental Retardation followed by Autism 3(19.04%), Deaf and Dumb 2(13%) and Locomotors 1(4.76%). But the problem is Multiple Disability which reveals that it needs to be prevented with preventable measures.

Occupation of The Parent: Occupation plays a direct role in one's livelihood and it affects the socio-economic conditions of the people. In the table mentioned below has been distributed the occupation of the parents of children with disability.

Occupation	Respondents	Percentage
Government Service	02	9.52%
Private/Business sector	17	80.95%
Doctor	01	4.76%
Teacher	01	4.76%
Total	21	100%

Table 3: occupation of the parent

It is been observed from the above table, 17(80.95%) of the students' parents are engaged in private sector or in business, 2(9.52%) are engaged in the Government Services, 1(4.76%) is a doctor and 1(4.76%) is a teacher.

Family Income: It plays an important role for providing treatment facilities for a disable child

| Monthly Income (In Rupees)	Respondents	Percentage
1000-15000	08	38.09%
15000-30000	06	37.89%
30000-45000	05	18.07%
45000-60000	02	5.01%
Total	21	100%

Table 4: Family income of the respondents

It is seen from the above mentioned table, majority of the family's income i,e 8(38.09%) ranges from 1000 to 15000 and it has showed that majority of the families belong from poor socio-economic background. Secondly, 6(37.89%) of family's income is from15000 to 30000 rupees which is quite average, 5(18.07%) are from 30,000 to 45,000 and 2(5.01%) are monthly income ranges from 45,000 to 60,000.

Availability of Disability Certificate: Disability certificate is very much important

to get facilities from Government.
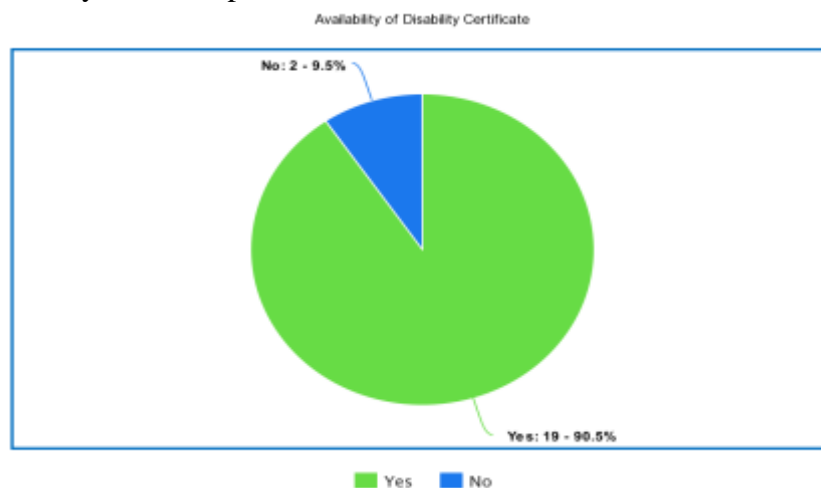
Diagram/chart 1.2: Availability of disability certificate

It is seen from the above chart that 19(90.47%) students have Person with Disability (PWD) certificate and remaining 2(9.52%) students do not have the PWD certificate.

Reason Behind The Enrollment In Disha: Education is a basic right for every citizen. Being disable person they are not allowed to go to normal school so they choose to go to DISHA.

Reason	Respondents	Percentage
Recommended by Doctor	02	9.52%
Recommended by Special Educator	02	9.52%
keep the child busy and learn something	17	80.95%
Total	21	100%

Table 5: Reason behind the enrollment in DISHA

It is been observed from above table, 17(80.95%) of parents that is the majority of them conveyed that the reason behind their children enrollment at Disha was to keep the child busy and learn something, 2(9.52%) are recommended by Doctor and few

recommended by Special Educator which accounted for 2(9.52%)

Target Area For Improvement: Each and every parents expect of making their child literate like other normal children.

| Target Area	Respondents	Percentage
Reading and Writing	08	38%
Body Movement	03	14.28%
Behavior modification	06	28.57%
Cognitive Capacity	04	19.04%
Total	21	100%

Table 6: Target area for improvement

It is seen from the table that each and every parent's expectation are about making their child literate like other normal children. So majority of them 8(38%) of them accounted for reading and writing as the main target area followed by 6(28.57%) having target area on behavior modification, 4(19.04%) wants their

children changes on cognitive capacity and 3(14.28%) for body movements.

Area Where Child Improved Since Admission: Every parents want to see some changes from their children after sending to special school especially those who need special attention and care. Depending upon

their problems some of the areas where some development changes as per the views of parents.

Area where child improved since Admission
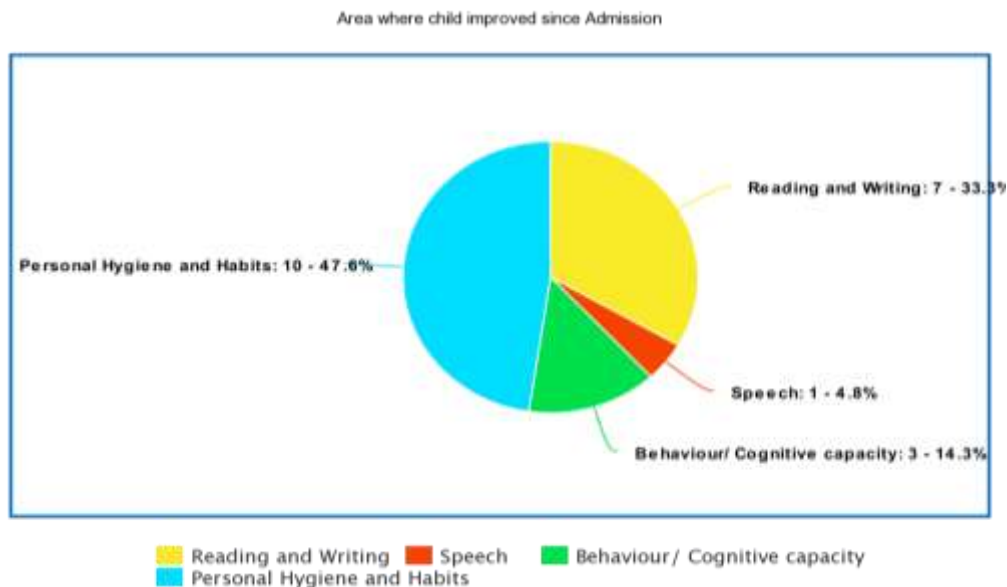
Diagram/chart 1.3: Area where child improved since admission

It has been observed from above table, despite of the inadequate services by the well-trained professionals, majority of the children have improved a lot in multiple areas and the targeted areas were specially improved according to the information. Thus, majority of the children have improved in multiple areas which accounted for 10(47.60%) followed by improvement in reading and writing to be 7(33.30%), cognitive capacity 03(14.28%) and speech 1(4.76%).

Hobbies of The Differentlt Abled Students: Recreational activities promotes inclusion, minimizes deconditioning, optimizes physical functioning, and improves motor skills and so on.

Activities	Respondents	Percentage
Sports and Games	09	42.85%
Music and Dance	04	19.04%
Drawing and Craft	01	4.76%
Story telling/Poem recitation	01	4.76%
Multiple	06	28.57%
Total	21	100%

Table 7: Whether interested in recreational activities

It has been observed from above table that 9(42.85%) students are interested in games and sports whereas 6(28.57%) students have more than one interest followed by 4(19.04%) students are having interests in music and dance and 1(4.76%) students have interest in drawing/craft and 1(4.76%) have interest in story telling or story or poem recitation.

.

Whether Suffers From Financial Problem In Paying Monthly School Fees: Expenses associated with raising children is the prime concern in poverty-stricken families especially for the families having specially-abled child. Those children often experience less cognitive stimulation

Opinion	Respondents	Percentage
Yes	12	57.14%
No	09	42.85%
Total	21	100%

Table 8: Whether suffers from financial problem in paying monthly school fees

In the above mentioned table 12(57.145) that is majority of them suffers from financial problem in paying fees and remaining 9(42.85%) of them are paying fees on monthly basis

Whether Received Scholarship From Government: Scholarships Under The various Government schemes and policies are meant to provide financial as well as moral aid to the differently-abled beneficiaries.

Scholarship Received	Respondents	Percentage
Yes	06	28.57%
No	15	71.42%
Total	21	100%

Table 9: Whether received scholarship from government

The above mentioned table reflects only few children with disability have received the scholarship amounting to 6000 Indian Rupees by the Social Welfare Department which is 6(28.57%) while despite having economic and social disparities 15(71.42%) have not received any scholarship.

Whether Received Any Monetary Assistance Or Device From Government: There are various Government schemes to provide the necessary monetary assistance device to the differently-abled children for the procurement of scientific and sophisticated equipment & other standard aid in order to promote & support their mental and physical well-being.

Monetary/ non-monetary Assistance or device Received from Government	Respondents	Percentage
Yes	04	19.04%
No	17	80.95%
Total	21	100%

Table 10: Whether received and monetary assistance device from government

It has been observed that only 4(19.04%) of the children with disability have received some monetary devices which includes rickshaw cycle, wheel chair etc. and other non-monetary help includes books, copies, clothes, blankets etc. But unfortunately, 17(80.95%) of the children lacked.

Whether Received Any Financial Assistance From Any Organisations Or **Individual:** It is worth to highlight that majority of the respondents belong to the economically weaker section of the society. Therefore, financial assistance is a sustainable support from the local level individuals & bodies alongside with several non-financial aids.

| Received Financial Help	Respondents	Percentage
Yes	02	9.52%
No	19	90.47%
Total	21	100%

Table 11: Whether received any financial assistance from any organizations or individual

It has been observed that only some of the few children with disability specially belonging to economically poor background received the financial or non-financial assistance from some local resource person, MPs, MLAs etc. which consists of 2(9.52%) students and the remaining 19(90.47%) have not received and kind of help.

views of parents regarding formal education: The importance of formal education is an inherent Fundament Right of the differently-abled children like any other person. It helps to shape their personal attributes, help to remove disability stigma and uplifts low self-esteem issues.

Opinion	Respondents	Percentage
Yes	18	85.71%
No	03	14.28%
Total	21	100%

Table 12: Whether formal education is necessary for differently-abled children
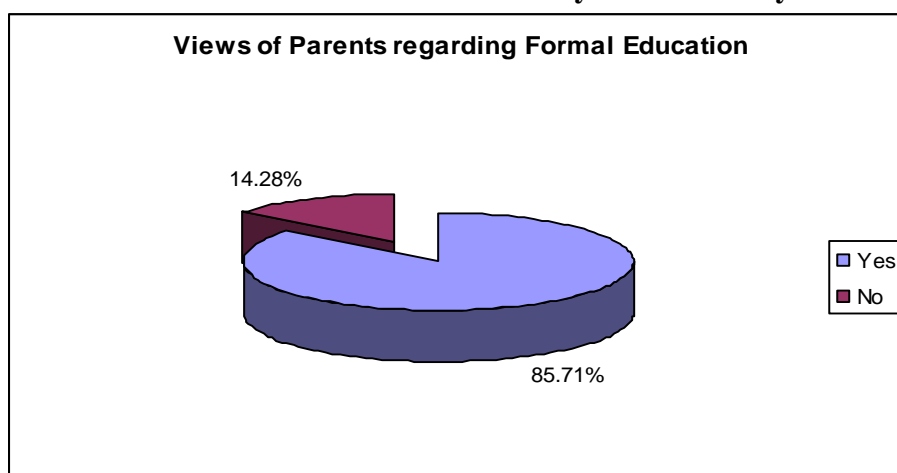
Diagram/chart 1.4: Views of parents regarding formal education

According to the data collected, many parents seem to be very concerned about education and want the inclusion of their child in formal schools but due to lack of permission they are lacking their confidence, so majority of the parents want formal education for their child which is 18(85.71%) and remaining 3(14.28%) of they don't have any opinion because of the high level of disability of their children.

Whether Vocational Training Is Important: The requirement for Vocational training for skill-up gradation, creating self-sufficiency and independency among the differently-abled with order to ensure their readiness for income generating activities by virtue of their own interests & skills.

Opinion	Respondents	Percentage
Yes	21	100%
No	0	0
Total	21	100%

Table 13: Whether vocational training is important

It has been observed that 21(100%) wants their child to be self-sufficient and independent being differently-abled. So, everyone wanted that the agency must come up with some skill development or vocational training, so that the children can earn at least minimum for their necessities.

Whether There Is A Need Of Certain Alterations In The Services Rendered By The Agency: It is important to address the needs and continually improve the services of the Agency by implementing certain alterations as per the necessities from time to time.

| Opinion	Respondents	Percentage
Yes	17	80.95%
No	04	19.04%
Total	21	100%

Table 14: Need of certain alterations in the services rendered by the agency.

It has been observed that, 17(80.95%) of the respondents wanted some alterations in the agency which includes formal education, vocational training, physiotherapy, barrier free school, speech therapy etc. while the remaining 4(19.04%) are satisfied with the services already being provided.

Rating Of Quality Of Services Provided:

The ratings reflect the qualitative aspects of the services provided by DISHA.

Rating of Quality of Services
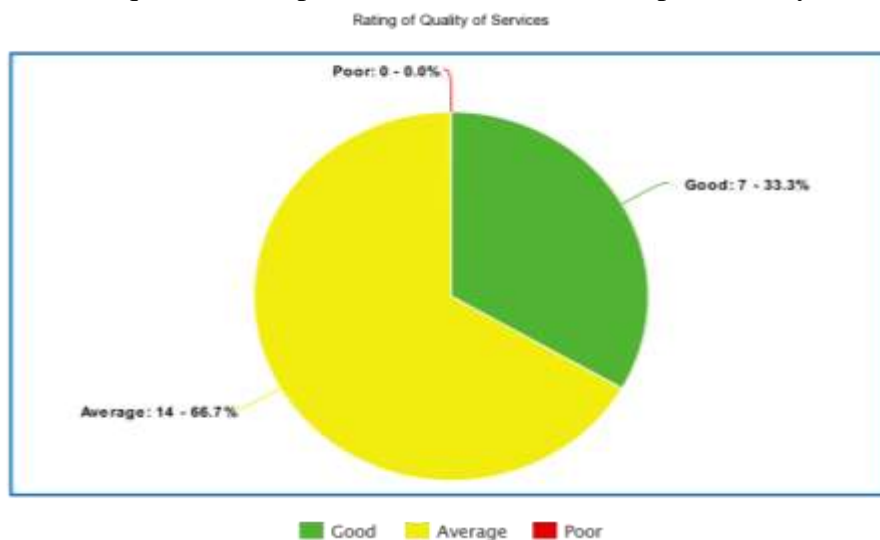
Diagram/Chart no 1.5: Rating of quality of services provided

From the above diagram/chart, it is visible that DISHA is an organization in Cachar district of Barak valley providing services like extracurricular activities, outdoor & indoor games, informal education, etc. to the differently abled. So, 07(33.33%) have rated DISHA as Good and remaining 14(66.66%) percent have rated DISHA as Average.

Opinion Of Child Regarding Disha: The opinion of the differently-able children enumerates their perception as well as their understanding of the ease & quality of assistance provided to them.

Opinions	Respondents	Percentage
Positive	16	76.19%
Negative	02	9.525
Mixed	03	14.28%
Total	21	100%

Table 15: Opinion of child regarding DISHA

From the above table, it can be understood that most of the children i.e., 16(76.19%) gave positive opinions because they receive companionship, care and gets a good vibe where they do not feel discarded or cornered. While 3(14.28%) of them gave mixed opinion & 2(9.525%) of them gave negative opinions due lack of stimulating activities & therapeutic interventions.

Opinion Of Parents Regarding Disha: The opinion of the parents of differently-able children highlights their extent of acknowledgement and agreement towards the adequacy of the services provided by DISHA

Opinions	Respondents	Percentage
Positive	13	61.90%
Negative	02	9.52%
Mixed	06	28.57%
Total	21	100%

Table 16: Opinion of parents regarding DISHA

The above mentioned tabulation shows the ratings of the parents of children with disability regarding the functions of the agency i.e., DISHA It can be observed that most of the parents i.e., 13(61.90%) gave positive response because most of them are Wage-workers who are engaged throughout the day so they feel grateful for the shelter and companionship their children receive at DISHA. While, 6(28.57%) of them gave Mixed response and 2(9.52%) gave negative response due to the unavailability of adequate vocational training and formal education provisions.

Suggestions:

There are some suggestion from the Social Work perspective to develop the growth and development for the students under the organization.

1. To provide vocational and skill development training that help in employability.
2. To conduct more activities focusing on recreation and sports.
3. To arrange/employ a special educator in the school who has technical and professional knowledge.
4. To indulge in more fund raising related activities.
5. To conduct awareness camp and programmes for more exploration.
6. To employ a counselor, physiotherapist, speech therapists for the specialized knowledge and services.
7. To provide continuous training to the staff in the agency for better services to the differently abled children.

Conclusion

The research was conducted to analyze and evaluate the effectiveness of the services and its impacts on the welfare and development of the students with disability under DISHA as we know that persons with disability are under vulnerable groups in the society and they require special care and attention as compared to the other persons. The major objectives of the research includes deeper understanding about the concept of disability, understanding and to analyze the impacts of the agency in the growth and development of the students, their parent's feedbacks and reviews about the agency and their services made the research a fruitful contribution for the society.

References

1. Hebbeler and Spiker (2016), Supporting Young Children with Disabilities, *Princeton University,* page no- 185-205
2. Hosain, Atkinson and Underwood (2002), Impact of Disability on Quality of Life of Rural Disabled People in Bangladesh, *icddr,b*, page no. 297-305
3. Mori (1980), Career Education for the Learning Disabled: Where Are We Now?, *Sage Publications, Inc.* page no. 91-101
4. Okolo. M and Sitlington (1986), The Role of Special Education in LD Adolescents' Transition from School to Work, *Sage Publications, Inc.* page no. 141-155
5. Peek and Stough (2010), Children With Disabilities in the Context of Disaster: A Social Vulnerability Perspective, *Wiley on behalf of the Society for Research in Child Development,* page no. 1260-1270
6. Poplin (1981), The Severely Learning Disabled: Neglected or Forgotten?, *Sage Publications, Inc*, page no. 330-335
7. Singh (2014), Persons with Disabilities and Economic Inequalities in India, *Indian Anthropological Association,* page no. 65-80
8. White (1985), Perspectives on the Education and Training of Learning Disabled Adults, *Sage Publications, Inc.* page no. 231-236

The Instruments and Significance of Monetary Policy in the Development of Indian Economy

Dr.J.S.V.Gopala Sarma
Professor; School of Management; Malla Reddy University; Maisammaguda; Dulapally; Hyderabad
Corresponding Author- **Dr.J.S.V.Gopala Sarma**;
Email- jsvgsarma@gmail.com

Abstract
The monetary policy helps in the development of undersized countries by monitoring price fluctuations and general economic activities. This is done by making proper alteration between demand for money and the supply of money. As the economy develops, there is continuous increase in request for money. This paper emphasis on role of monetary policy in economic development of India. And it will also measure the impact of monetary policy on Indian economy.
Keywords: Monetary Policy, Economic Development and Indian Economy.

Introduction:

In order to achieve high economic growth and maintain price stability the financial authority of India i.e. central bank manages the supply of cash within the economy by its control over interest rates. Reserve Bank of India (RBI) is the central monetary authority in India and price stability is maintained by RBI in India.

Definitions:

R.P. Kent defines monetary policy as, "the management of the expansion and contraction of the volume of money in circulation for the explicit purpose of attaining a specific objective such as full employment."

According to A. J. Shapiro, "Monetary Policy is the exercise of the central bank's control over the money supply as an instrument for achieving the objectives of economic policy." In the words of D.C. Rowan, "The monetary policy is defined as discretionary action undertaken by the authorities designed to influence (a) the supply of money, (b) cost of money or rate of interest and (c) the availability of money

RBI has stated the other objectives of monetary policy that are as follows:
1. Price Stability
2. Controlled Expansion of Bank Credit
3. Promotion of Fixed Investment
4. Restriction of Inventories and stocks
5. To Promote Efficiency
6. Reducing the Rigidity

1. **Price Stability**
   The main focus of price stability is maintain reasonable price stability to ensure the development of projects torun rapidly for which favorable environment is facilitated.
2. **Controlled Expansion of Bank Credit**
   RBI mainly work for controlled growth of bank credit and money supply where seasonal requirements are considered for credit without affecting the output.

3. **Promotion of Fixed Investment**
   The objective is to limiting non-essential fixed investment to increase the productivity of investment.
4. **iv. Restriction of Inventories and stocks**
   This policy has been framed to evade over stocking & idle money in the organization. As additional stock available in the unit was becoming outdated and it was resulting in sickness of the unit.
5. **To Promote Efficiency**
   Central Banks these day are way more careful with their systems and transactions with this practice the effectiveness of the bank was increased. With this practice now they are able to derestrict many functions of the bank like easing operational controls in the credit distribution system, introducing new money market instruments, etc. along with that they even tried to make some structural changes which would help them in the long run of their business.
6. **Reducing the Rigidity**
   Reserve Bank of India helps the banks with a few flexibilities in operations which helps the bank to work independently. With these flexibilities it creates a competitive atmosphere and helps in expansion. It also helps to maintain control regularly to make sure that the discipline and cautiousness of the operations in the financial system is kept at the highest level.

Monetary policy committee

Amendments were made by the Finance Act, 2016 for The Reserve Bank of India Act, 1934 (RBI Act), the same was done to provide legal and long standing background for the Monetary Policy Committee. The objective of these changes was growth and pricing stability. The committee is a bench mark setter for the policy rate (repo rate) and is delegated to achieve a specific target level. The

RBI Act makes it necessary to have three of the six members of RBI in the MPC and the other three will be allotted by the Central Government.

In discussion with RBI the Government of India, informed the 'Inflation Target' in the Gazette of India Extraordinary dated 5th August 2016 for the duration beginning from the publication date of the announcement and ending on 31st March 2021 as 4%. At the same time, tolerance levels were notified to be 2% and 6% respectively only.

Monetary operations

Monetary techniques are a part of the monetary operations which work on the monetary magnitudes like monetary supply, interest rates and credit limits, to maintain price stability, economic growth and healthy balance of payment, stable exchange rate and financial stability.

Instruments of monetary policy

1. Repo Rate
2. Reverse Repo Rate
3. Cash Reserve Ratio
4. Statutory Liquidity Ratio(SLR)
5. Bank Rate
6. Marginal Standing Facility (MSF)
7. Open Market Operations
8. Market Stabilization Scheme (MSS)

1. **Repo rate:** It is the interest rate at which RBI gives loans to commercial banks.

2. **Reverse Repo Rate:** The interest rate at which RBI borrows loans from commercial banks is called the reverse repo rate.

3. **Cash Reserve Ratio:** It refers to the minimum funds that banks have to keep with the RBI.

4. **Statutory Liquidity Ratio:** It is the fraction of the net time and demand liabilities of the banks in the form of liquid assets that banks have to maintain.

5. **Bank Rate:** It is the interest rate at which RBI gives loans to the banks.

6. **Marginal Standing Facility (MSF):** It is a window for banks to borrow loans from RBI in an emergency when inter-bank liquidity dries up completely.

7. **Open Market Operations (OMOs):** The purchase and sale of securities and Treasury bills in the open market BY RBI / central bank. The aim of regulate money supply in the economy.

8. **Market Stabilization Scheme (MSS):** MSS (Market Stabilization Scheme) securities are issued with the objective of providing the RBI with a stock of securities with which it can intervene in the market for managing liquidity. These securities are issued not to meet the government's expenditure.

Key indicators

As of 4 October 2019, the key indicators are

Indicator	Current Rate
Inflation	2.86%
MSF(Marginal Standing Facility) Rate	0.054
CRR	4.00%

SLR	18.75%
Bank rate	0.054
Reverse Repo Rate	0.049
Repo Rate	0.0515
GDP growth rate	0.061

Source:
https://en.wikipedia.org/wiki/Monetary_policy_of_India#cite_note-16

Significance of Monetary Policy in Economic Development of India

1. The Role of monetary policy in the economic development of a country are as follows:
2. Appropriate Adjustment between Demand for and Supply of Money,
3. Price Stability,
4. Credit Control,
5. Creation and Expansion of Financial Institutions,
6. Suitable Interest Rate Structure,
7. Debt Management.

1. **Appropriate Adjustment between Demand and Supply of Money**

Economic development can be measured by analyzing the rising demand for money. To carry out day-to-day transactions the demand for money increases if there is increase in population of country and rise in per capita income. And if monetary authority is supplying more money to the industries than its requirements this will hinder the growth of the country and will cause an inflation.

The monetary authority should keep balance between demand and supply of money in order to prevent economic fluctuations and pave the ground for rapid development.

2. Price Stability

Price stability plays a vital role in economic growth of a country. It is very important to maintain the stability in exchanges rates and the domestic level of prices. If it is not done by the monetary authority it will lead to inflationary pressures in under developed countries.

3. Credit Control

Short term credits are provided to the businessmen and traders mainly and long term credits are provided to industries and manufacturing sectors for meeting their financial needs. Selective credit systems shall be adopted to inspire the design of investment and production by distinguishing between the costs and availability of credit in different sectors and industries.

4. Creation and Expansion of Financial Institutions

Special attention needs to be paid by the Central Bank for the problem of rural credit. A system of cooperative credit societies can go a long way in providing the credit requirements of the ruralites. Central Bank along with other financial corporations shall provide finance to business and industry. This will help to upsurge the rate of economic development of the country.

5. Suitable Interest Rate Structure

Interest rate serves as an anti-inflationary measure by limiting borrowing from the banks for suppositious purposes and undesirable investments. It will arouse savings and thus increase the supply of investible sources. It would secure the allocation of uncommon capital into most productive uses and avoid productive and

6. wasteful use of resources. But these opinions do not carry much weight. The productive and efficient use of investible resources can be better secured by straight controls and control over capital issues. The developing countries, shall be more practical in their approach and must change such a differentiated interest rate policy which should restrain the unessential spending, contain the inflationary pressures, promote capital formation and sustain the investment activity at a level such that the leap of growth is not slowed down.

7. Debt Management

The government has to derive on a large scale to implement the programmes of economic development and hence the responsibility of managing public liability effectively and efficiently so as to assist the requirements of economic growth. The main objective of debt management "is to create circumstances in which public borrowing can increase on a big scale without giving any surprise to the system. And this must be on lower rates to keep the burden of the liability low." It is clear that a sensible monetary policy can go a long way in motivating economic development.

Objectives of the Study

The objectives of the study are:

1. To identify the significance and role of Monetary Policy in Economic Development of India.
2. To measure impact of Monetary Policy on Indian Economy.

Methodology

The study is based on secondary data and the data for the study was collected through journals, magazines, newspapers and internet.

Discussion and Implications

However, tight monetary policy for controlling inflation is not without its limitations. First, monetary transmission mechanism may be weak and raising of short-term interest rates by the RBI may not actually lead to the restriction of bank credit. This can happen when the banks may have surplus liquidity (i.e., cash reserves) with them and therefore they may not follow tight monetary policy and raise their lending rates. As a result, supply of credit by banks will not be restricted. If the economic environment will be in flourishing conditions will prevail in the economy and collective demand for products will be quite high, demand for credit may not bemuch affected by higher offering rates.

As emphasized by J.M. Keynes, investment is firm more by marginal efficiency of capital (that is, expected rate of return) rather than rate of interest. Thirdly, at present in India corporate firms are more easily able to borrow from foreign capital markets (i.e., external commercial borrowing, ECB) especially when rates of interest in the US, European zone and Japan are extremely low. Therefore, unless this debt-capital inflow (i.e., ECB) is checked RBI's monetary policy may not be effective to check the supply of credit to control inflation in the economy.

References

1. Benjamin M. Friedman (2000), Monetary Policy, National Bureau of Economic Research, NBER WorkingPaper Series.
2. Deepak Mohanty (2013), Monetary Policy in India, A report by Executive Director of India.
3. Pallavi Ingale (2012), A Study of Impact of RBI Policy Rates on Inflation, IJRIM, ISSN: 2231-4334,Volume 2, Issue 2.
4. Prabu, Bhattacharyya & Ray (2019), Impact of Monetary Policy on the Indian Stock Market: Does theDevil lie in the detail?, Indian Institute of Management Calcutta, Working Paper Series.
5. Rakesh Mohan & Partha Ray (2018), Indian Monetary Policy in the Time of Inflation

Targeting andDemonetisation, Brookings India.

6. https://en.wikipedia.org/wiki/Monetary_policy_of_India#cite_note-16
7. https://www.bankbazaar.com/finance-tools/emi-calculator/monetary-policy.html
8. http://planningcommission.nic.in/plans/planrel/fiveyr/11th/11_v1/11th_vol1.pdf
9. https://en.wikipedia.org/wiki/Five-Year_Plans_of_India
10. http://mospi.nic.in/sites/default/files/Statistical_year_book_india_chapters/Five%20Year%20Plan%20write up_0.pdf
11. http://www.economicsdiscussion.net/economic-growth/role-of-monetary-policy-in-economic-growth-economics/30281
12. http://www.yourarticlelibrary.com/policies/role-of-monetary-policy-in-economic-development-of-a-country/23466
13. https://www.businesstoday.in/opinion/columns/monetary-policy-transmission-in-india-rbi-reserve-bank-of-india-
14. central-bank-repo-rate/story/383377.html accessed on