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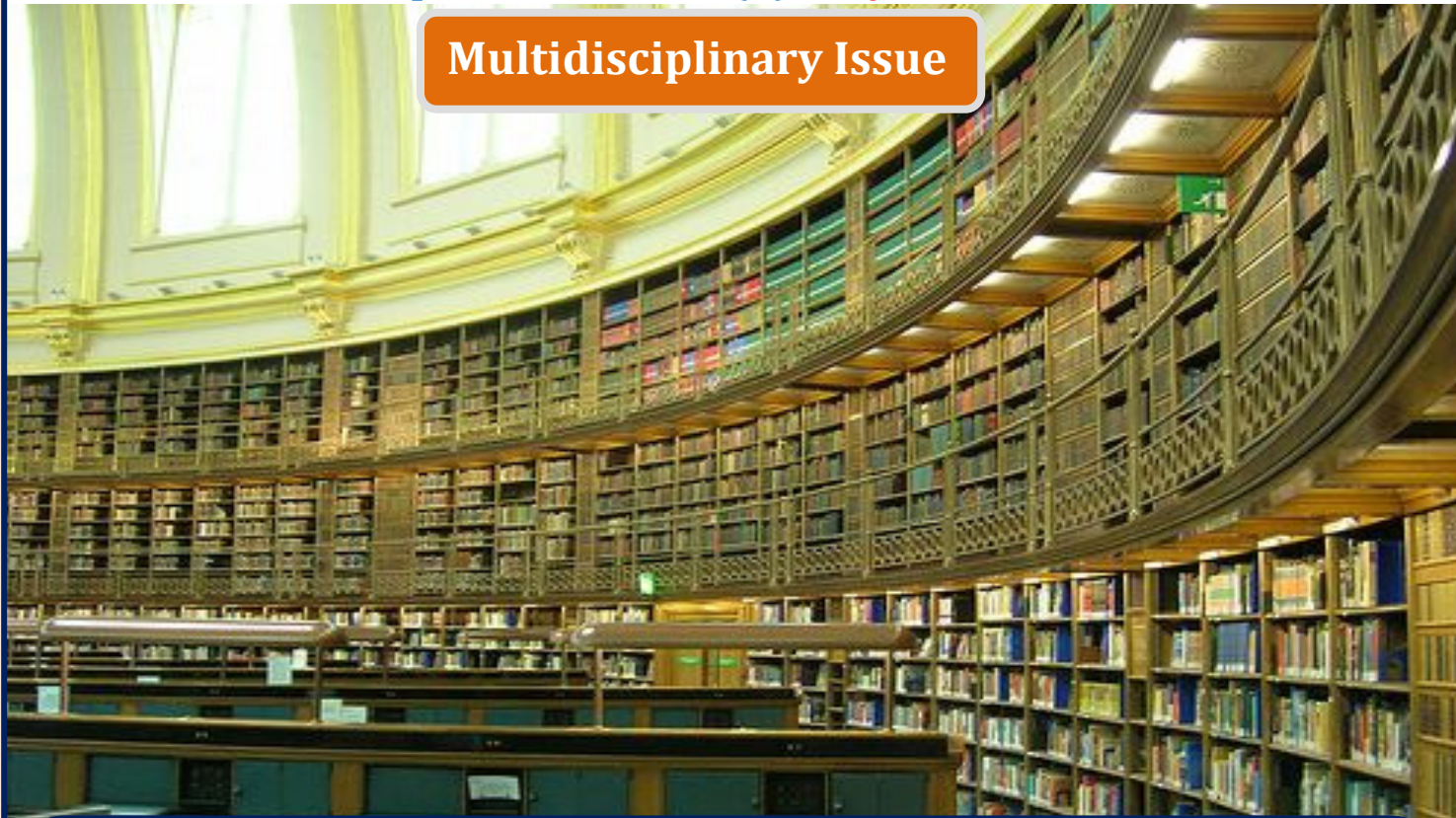
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**RESEARCH JOURNEY**

International E-Research Journal

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Special Issue 266 (B), May 2021

Multidisciplinary Issue



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## **An Analysis of Banks' Difficulties in Recovering Loans from Small-Scale Industrial Borrowers in Kudal**

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### **Abstract**

*Banking is the backbone of modern economy. Financing to small-scale industry is one of the most important function of banks. This research paper helps to understand the personal difficulties of bank officials in recovering loans issued to small-scale industrial borrowers in Kudal. It evaluates the association between the ranks of personal difficulties of banks officials in recovering the loan disbursed by rural branches and urban branches to small-scale industrial borrowers in Kudal. This paper is useful for the students, the teachers and the managers of educational institutions to understand the personal difficulties of bank officials in recovering loans. It is also useful to policy makers like government for formulating favourable policy to counter various problems related to recovery of loans given by the banks situated in rural area and urban area. Research scholars can also use this paper for further research. Thus, all the stakeholders will come to know more about the recovery of loan from small scale industrial borrowers.*

**Key words:** difficulties in recovering the loan, bank finance, small-scale industry.

### **1. Introduction:**

The banks play a crucial role by acting as a bridge in mobilising country's resources. No business, trade or commerce can be conducted without an efficient banking system. The new banking policy aims at realization of banks. As a result, there has been a remarkable growth of bank branches. There has also been an excessive rise in the number of employees. As a consequence, the banking services are now available to the masses at their doorstep and the banking industry has entered the localities and economically backward areas. In a developing economy like India, the role of banks is more important than in a developed economy. The small-scale industrial sector raises working capital required by it from commercial banks, cooperative banks, regional rural banks etc. The banking system provides mainly working capital. Other financial assistance is also available to the small-scale industrial sector. The banks function their scheme in collaboration with a vast network of management institutional and development agencies. Banks are playing the vital role more effectively in serving the small-scale industries sector with needed financial and support services.

### **2. Statement of The Problem:**

The banking system of developing country plays an important role in its economy. The banking habits of the people are not developed yet. Creating and spreading the banking habits and mobilizing country's resources are challenging tasks. The present study attempted to analyse the personal difficulties of bank officials in recovering loans issued to small-scale industrial borrowers in Kudal. This factor is having impact on economic development of the country.

**3. Objectives:** To analyse the personal difficulties of bank officials in recovering loans issued to small- scale industrial borrowers in Kudal.

**4. Hypotheses:**  $H_0$ : There is no significant association between the ranks of personal difficulties secured by rural and urban branches.

**5. Methodology:** The research methodology of this research paper comprises of collecting the data from primary sources and secondary sources. The primary data are collected with specific reference to the personal difficulties of bank officials in recovering loans issued to small-scale industrial borrowers in Kudal taluka of Sindhudurg district. All the necessary secondary data were collected from library study such as books, magazines, journals, periodicals, newspapers and websites.

#### **Sample Design:**

Branches of the banks are the basic units of economic development of the country. Branch managers are motivated by reciprocal attitudes and sentiments. The performance of the main functions of the bank could not be accomplished without this motivation. To study the personal difficulties of bank officials in recovering loans issued to small-scale industrial borrowers, the managers of 44 branches out of 58 branches of various banks from urban area and rural area in Kudal were selected as the respondents for the study. Branches in municipality jurisdiction are considered as urban branches and branches in *Grampanchayat* jurisdiction are considered as rural branches.

Samples were selected on random basis. Parameters used is the personal difficulties of bank officials in recovering the loan issued to small-scale borrowers. Primary data were collected, analysed and tables were made. Spearman's Rank Correlation coefficient is used to test the strength of association between the ranks of personal difficulties secured by rural and urban branches. Accordingly, interpretations and inferences were drafted.

#### **6. Significance of The Study:**

The banks are playing a crucial role in mobilising country's resources. Financing to small-scale industry is one of the important functions of banks. This research helps to understand the personal difficulties of bank officials in recovering loans issued to small-scale industrial borrowers in Kudal. It evaluates the relationship between the difficulties of bank officials and service area of branches in Kudal.

#### **7. Limitations Of The Study:**

The paper is limited only to the personal difficulties of bank officials in recovering loans issued to small-scale industrial borrowers in Kudal. The primary data were collected in November, December, 2020 and January, 2021. This paper is based on the perceptions given by the bank manager or credit manager of the bank as a head of that branch. Required secondary data is collected from books, journals, reports, newspapers and websites.

#### **8. Analysis and Interpretation:**

Most of the banks are facing difficulties in recovering the loan disbursed to small-scale industrial borrowers. The personal difficulties of bank officials and service area of the branch are the basic and important variables, used for this analysis. A sample of 44 respondents has been selected and data obtained have been arranged in the following table for analysis.

**Table 1: Bank Sector and Service Area of Sample Branches in Kudal**

Bank Sector	Service Area		Total
	Rural	Urban	
Nationalised Banks	14(66.67)	7(33.33)	<b>21(47.73)</b>
Cooperative Banks	12(70.59)	5(29.41)	<b>17(38.64)</b>
Private Banks	0(0)	2(100)	<b>2(4.55)</b>
Regional Rural Banks	3(75)	1(25)	<b>4(9.09)</b>
Total	<b>29(65.91)</b>	<b>15(34.09)</b>	<b>44(100)</b>

Source: Primary Data. Note: Figures in parentheses represent the percentage to total.

**Interpretation:** Table 1 shows that 44 branches are selected for the study. Out of 44 branches, 29 branches are rural branches and 15 branches are urban branches. Out of these, 21 branches are of nationalised banks, 17 are of co-operative banks, 2 are of private banks and 4 branches are of regional rural banks.

**Interpretation:** Table 2 shows the personal difficulties of bank officials in recovering loans issued to small-scale industrial borrowers in the study area. It is observed that the main difficulty of banks officials in rural branches is no relaxation in regular duties, followed by non-availability of vehicle and no delegation of power. In case of urban branches, the main difficulty of banks officials is also no relaxation in regular duties followed by external political pressure, non-availability of vehicle and no delegation of power.

**Table 2: Personal Difficulties of Bank Officials in Recovering Loans issued to Small-Scale Industrial Borrowers**

Personal Difficulties of Bank Officials	Service Area				Total	%
	Rural	%	Urban	%		
Non-Availability of Vehicle	13	17.33	3	12.50	16	16.16
No Relaxation in Regular Duties	23	30.67	7	29.17	30	30.30
No Delegation of Power	13	17.33	2	8.33	15	15.15
Lack of support from superiors	4	5.33	0	0.00	4	4.04
Interference of higher authorities	4	5.33	2	8.33	6	6.06
External Political Pressure	8	10.67	4	16.67	12	12.12
Borrower's Threats	6	8.00	3	12.50	9	9.09
No Involvement of all Staff	4	5.33	3	12.50	7	7.07
<b>Total</b>	<b>75</b>	<b>100.00</b>	<b>24</b>	<b>100.00</b>	<b>99</b>	<b>100.00</b>

Source: Primary Data.

**Hypothesis Testing:**

A null hypothesis was framed to study the association between the ranks of personal difficulties secured by rural and urban branches financing the small-scale industrial borrowers.

H<sub>0</sub>: There is no significant association between the ranks of personal difficulties secured by rural and urban branches.

**Symmetric Measures**

	Value	Asymp. Std. Error <sup>a</sup>	Approx. T <sup>b</sup>	Approx. Sig.	
Interval by Interval	Pearson's R	.619	.222	1.929	.102 <sup>c</sup>
Ordinal by Ordinal	Spearman Correlation	.576	.286	1.726	.135 <sup>c</sup>
N of Valid Cases		8			



- a. Not assuming the null hypothesis.
- b. Using the asymptotic standard error assuming the null hypothesis.
- c. Based on normal approximation.

**Interpretation:** From the above output, Spearman correlation shows a significant value of  $r(8) = .576$ ,  $p > 0.05$ . Therefore, we failed to reject null hypothesis and conclude that there is no significant association between the ranks of personal difficulties secured by rural and urban branches.

### 9. Findings:

It is observed that the main difficulty of banks officials in rural branches is no relaxation in regular duties, followed by non-availability of vehicle and no delegation of power. In case of urban branches, the main difficulty of banks officials is also no relaxation in regular duties followed by external political pressure, non-availability of vehicle and no delegation of power. There is no significant association between the personal difficulties of rural and urban branches.

### 10. Conclusion:

Even though service area of branch plays significant role in the recovery of loan disbursed by the bank. Initiatives should be taken to minimise the difficulties of bank officials in recovering the loans disbursed to small-scale industrial borrowers.

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## Survey of the Challenges before Librarians in Making Digital Library

**Dr. Rajendra Ramrao Latpate**

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Tal: Kaij Dist: Beed

### Abstract :

*The present paper is about survey of the challenges before librarians in making digital library. In this paper, researcher pointed out some of the views of the Librarians who faced the problems in making digital library. Digitalization is the need of the present situation. It has also great effect on spreading the knowledge and information in a very quick time. But one cannot ignore the problems and challenges before librarians to make the digital library. Librarians also faced so many problems in making the library digital. Researcher conducted the survey about the problems and challenges before librarians in making digital library. Use of technology in library service is the need of the time. It will definitely increase the number of readers. The present paper is focused on this issue.*

**Key words** – Digital library, technology

### Introduction:

Digital library is one of the important services that modern technology can make it possible. Digitalization is the need and requirement of the new era. Every library should be digital to spread the knowledge and information in short time to the readers. The present paper is about survey of the challenges before librarians in making digital library. In this paper, researcher pointed out some of the views of the Librarians who faced the problems in making digital library. Digitalization is the need of the present situation. It has also great effect on spreading the knowledge and information in a very quick time. But one cannot ignore the problems and challenges before librarians to make the digital library. Librarians also faced so many problems in making the library digital. Researcher conducted the survey about the problems and challenges before librarians in making digital library. Use of technology in library service is the need of the time. It will definitely increase the number of readers. The present paper is focused on this issue.

### Need and Importance of the Research:

The present research has focused on the discussion of the problems of the librarians and their challenges in making the library digital. This research is beneficial to study the problems and challenges before librarians and about digital library and to suggest some remedies to it. Researcher studied the main problems and challenges in front of the librarians and their present condition and needs. The present research is also important for the following reasons like one should know the present condition of the Library services providing to the readers and members of the library. It is also important to know the technology services which are important in digital library. Librarians are facing many problems already like lack of the support from administration and government, lack of the knowledge and training of the modern technology, lack of good facilities for the readers, lack of enough funds for the required equipments which are essential for

the digital library etc. The present research papers also focused on remedies to minimize the problems before them and make the digitalization of the library. Followings are the objectives of the present research.

### **Objectives of Research**

- 1] To understand the present condition of the services provided by the library
- 2] To know the present condition of the Digitalization of the library.
- 3] To understand the problems of the librarians related to the Digital library.
- 4] To check the knowledge of the librarians about the digitalization of the library
- 5] To suggest remedies to minimize the problems before librarians in making library digital

### **Delimitations of the Study**

- 1] The study has been delimited to the Beed District only
- 2] The study was delimited to the views of librarians about the digitalization of the library.
- 3] The present study is limited only for the librarians in rural area.
- 4] The present study was limited only for the academic year 2019-20

### **Research Methodology:**

#### **A] Research Method**

There are three important methods of the research and these are Survey method, Experimental method and Historical method. For the present study Researcher has used Survey method for study. It helped to achieve the objectives of the research.

#### **B] Research Sample:**

For the present research to collect the data about the digital library, from the population 100 percent respondents as a sample were selected by the researcher. For this study researcher used purposive sampling method has selected 20 Librarians and library related staff from the Beed district for the Interview schedule.

#### **C] Research Tools:**

Researcher has used self made Interview schedule, standardized by 5 experts of same field. Interview schedule is prepared according to the objectives of the research.

### **Research Procedure:**

1. Researcher has prepared Interview schedule to collect the data from the respondents which are useful for the present study
2. This Interview Schedule is used to collect the data from the librarians and from library related staff about their views related to the digitalization of the library. Librarians stated their views about the digital library.
3. Researcher took interview of the librarians and from library related staff and collected the data according to the objectives of the research study.
4. Researcher prepared some conclusions according to the collected data. These conclusions are useful to make some recommendations also.

### **Statistical Procedure:**

Researcher collected the data and with the help of Mean and percentage, researcher analyzed and interpreted the data. According to the data researcher made analysis and interpretation of the data.

### **Analysis and Interpretation of the Data:**

After the collection of the data, researcher analyzed it and made some conclusions which are mentioned here as research findings.

### **Research Findings:**

- 1) Most of the librarians stated that they have lack of facilities related to the digital library. Most of the equipments required for the digital library are unavailable.
- 2) They have a big challenge in front of them about the lack of the proper support of the government and local administration as they need proper training about the handling of the modern technology.
- 3) Majority of the respondents pointed out that they need training and proper guidance about how to make library digital.
- 4) Most of the librarians said that they need proper training from the government about the digital library. Without that they cannot make it possible.
- 5) Digitalization of the library is the most important service which can increase the number of readers and quality of the library in future.
- 6) According to the survey it is pointed out by the researcher that librarians have not the proper knowledge about the digitalization. Due to that reason so many libraries are still without digitalization.
- 7) Most of the librarians and related staff know very well about the meaning of digital library and its importance.

### **Summing up**

The present paper is about the problems and challenges before the librarians in making the library digital. For this purpose, researcher collected the information through interview and analyzed it and made some conclusions about their problems and challenges in making the digital library. Library is the store house of the knowledge and librarians should make it modern to fulfill the needs of the customers means the readers. Digitalization of the library is the need of the time and librarians should take initiative in making the libraries digital.

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## A Study on Independent Judiciary

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### Abstract :

*The main function of the judiciary is to protect the privileges and rights granted by the limited constitution. It prohibits legislators and executives from encroaching on those rights. Judicial independence is the ideal of the judiciary which should be independent of any government interference. This concept is not defined and it varies from jurisdiction to jurisdiction. The basic premise of this principle is the rule of law. The legitimacy of the judicial system depends on independent judges. The courts of India should not be under any undue influence or control by any government branch or any private entity. Separation of judicial independence and power is inseparable. We can enhance and enhance the independence of the judiciary by giving long-term approval to court judges. It promotes the decision to be accountable to the rule of law and judicial discretion. It is the foundation for the principles of democracy and the rule of law.*

**Keyword** independency of Indian judiciary, freedom of judiciary.

### Introduction :

The main function of the judiciary is to protect the privileges and rights granted by the limited constitution. It prohibits legislators and executives from encroaching on those rights. Judicial independence is the ideal of the judiciary which should be independent of any government interference. This concept is not defined and it varies from jurisdiction to jurisdiction. The basic premise of this principle is the rule of law. The legitimacy of the judicial system depends on independent judges. The courts of India should not be under any undue influence or control by any government branch or any private entity. Separation of judicial independence and power is inseparable. We can enhance and enhance the independence of the judiciary by giving long-term approval to court judges. It promotes the decision to be accountable to the rule of law and judicial discretion. It is the foundation for the principles of democracy and the rule of law. In an independent judicial system, the courts and their judges function freely without any undue interference. Through the independence of the judiciary, it can protect the rights of its citizens and ensure equality for all. Yet such a decision would not be in the best interests of influential companies. This ideal was based on 18th century England. In some countries the judiciary maintains the scrutiny and balance of legislators using the power of judicial review. The judiciary has the power to resolve disputes, judicial review and uphold the law and enforce fundamental rights.

After describing the concepts closely related to judicial independence and independent judicial review of policy, this entry gives an overview of four issues: (1) the reasons for the establishment of an independent judiciary, including the ability to resolve problems of asymmetry between citizens - principals and the public. Officers - agents, convert constitutional declarations into credible commitments and provide a system of political insurance; (2) the procedures for the appointment of judges and the jurisdiction of the courts; (3) Modeling the role

of the judiciary as an additional veto player in collective decision-making and policy implementation games; And (i) the judiciary as a descriptive variable and its impact on economic variables of interest such as economic growth and the size of government.

### **Objectives of study :**

**1. To study Independence of judiciary in India**

**2. to study on independent judiciary**

### **Independence of judiciary in India:**

In India, judges are appointed by the President on the advice of Article 124 (2) Judicial Officers. The security of the term of each judge is guaranteed. A Supreme Court or High Court judge will only be removed on the grounds of misconduct or incompetence. Article 124 (4) Only the President has the power to remove a judge in the form of impeachment. The administration costs of the judiciary come from India's consolidated fund. Judges are not allowed to argue before the end of their term in any court. The conduct of judges can be dismissed if their duties are discussed among the judges. The framers of the constitution established an independent and impartial judicial system. Yet in its functional image the judiciary is not completely independent. It lacks in its implementation but it is more textual in nature. The effect of the transfer of judges also affects the independence and functioning of the judiciary. There is no effective mechanism to protect against the abuse of power by the government. The structure of courts in India is three-tiered which consists of district courts, high courts and the Supreme Court.

Union India v. S. H Seth (1978) 1 SCR 423 also known as the case of Sankalchand. In this case, a majority of the Supreme Court has stated that prior consent is not required when transferring judges. However, Judge Bhagwati and Justice Untawaliya gave dissenting verdicts. The people's government repealed the changes made in the 42nd amendment. The legislative conventions for the appointment of judges were recognized by Mrs. Gandhi. Justice Khanna removed the senior most judge from office due to the ADM's verdict. Jabalpur vs. Shukla 1976 AIR 1207, Habeas Corps. Then Additional Judge of Delhi High Court Justice O. N. Vora was removed because he had given a just verdict against Shri Sanjay Gandhi. All this shows the value of being transparent and fair there. The independence of the judiciary is always subject to the exploitation of the powerful, because it is sensitive. The salaries and allowances of judges are protected in the Constitution of India. But there is no time schedule for his research. The independence of the judiciary has been eroded because of the systems that the government has run. Retired judges can also be used to improve the state of the judicial system. In the case of Sudhansukh Shekhar Mishra AIR 1968 SC 647 v. Orissa, he will have the right to waive the agreed period for the services of any officer under control for filling, only if the highlight deems appropriate. Above. He may require the services of a judicial officer for such executive posts. The government said judicial officers of the high court should not be allowed to take interest in the secretariat. The amendments on paper will not be effective unless the court takes the initiative to make the implementation a reality.

### **Conclusion :**

The independence of the judiciary can be made true if the following suggestions and amendments are implemented: The judiciary should not be a puppet in the hands of the executive or the legislature. It should have an independent identity of its own. It should display autonomy

in its operations. The method of appointing judges should be very transparent. There should be no malpractice. Judges must be well-educated and have the ability to deliver judgments. They should also have working experience in the field of law. Judges should be entrusted with long-term and service security. This will ensure that they deliver judgment without any influence, fear or impartiality. Judges should also be given adequate salaries and allowances such as accommodation and others. There should be debated practice after retirement. They enjoy the power to punish for contempt of court. The judiciary also has vast jurisdiction. He acts as an interpreter of the Constitution and a defender of fundamental rights. They also have to determine the constitutional validity of all laws.

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## **A Comparative Study on Perception and Expectation of Health Insurance Policy Holders.**

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### **Introduction:**

Customer satisfaction of service is one of the fastest growing areas of market research. Even in the Indian market we are moving towards a market economy with the customer as the central focus. Customer perceived service quality is the level and path of difference between customer expectations and service perceptions. In addition, if the customer's assessment of a product and service performance exceeds their standard or level of expectation, this leads to satisfaction, while performance falling below this standard results in dissatisfaction.

P = Perceptions    E = Expectations    E-P = Satisfaction/Dissatisfaction

### **Literature Reviews:**

N.Devadasan, Bart Criel, Wim Van Damme, Pierre Lefevre, S.Manoharan and Patrick Van der Shyft (2004)<sup>1</sup> found that at both ACCORD and KKVS, there was no significant difference in the levels of satisfaction between the insured and uninsured patients. The availability of doctors, medicines and patient recovery are the main reasons for satisfaction.

Ramesh Bhat and Nishant Jain (2006)<sup>2</sup> measured in terms of 2 variables indicating experience from insurer and experience from the provider. The study found that if the customer's satisfaction level from insurer is high and his experience from insurer was good, then probability of renewing the policy was high.

Khurana (2008)<sup>3</sup> showed that only 6.3 percent of the respondents having policies of LIC faced some problems. As high as 56.3 percent respondents were ready to buy new insurance plans from the same company.

J.D. Powers and Associates (2009)<sup>4</sup> found that people working for small employers (50 employees or fewer) are less likely to be satisfied with their health plan than those working for larger companies. And people working for larger companies are more likely to re-enroll and recommend their health plan to co-workers and others, compared with health plan members working for small companies.

Wendel.S, de Jong JD, Curfs EC (2011)<sup>5</sup> confirmed the hypothesized direct and relative effects between the service quality dimensions and consumer complaint satisfaction evaluations and trust in the company. The overall satisfaction of the company is found only for the effect of technical quality.

Shafiu Mohammed, Mohammed N Sambu and Hengjin Dong (2011)<sup>6</sup> found a high satisfaction rate with the health insurance scheme was observed (42.1percent). Marital status ( $p < 0.05$ ), general knowledge ( $p < 0.001$ ) and awareness of contributions ( $p < 0.05$ ) positively



influenced clients' satisfaction. Length of employment, salary income, hospital visits and duration of enrollment slightly influenced satisfaction.

The literature review also explored the methodologies adopted by various researchers for the successful empirical studies. So many innovative research works ascertained the behavioral aspects of consumer and their satisfaction level with respect to health insurance sector independently. The analysis further concludes that no serious attempt has been made in the direction of measuring and as well as comparing the level of satisfaction of health insurance companies. The research scholars stick on to certain unique variables or few variables leading to customer expectation and satisfaction.

### **Research Aims:**

The main aim of this research paper is

- To measure the perception and expectation of customers of health insurance products.
- To ascertain the significant difference between perception and expectation in the form of satisfaction empirically.

### **Methodology:**

This study is based on both primary data as well as secondary data. The primary data is collected from the policyholders of health insurance through a well framed questionnaire consisting of 16 prominent questions. The questions are constructed in optional type as well as in Likert's Five Point Scale. The optional type is aimed at ascertaining attributes of health insurance products..

The Likert's Five Point Scale is applied to seek the opinion of the customers regarding expectations, perceptions, loyalty and persistency.

### **Data Collection:**

The primary data is collected from the health insurance policy holders of the selected companies. The secondary data is collected from reports, journals, newspapers, magazines and websites. Chennai is selected for conducting the survey as it is one among the four Metros in India, where people from all walks of life are located.

### **Sample Size.:**

In order to obtain different perceptions of customers of health insurance policy holders, totally 100 well framed questionnaires are circulated in different parts of Chennai city on a random basis. Out of 100, only 58 are returned. Among 58 questionnaires it is found that 50 as suitable for primary data analysis.

### **Analysis and Discussion:**

This study is both descriptive and empirical in nature. Certain concepts of insurance policies and elaborative expressions of secondary data are described in detail for clear understanding. The primary data collected in the form of responses from the customers are systematically analyzed by identifying the independent as well as dependent variables. The researcher used paired and independent t-test is used to ascertain the nature of opinion of respondents regarding the various expectations and perception

**Table 1**

**Significant Difference Between Perceptions And Expectations For Health Insurance**

Variable	E - P Mean	T	Sig (2 tailed)
Health insurance policy package in meeting hospitalization expenses	.25112	3.851	.000
Clarity of the health insurance product contract	.39013	6.477	.000
Cost of the policy and benefits acquired	.39686	9.109	.000
Customer friendly attitude of insurance companies	.27354	5.290	.000
SMS /e mail reminder about premium payment, new product and plans	.23318	4.497	.000
Timely settlement of claim by insurance companies	.47309	7.937	.000
Service rendered by health insurance companies	.50897	9.308	.000
Cashless service offer facility of the hospital	.31839	5.269	.000
Service of online payment facility of premium	.45740	9.333	.000
Renewal services of the insurance companies	.51121	11.754	.000
Co-ordination between hospitals and insurance companies	.54260	8.202	.000
Co-ordination between hospitals and TPA(service provider)	.35426	7.473	.000
TPA role is necessary	.44843	8.516	.000
Coordination of TPA from admission to discharge	.28251	5.803	.000
TPA properly response to the queries regarding health insurance	.47309	11.215	.000
Settlement time of TPA (service provider) is quick and dynamic	.36771	8.341	.000

From the above table it is found that the t test values of 3.851, 6.477, 9.109, 5.290, 4.497, 7.937, 9.308, 5.269, 9.333, 11.754, 8.202, 7.473, 8.516, 5.803, 11.215, and 8.341 are statistically significant at 5% level so the mean wise comparison becomes indispensable to explain the customer opinion on expectation and perception of Health Insurance.

**Table 2**

**Mean Values Of Expectation And Perceptions Variable With Respect To Health Insurance.**

Variables	Mean	Std. Deviation
Health insurance policy package in meeting hospitalization expenses	3.5381	1.20565
Clarity of the health insurance product contract	3.2870	1.04641
Cost of the policy and benefits acquired	3.5919	1.04691
Customer friendly attitude of insurance companies	3.2018	1.13359
	3.9350	.93269
	3.5381	.93719
	3.7646	1.04320
	3.4910	1.01612

<b>SMS /e mail reminder about premium payment, new product and plans</b>	3.4619	.97710
	3.2287	.93216
<b>Timely settlement of claim by insurance companies</b>	3.8498	.89560
	3.3767	1.02849
<b>Service rendered by health insurance companies</b>	3.9283	.97578
	3.4193	1.10422
<b>Cashless service offer facility of the hospital</b>	3.4507	.99934
	3.1323	.95658
<b>Service of online payment facility of premium</b>	3.5538	.99460
	3.0964	.82497
<b>Renewal services of the insurance companies</b>	3.5785	.90784
	3.0673	1.01226
<b>Co-ordination between hospitals and insurance companies</b>	3.5807	1.13632
	3.0381	1.05612
<b>Coordination of TPA from admission to discharge</b>	3.5964	.97076
	3.2422	.95028
<b>TPA role is necessary</b>	3.6794	.97744
	3.2309	LIC248
<b>Coordination of TPA from admission to discharge</b>	3.4910	1.11724
	3.2085	.98484
<b>TPA properly response to the queries regarding health insurance</b>	3.8184	.92929
	3.3453	.97937
<b>Settlement time of TPA (service provider) is quick and dynamic</b>	4.0135	.94562
	3.6457	1.06426

From the above table it is revealed that the mean values of expectation of all the 16 variables are significantly higher than perceptions in the case of Health insurance. This forces us to conclude that the policyholder's expectations are not perceived after purchase of Health insurance. In particular their perception differs in their Policy package, clarity contract, and cost and customer friendly attitude. The customers' expectations are not entirely fulfilled in the case of coordination between hospitals and insurance companies and coordination to TPA in discharges. The major shortfalls in service quality in the case of health insurance are role of TPA, TPA properly responds to the queries, timely settlement, and competence in business and service behavior. The least of the shortfall in service quality is in the order of renewal services, settlement time of TPA, customer friendly attitude, speed of decisions and transparency. Thus, it is concluded that service behavior, appealing facilities and competence in settlement rank in priority to deliver satisfaction and service quality to consumers of Health insurance

### Findings And Conclusion

The buying behavior, attitudes and preference of insurance customers worldwide are changing. Indian health care today is urban-centric. Private health insurance is becoming predominant with proliferation of private hospitals in urban areas resulting in increased health care costs. This can be seen as one of the important reasons for increase in popularity of health insurance in urban areas like Chennai city. The Chennai urban population is growing fast because of the migration of people from towns and villages to the city mainly for employment and education purposes. This would definitely increase the need for health care institutions and health care products. The increasing per capita income of the nation and the middle class group



has changed the behavior of consumers towards product and services. As consumers become more affluent and their needs increasingly sophisticated, they will demand a wider range of products and better services. Customers are a company's most valuable asset. A higher customer satisfaction Correlates to increased contract renewals, improved customer retention, increased annual revenue per customer and increased willingness of customers to have health insurance.

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## Water Conservation in Sawantwadi Taluka

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### History -

Sawantwadi was the former capital of the Kingdom of Sawantwadi during the pre-independence era.

In 1947, it merged into the Dominion of India. Border issues at that time with nearby areas of Belgaum and Karwar were prevalent.

There were initial plans of making it a union territory as it was a Konkani speaking area, However it was merged with the old Ratnagiri district. (The district was later divided into two districts called Ratnagiri and Sindhudurg).

Until the 18th century, the Kingdom of Sawantwadi included a major portion of today's North Goa district (Pedne, Bicholim, and Sattari), as well as modern Kudal and Vengurla from today's Sindhudurg district. Pedne, Bicholim, Sattari were later taken over by the Portuguese as a part of their New Conquest (between 1765 and 1788) and merged with their Old Conquest to form Goa.

### Problems:

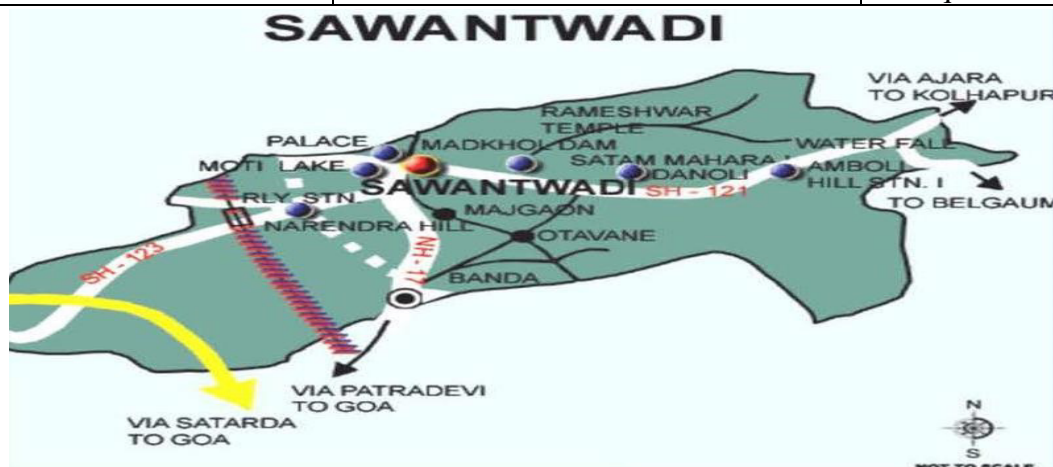
- Storages capacity is less in compare to rain fall.
- Shortage of water for drinking water purpose and agriculture and other purposes after month of March

Less numbers of small and big dams. Population & Househods & Villages In Sawantwadi Taluka

Population Type	Male	Famale	Total Population
Rural	55216	56708	111924
Urban	17728	17814	35542
Total	72944	74522	147466

Rural Househods	Urban Househods	Total Househods
27154	8804	35958

No Of Village	Total Population(2011)	Area
84	147466	896 Sq. Km



**Details of completed & Planned Utilization for Irrigation Projects:**

Present practice of irrigation in the sub basin is through network of canals of Minor irrigation schemes of water resources department located in the basin.

The stored water in the reservoirs is let out for Irrigation in Konkan Hangam from 15th December to 15th April.

Also Irrigation in isolated patches in the basin is carried out through Private wells, Zilla Parishad wells, weirs constructed across streams and nallas.

Master Plan for Integrated Development and Management of Water resources of Terekhol Sub-Basin Surface Irrigation in the basin is also proposed on Network of canals of Tillari Interstate.

Major Irrigation Project located in the Tillari Basin, as the canal network of this project will irrigate a major area of terekhol basin, only the Irrigable area of this canal network in terekhol basin is only considered for irrigable command area calculations.

The Salient features of the completed M.I.Schems and List of Zilla parishad wells,Nalla Bunds,Small weirs in the basin is attached.

**Types of Water Resources:**

- 1) Natural Rain
- 2) Big Dam
- 3) Medium Dam
- 4) Small Dam
- 5) Springs
- 6) Revers

Names of Project Dam in Sawantwadi Taluka

Sr. No	Type of Project	GROSS storage	Designed Live Storage (Mm3)	Actual Avg. Live Storage for last 10 Years (Mm3)	Percentage actual Live storage with Designed Live Storage*	ed Utilization (Mm3)			Total
						Irrigation	Domestic	Industrial	
1	Sanamtemb	2.450	2.390	2.390	100	2.390	0	0	2.390
2	Madkhol	2.252	1.695	1.695	100	1.695	0	0	1.695
3	Karivade	1.414	1.385	1.385	100	1.385	0	0	1.385
4	Wapholi	2.394	2.330	2.330	100	2.204	0	0	2.204
5	Amboli	1.779	1.720	1.720	100	1.717	0	0	1.717
	Total	10.289	9.520	9.520	100	9.391	0	0	9.391

**Details of ongoing & Planned Utilization for Irrigation Projects**

SR NO.	Type of Project	Planned Utilization (Mm3)	GROSS storage	Designed Live Storage (Mm3)	Planned Utilization (Mm3)			
					Irrigation	Domestic	Industrial	TOTAL
1	Tillari	0	0	0	32.028	0	0	32.028
2	Sarambal	95.436	96.258	93.396	77.557	8.720	5.820	95.436
3	Shirshingi	45.628	46.920	44.386	45.628	0	0	45.628
4	Ovaliye	2.940	3.015	2.940	2.940	0	0	2.940
5	Vilavade	2.038	1.630	1.584	2.038	0	0	2.038
6	Mazgaon	0.834	0.864	0.835	0.834	0	0	0.834
	<b>TOTAL</b>	<b>146.876</b>	<b>148.687</b>	<b>143.141</b>	<b>161.025</b>	<b>8.72</b>	<b>5.82</b>	<b>178.904</b>

**Small Dams (2 to 15 lacks budget)**

Sr. No.	Types of Dam	No. of Dams	Well Condition Dam	Not Working Dam
1.	Zigzag Bandhara	94	23	69
2.	Storage Dam	09	05	04
3.	Village Lake	16	10	06
	<b>TOTAL</b>	<b>119</b>	<b>38</b>	<b>79</b>

**Suggestions for Water Conservation:**

- To construct two/ three small Vanrai dams every year through villagers.
- Attempts should be made in cooperation of the villagers to solve the problem of water.
- Tree plantation in Westland Area
- To construct small dams in villages by Government.
- To increase the water percolations in such villages under Pani Adwa Pani Jirwa Scheme

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## Women Empowerment in India with Specific Reference to West Bengal

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### Abstract:

*Empowerment can be viewed as means of creating a social environment in which one can make decisions and make choices either individually or collectively for social transformation. The empowerment strengthens the innate ability by way of acquiring knowledge, power and experience. Empowerment is the process of enabling or authorizing individual to think, take action and control work in an autonomous way. Empowerment can also be defined as the process with the help of which one can have control over his own destiny as well as the situations of his own life as well. Women, infact are the most vital element of each and every society. Although everyone is conscious of this fact, none are prepared to embrace this fact. The empowerment of women has turned out to become the basis of considerable discussion as well as attention world wide. After the Indian independence, the makers of the constitution along with the national leaders have strongly started to demand equality of women with men in their social position. At present, we have witnessed how women have occupied almost all the admirable positions in each and every walk of life. Unfortunately, women are yet not totally free from the harassment and the discrimination of the society. Only a handful of women have become successful in establishing their potentialities. Hence, everyone should be careful enough while promoting the status of women. The present article explores as well as discusses the notion of women's empowerment by highlighting ways as well as by using certain indicators associated with the empowerment of women like politics, employment as well as education. The researcher has used different sources of information like govt. records, internet browser, books, papers etc. Basically secondary data were used to furnish the study.*

**Key Words:** Empowerment, Education, Employment, Discrimination

### Introduction:

The notion of women empowerment in the past five decades has gone through a sea change starting from the welfare oriented approach, ending with equity approach It has been understood as the process by which the powerless gain greater control over the circumstances of their lives. Empowerment particularly includes control over resources and ideology. According to Sen and Batliwala (2000) empowerment gives rise to an increasing intrinsic capability along with a growing self confidence, as well as an inner alteration of one's consciousness which





allows an individual to overcome the external barrier. This particular view most importantly emphasizes on the two vital aspects. Firstly, it is a power to achieve desired goals but not a power over others. Secondly, idea of empowerment is more applicable to those who are powerless- whether they are male or female, or group of individuals, class or caste. Though concept of empowerment is not specific to women, yet it is unique in that and it cuts across all types of class and caste and also within families and households (Malhotra et al, 2002). Women empowerment also refers to a change in the life of a woman, which allows her an increased capability to lead a satisfying human life. This gets reflected in both, the external qualities like the material security level, decision making participation, family status, awareness and education, mobility as well as health, and the internal qualities like self confidence as well as self awareness. [Human Development in South Asia (2000) as quoted by Mathew(2003).

The Indian Government ever since the independence, has been trying to make numerous efforts for the empowerment of women. In the various plan periods, all the issues concerning the empowerment of women has been given the top most priority. Starting with the 5th five year plan there turns out to be an exceptional shift from the approach of the empowerment of women that is welfare oriented to the development approach. A commission was set up for women, i.e, the National Commission by the Act of Parliament in the 1990s in order to safeguard the women's rights. The 73rd Amendment as well as the 74th Amendment to the Indian Constitution provided the women opportunities to participate in active politics. Also the year 2001 was proclaimed to be the year of empowerment of women for augmenting their status. In order to achieve the goal, the Indian government introduced various programmes, identified numerous strategies, established distinct institutions as well as made numerous legal provisions. Regardless of all such actions and efforts, the Indian women are still lagging behind the men. As per the 2001 Census, India's female literacy rate was 54.2 per cent in contrast to 75.9 per cent in the case of male literacy (Table 6: G.O.I., 2001)

In spite of the fact that the literacy rates for men and women, both were witnessing an increasing trend all over the years starting from 1951 till 2001, the gap between these rates were increasing at the same time till the year 1981. Since then the gap has started to decline, but the improvement was not as was expected. In the remote as well as the rural areas of India, the circumstances has been much more worser. Although the women are pursuing higher education, they are unfortunately being alienated as well as excluded in numerous governmental positions by their male counterparts. Certain incidents such as kidnapping, molestation, rape, dowry, burning of brides, female infanticide and foeticide as well as early marriages, have become frequent. There has been an increasing trend in the record of women crimes (Sharma and Gupta, 2004: 122). The position of females in India in the political, economic as well as social fields is far from being equal to that of males.

Apart from a decreased female literacy rate, there are numerous other factors which have contributed to gender inequality. A girl child is even now given much less priority when compared to a boy child in many parts of the country. According to many past studies, it is the perception of the people in general, that a girl child's birth is still less desirable as well as it evokes much lesser happiness when compared to that of a male child (Seth, 2001).

It is ingrained in the Indian psyche, cutting across religion, caste and region. Since the birth of a girl child, she is the victim in all walks of life including social status, nutrition, employment as well as education.

## **Review of Literature:**

Barkat (2008) while analysing the Bangladeshi women's present status, suggested that the women as mothers although are respected at an individual level there was an unclear understanding of empowerment of women as a process of awareness and capacity building leading to greater participation in decision making and control over her own life.

The work of Chattopadhyay and Duflo (2001) is an important contribution on women empowerment in the context of India. The authors used a policy of political reservation for women in India to study the impact of women's leadership on policy decision. They found that women were more likely to participate in policy making process if the leader of the village community was happened to be women.

Mahanta (2002) sought to explain the question of women's access to or deprivation of basic human rights of humans such as the rights of working women, legal rights, educational and work rights, as well as right to health right to health, apart from issues such as domestic violence, meanwhile keeping in mind, the strange socio-cultural circumstances of the North East.

Kishor and Gupta (2004) revealed that average women in India were disempowered relative to men, and there had been little change in her empowerment over time. Parashar (2004) examined how mother's empowerment in India is linked with child nutrition and immunization and suggested women to be empowered simultaneously along several different dimensions if they and along with their children had to gain across the entire spectrum of their needs of survival and health.

Blumberg (2005) viewed that economic empowerment of women was the key to gender equality and well being of a nation. This would enhance the capability of decision making of women and even lead to a decrease in corruption, violence against females as well as armed conflict eventually.

## **Objectives:**

The main objectives of the study are as follows –

- To study the status of women in West Bengal, India.
- To study the importance of women Empowerment.
- To examine the barriers for the empowerment of indian women.

## **Method:**

In the prevailing pandemic situation it is not possible to collect primary data so far. Therefore the researcher used mostly secondary data to complete the study. Different magazine, journals, books were used for the purpose. Various Websites, internet browser are also used and also govt records have been gone through to complete the study.

## **Discussion:**

### **Women empowerment through education:**

Women empowerment is the pivotal part in any society, state or country. It is a woman who plays a dominant role in the basic life of a child. Women are an important section of our society. Education as a means of women empowerment can give rise to a positive change in attitude. It is therefore, crucial for the socioeconomic and political progress of India. The Indian Constitution empowers the state for adopting affirmative measures in order to prompt means as



well as for empowering women. Education notably makes a huge difference in women's lives. Women Empowerment turns out to be a global issue as well as discussion, specially in the field of politics where women are in the forefront of various informal as well as formal campaigns all over the world. The notion of empowerment of women was introduced at Nairobi in the international conference of women in The year 1985. Education is milestone of women empowerment because it enables them to responds to the challenges, to confront their traditional role and change their life. So we can't neglect the importance of education in reference to women empowerment. To see the development in women education India is supposed to upcoming super power of the world in recent years. The women empowerment along with a rise in the education of women has been acknowledged as the chief issue while determining women's status. In order to become a super power, all we have to do is to concentrate on the education of women and in the long run, on the empowerment of women. As per united national development fund for women (UNIFEM),the term women's empowerment means:

- Achieving knowledge as well as understanding the gender relations including the ways through which these relations might be changed.
- Developing a sense of self-worth, a belief in one's ability to secure desired changes and the right to control one's life.
- Acquiring the ability to produce choices bring into play the bargaining power.
- Developing the ability to organize and influence the direction of social change, to create a more just social and economic order, nationally and internationally.

Therefore, empowerment refers to a psychological perception of personal influence or control as well as a concern with the actual social influence, legal rights and political power. It turns out to be a multi level idea referring to communities, organizations as well as individuals. It is an ongoing process that is international and is focused in the local community, incorporating group participation, critical reflection, as well as mutual respect, which help those people to gain their shares of valued resources who are deprived of valued resources.

### **Reasons for the empowerment of women:**

At present, we have observed various Schemes and Acts of the state as well as the central governments for empowering Indian women. But in our nation, women are marginalised as well as discriminated at each and every societal level, whether it is economic participation, political participation, social participation, or access to reproductive healthcare and education. Women are found to be economically very poor all over the India. Very few women are involved in services as well as in other activities. Therefore, they are in need of economic power in order to be in a position equal to that of men. Also it has been found that women are less literate as compared to men. According to the census of the year 200, male literacy rate in India is about 76% while the female literacy rate is only 54%. Hence, rise in women education is of great importance in the field of women empowerment. It has also been noticed that some of the women are so weak that they are incapable of working since they have very less amount of food but they work much more. Thus, from the point of health, the women who are weaker in nature are ought to be made much stronger. Harassment of women at workplaces is another important problem. There are innumerable cases of kidnapping, rape, molestation etc. at work places. For all these reasons, women are in requirement of all kinds of empowerment for protecting themselves and securing their dignity as well as purity.

To sum up, women empowerment can not be possible unless women come with and help to self-empower themselves. There is a need for promoting women education, prevention as well as elimination of severe violence against women and decreasing feminized poverty.

### Decision Making Power

One of the vital indicators of empowerment of women is the women's power of decision making in the households. It has been observed that only 37 % of the currently married women take part in the decision making process either jointly with their better half or alone, on health care issues, purchases of household goods and decisions regarding visit to their relatives or family members.

**Table - 1**  
**Married Women's Participation in Decision making, 2005-06**

Decision on/Decision by	Mainly Wife	Mainly Husband	Husband and Wife jointly	Some one else	Other	Missing
<b>Urban</b>						
Own Health Care	29.7	39.1	26.5	3.5	1.1	0.1
Major household purchases	10.4	51.5	26.8	8.7	2.5	0.1
Purchases of daily household needs	39.9	28.9	19.8	8.8	2.5	0.1
Visits to her family &Relatives	12.2	57.3	22.0	6.6	1.8	0.1
<b>Rural</b>						
Own Health Care	26.0	33.4	31.7	7.6	1.3	0.1
Major household purchases	7.6	41.2	34.6	13.5	2.9	0.1
Purchases of daily household needs	29.1	27.1	26.9	13.9	2.9	0.1
Visits to her family &Relatives	10.0	46.4	28.9	12.1	2.9	0.1
<b>Total</b>						
Own Health Care	27.1	35.1	30.1	6.3	1.3	0.1
Major household purchases	8.5	44.4	32.2	12.0	2.8	0.1
Purchases of daily household needs	32.4	27.7	24.7	12.3	2.8	0.1
Visits to her family &Relatives	10.7	49.8	26.8	10.4	2.2	0.1
<b>Source: NFHS - 3</b>						

(Figures in per cent)

Forty three percent participate in some but not all decisions and 21 per cent do not participate in any of the decision. In about 32.4 % cases, the purchase of the daily goods for household is mainly decided by the respondents while the decisions in most cases regarding the visit of the wives to their relatives are taken either by the husbands alone or sometimes even jointly. Joint decisions are taken for the purchases of major household goods in most of the cases. Few women take such types of decision single handedly. Whereas about 27 % the total respondents single handedly take decisions regarding their self healthcare issues.

The participation rate of women on the decision making of household varies not only from the rural to the urban areas, but are also affected by certain background characteristics such as their educational status, employment status, education of husband, age etc The urban married women have been noticed to be much more empowered in comparison to the rural married women.

**Table –2**

**Factors Affecting Women’s Participation in Decision making, 2005-06**

Background characteristics		Own health care	Making major household purchases	Making purchases for daily household needs	Visits to her family or relative	per cent who participate in all four decisions	per cent who participate in none	Number of women
Age	15-19	40.4	25.1	29.1	33.5	15.1	46.1	6726
	20-24	52.5	39.2	44.6	47.5	25.2	31.1	16782
	25-29	62.2	50.7	58.7	58.9	34.3	20.4	18540
	30-39	67.7	60.7	6.8	67.1	42.8	14.1	30952
	40-49	69.3	63.6	71.2	71.6	46.3	12.8	20089
Residence	Urban	68.8	61.9	68.8	69.5	45.0	13.9	28604
	Rural	59.3	48.9	56.2	56.5	33.0	23.4	64485
Education	No education	59.4	51.5	59.5	57.5	34.9	22.7	43931
	Less than 5 yrs	61.2	51.4	60.1	60.4	35.2	20.3	7776
	5-7 yrs	61.0	50.6	58.4	59.8	35.7	21.7	14018
	8-9 yrs	63.6	52.2	58.3	60.7	36.2	19.7	10735
	10-11yrs	67.2	56.3	61.6	65.9	40.5	16.8	7704
	12 or more yrs	73.1	62.6	66.3	71.6	46.1	12.1	8921
Husband’s education	No education	61.6	53.0	61.5	59.1	36.6	21.3	24918
	Less than 5 yrs	61.1	52.3	60.5	60.9	35.7	20.3	8366
	5-7 yrs	62.0	52.2	60.3	59.7	36.5	20.8	14793
	8-9 yrs	59.5	50.1	56.8	58.3	33.7	21.8	14615
	10-11yrs	62.5	51.3	58.0	60.2	36.1	21.3	13144
	12 or more yrs	66.2	57.3	60.2	65.2	40.6	17.3	17100
Employment	Employed	63.0	55.3	63.7	69.2	38.8	19.0	39835
	Employed for cash	67.7	61.0	69.5	68.0	44.3	15.0	25601
	Employed not for cash	54.6	45.1	53.2	53.7	29.0	26.1	14234
	Not employed	61.7	51.1	57.4	58.7	35.1	21.6	53225
Household structure	Nuclear	67.7	62.2	70.4	68.7	44.3	13.6	47851
	Non nuclear	56.4	43.0	49.2	68.7	28.7	27.7	45238

Source: NFHS – 3

(Figures in per cent)

Women empowerment increases with an increase in the age of women. This women who are much more educated as well as employed turns out to be relatively much more empowered.



Among the total women belonging to the age group of 40 years to 49 years, about 46% of them participate in all four decisions in comparison to the 15% within the age group of 15 years to 19 years. With an increased spousal educational status, the participation of women in the decision making field increases. With spousal education being nil, about 21% of women fail to take part in the decision making process in comparison to the 17% women with education of the spouses for about 12 years or even more. Employment even turns out to be advantageous for women with regards to their decision making power. The women who are employed have a greater participation in the decision making process. Even in nuclear families and in urban settings, women are in hold of much more autonomy when it comes to household decision making.

**Freedom of Movement:**

Free mobility of women is another indicator of women empowerment. According to the data about half of the women are given the permission to visit the health facility or the market alone

**Table – 3**

**Freedom of Movement of Married Women in India, 2005-06**

Places	Alone	With somebody else	Not at all	Total
Urban				
To the market	66.2	26.8	7.0	100.00
To health facilities	60.3	36.2	3.5	100.00
To outside the village/community	45.5	48.0	6.6	100.00
Rural				
To the market	44.3	40.4	15.3	100.00
To health facilities	41.5	53.0	5.5	100.00
To outside the village/community	34.0	56.6	9.4	100.00
Total				
To the market	51.4	35.9	12.6	100.00
To health facilities	47.7	47.5	4.8	100.00
To outside the village/community	37.7	53.7	8.5	100.00
<b>Source: NFHS - 3</b>				

(Figures in per cent)

Only 38 per cent are allowed to travel alone to places outside the village or community. Not all the women are given the permission to visit these places alone, while only a minority of women are not given the permission to visit at all. The rural women in comparison to the urban women, have much less mobility.

Women’s mobility is also affected by their background characteristics like age, education, marital status, type of family etc.

**Table – 4**

**Factors Affecting Freedom of Movement of Married Women, 2005-06**

Background Characteristics		Percentage allowed to go alone to				Percent not allowed to go any of the three places
		Market	Health Facility	Places outside the village/ community	All the three places	
Age	15-19	29.7	23.1	16.8	12.8	5.7
	20-24	40.7	36.3	27.8	23.1	4.6
	25-29	52.4	49.8	38.0	33.4	3.0
	30-39	62.9	60.3	48.1	43.6	2.5
	40-49	68.2	65.2	55.6	51.2	2.4
Residence	Urban	66.2	60.2	45.5	42.8	2.5
	Rural	44.3	41.5	34.0	28.9	4.1
Education	No education	49.0	45.9	36.3	32.0	3.5
	<5 yrs	47.2	45.9	37.3	32.1	4.1
	5-7 yrs	46.4	43.2	33.8	30.0	4.4
	8-9 yrs	47.9	43.2	33.7	28.9	3.7
	10-11 yrs	55.0	49.2	38.5	34.1	3.4
	12 / more yrs	70.2	64.3	51.9	48.1	2.6
Employment	Employed	57.1	53.0	44.4	39.8	2.9
	Employed for cash	63.2	58.9	50.0	45.4	2.5
	Employed not for cash	44.7	41.0	33.0	28.3	3.5
	Not employed	47.2	43.7	32.8	28.7	4.1
Marital Status	Never married	40.1	32.3	25.0	20.3	4.7
	Currently married	52.8	50.2	39.3	35.0	3.4
	Widow/Divorced	76.1	73.5	68.6	65.6	2.5
Household Structure	Nuclear	56.6	52.4	41.5	37.0	3.3
	Non nuclear	45.9	42.6	33.6	29.5	3.9

*Source: NFHS – 3*

Table 4 reveals that freedom of movement increases with age though it does not vary linearly with education. About 70% of the women belonging to the group of highest education are given the permission to visit the market alone, against the 49% of women having no education at all. However, employment is in association with an increased freedom of movement. In the case of never married women, only about one in five women visit all the three places, in comparison to about one in three in the case of currently married women as well as two in three in the case of formerly married women. Urban settings as well as nuclear residences are also related with increased freedom of movement. The women living in the urban areas are much more independent and freer in comparing to the women living in the rural areas. Likewise, about 37% of women belonging to nuclear families are much more independent and freer with regard to their movements in comparison to 29.5% of women belonging to the non nuclear families. as high as 37 per cent of women of nucleus families are freer regarding their movement as compared to 29.5 per cent in case of the non-nucleus families.

**Access to Education:**

Women's access to education which is one of the important sources of empowerment can be measured by gender gap in literacy rates and enrolment in different stages of school education. In the year 2001, the literacy gap rate between the women and the men was about 21.7%

**Table – 5 : Trend of Literacy Rates in India, 1951 to 2001**

Census Year	Persons	Males	Females	Male-Female gap in literacy rate
1951	18.33	27.16	8.86	18.30
1961	28.30	40.40	15.35	25.05
1971	34.45	45.96	21.97	23.99
1981	43.57	56.38	26.76	26.62
1991	52.21	64.13	39.29	24.84
2001	65.58	75.85	54.16	21.69

*Source:* Census of India 2001

(Figures in per cent) Though the gap was fluctuating from 18.3 percent in 1951 to 23.9 per cent in 1971, it has been showing a marginal declining trend since 1981.

**Table – 6 : Trend of Enrolment by Stages in India, 1951 to 2001-02**

Year	Primary (I-V)			Middle/Upper Primary (VI-VIII)			High/Hr. Sec./Inter/Pre-Degree (IX-XII)		
	Boys	Girls	Total	Boys	Girls	Total	Boys	Girls	Total
1950-51	13.8	5.4	19.2	2.6	0.5	3.1	1.3	0.2	1.5
1955-56	17.1	7.5	24.6	3.8	1.0	4.8	2.2	0.4	2.6
1960-61	23.6	11.4	35.0	5.1	1.6	6.7	2.7	0.7	3.4
1965-66	32.2	18.3	50.5	7.7	2.8	10.5	4.4	1.3	5.7
1970-71	35.7	21.3	57.0	9.4	3.9	13.3	5.7	1.9	7.6
1975-76	40.6	25.0	65.6	11.0	5.0	16.0	6.5	2.4	8.9
1980-81	45.3	28.5	73.8	13.9	6.8	20.7	7.6	3.4	11.0
1985-86	52.2	35.2	87.4	17.7	9.6	27.1	11.5	5.0	16.5
1990-91	57.0	40.4	97.4	21.5	12.5	34.0	12.8	6.3	19.1
1991-92	58.6	42.3	100.9	22.0	13.6	35.6	13.5	6.9	20.4
1992-93	57.9	41.7	99.6	21.2	12.9	34.1	13.2	6.9	20.5
1993-94	55.1	41.9	97.0	20.6	13.5	34.1	13.2	7.5	20.7
1994-95	60.0	45.1	105.1	22.1	14.3	36.4	14.2	7.9	22.1
1995-96	60.9	46.2	107.1	22.7	14.8	37.5	14.6	8.3	22.9
1996-97	61.4	46.8	108.2	22.9	15.2	38.1	15.3	8.7	24.0
1997-98	62.3	48.0	110.3	23.6	15.9	39.5	16.1	9.3	25.4
1998-99	62.7	48.2	110.9	24.0	16.3	40.3	17.3	10.5	27.8
1999-00	64.1	49.5	113.6	25.1	17.0	42.1	17.2	11.0	28.2
2000-01	64.0	49.8	113.8	25.3	17.5	42.8	16.9	10.7	27.6
2001-02	63.6	50.3	113.9	26.1	18.7	44.8	18.4	12.1	30.5

*Source:* Selected Educational Statistics, 2002-03, Ministry of Human Resource and Development, Department of Elementary Education, Govt. of India, (as quoted in Kurukhetra – a Journal on Rural Development) (Figures in Million)

Table 6 displays stage wise enrolment from the year 1951 to the year 2001-02. However, it is quiet clear that female participation at each and every stage of education has been increasing steadily over time. Nonetheless, the performance of participation in general has been unsatisfactory since it had been below 50 per cent at all stages of education.

**Access to Employment:**

**Table – 7**

**Employment and Cash Earnings of Currently Married Men and Women, 2005-06**

Age	Percentage Employed	Percentage distribution of employed respondents by type			
		Cash only	Cash and in kind	In kind only	Not paid
<b>Women</b>					
15-19	31.4	39.1	15.9	13.6	31.4
20-24	32.5	45.6	12.4	13.3	28.6
25-29	41.0	34.1	12.5	11.5	21.9
30-34	47.9	52.1	14.0	12.0	21.9
35-39	49.8	53.0	13.6	10.2	21.1
40-44	49.4	51.3	12.6	11.1	25.0
45-49	45.3	49.2	12.7	11.5	26.5
Total	42.8	51.0	13.2	11.6	24.1
<b>Men</b>					
15-19	87.6	60.7	23.8	6.8	8.7
20-24	97.6	69.7	20.5	4.2	5.5
25-29	99.0	73.1	19.4	3.1	4.4
30-34	99.3	75.0	17.8	2.9	4.3
35-39	99.3	73.8	18.5	3.4	4.3
40-44	98.9	71.4	19.1	3.9	5.6
45-49	98.6	70.5	19.9	3.4	6.2
Total	98.6	72.5	19.0	3.4	5.0
<b>Source: NFHS - 3</b>					

Table 7 presents the employment as well as the cash earnings of the currently married women and men. The data published by the National Family Health Survey, Govt. of India reveals that only about 43% of the women who are married women and who belong to the age group of 15 years and 49 years are employed in comparison to about 99% of men who are married belonging to the similar age group. It also reveals that gender inequality exist in the arena of employment. About 51% of women who are married are employed only for cash, in contrast, about 72.5% of married men are employed only for cash. Likewise, only a handful number of males, about 3.4% of them are employed only for kind, whereas about 11.6% of females are employed for kind only. About 24% of with are not at all paid for their work, on the contrary, the percentage of men in this context is quiet low, which is only 5%. For women earning cash is not likely to be a sufficient condition for financial empowerment. Cash earnings along with employment empower women, if the women make certain decisions regarding their own earnings either jointly along with their better halves or alone, instead of the decisions made alone by their husbands as well as if such earnings are considered by both, the husbands and the wives to be significantly

correlative to those of the earnings of the husbands. Table 9 shows in this connection, the degree of the control of women over the earnings depending on certain background characteristics such as structure of household, residential place, education, age, etc. It is however observed that there is an increase in the control of women over the cash earnings with an increase in age. Only 17.7% of women belonging to the age group of 15 years to 19 years take decisions single handedly regarding their use of cash earnings, in comparison to about 28.3% of women belonging to the age group of 40 years to 49 years. Similarly husband mainly takes such decision in case of 20 per cent women in the age group 15-19 years in comparison to 12.7 per cent in the age group 40-49 years. There is a decrease in the influence of other people which makes such decisions with an increase in the age of the respondents. It varies from 18.6 per cent in the age group 15-19 years to as low as 0.4 per cent in 40-49 age groups.

The residential place also has an impact on the control of women over their earnings of cash. Generally, the women living in the urban areas possess much more control than the women living in the rural areas over their earnings. In the urban areas, 33% of women take decisions single handedly regarding his to utilise their own earnings in comparison to about 21% of women living in the rural areas is one of the important factors that affects greatly in women's control over earnings. About 23 % of women having no education at all possess more command over their earnings, while 28.6% of women who have completed about 12 years of education or even more. The influence of other people regarding the decision concerning the use of the earnings notably decreases with education. It is as high as 8.3 percent in the case of respondent with no education as compared to 4.9 per cent respondent with secondary level education. Household structure has an important role to play in affecting women's financial empowerment. In non nuclear family structure, influence of others is more in making such decision. The decisions regarding the utilization of their own earnings in about 6.4% cases of women belonging to non nuclear families are taken by other members of the family, in comparison to about 0.6% of women belonging to nuclear families.

### Conclusion:

After analyzing the data it is found that household decision making power and freedom of movement of women vary considerably with age, education and employment. Freedom of movement of widow or divorcee is more than ever married or never married women. Similarly it is found that in the society the acceptance of unequal gender norms by women themselves are still prevailing. More than half of the women believe that wife beating is justified for any of the specific reasons like not cooking properly, not taking proper care of household and children, Refuse to have sex with husband, showing disrespect to in-laws etc.

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## Indian Horticulture Development Under Five Year Plans

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### Abstract:

*This study has made to attempt reveal the significance of five year plans which reflected the development of horticulture in India. Agriculture is the major sector in India, which reflected in the economy ever. So the Government of India ever think about agriculture to plan and implement the schemes and programmes from independence. On the consequences, Government of India has planned to enhance all sectors though the innovative programme of Five years plans. Although, Indian had been planning the initial aggregate calculations and assumptions are either explicitly stated or readily deducible, and the makers of the plans are not only sensitive but responsive to criticism and suggestions from a wide variety of national and international sources. The plantation sector employs more than 3 lakh workers. The small holding sector has strength of one million growers. The growth achieved has helped to reduce imports thereby saving foreign exchange. The increase in production has helped to generate adequate cess revenue to the central government and tax revenue to the state government. The incremental production of 73,000 tonnes is valued at above Rs.2190 million and has helped in contributing about Rs.270 million as cess. These achievements have only happed by the implementation of the programmes of Indian Government, especially five year plans.*

**Keywords:** Five year plans, Horticulture, growth and development, agriculture, implement of schemes.

### Introduction:

Agriculture is the major sector in India, which reflected in the economy ever. So the Government of India ever think about agriculture to plan and implement the schemes and programmes from independence. On the consequences, Government of India has planned to enhance all sectors though the innovative programme of Five years plans. Although, Indian had been planning the initial aggregate calculations and assumptions are either explicitly stated or readily deducible, and the makers of the plans are not only sensitive but responsive to criticism and suggestions from a wide variety of national and international sources. From original formulation through successive modifications to parliamentary presentation, plan making in India has evolved as a responsive democratic political process and the culmination of the same in the final document is an impressive manifestation of the workings of an open society. This study has made to attempt reveal the significance of five year plans which reflected the development of horticulture in India.

### History of Planning in India :

Though the planned economic development in India began in 1951 with the inception of First Five Year Plan, theoretical efforts had begun much earlier, even prior to the independence. Setting up of National Planning Committee by Indian National Congress in 1938, The Bombay



Plan & Gandhian Plan in 1944, Peoples Plan in 1945 Sarvodaya Plan in 1950 by Jaiprakash Narayan were steps in this direction. Five-Year Plans are centralized and integrated national economic programs. Joseph Stalin implemented the first Five Year Plans in the Soviet Union in the late 1920s. Most communist states and several capitalist countries subsequently have adopted them. China and India both continue to use Five Year Plans, although China renamed its Eleventh Five Year Plans, from 2006 to 2010, a guideline rather than a plan to signify the central government's more hands-off approach to development.

After independence, India launched its First in 1951, Five Year Plans, under socialist influence of first Prime Minister Jawaharlal Nehru. The process began with setting up of Planning Commission in March 1950 in pursuance of declared objectives of the Government to promote a rapid rise in the standard of living of the people by efficient exploitation of the resources of the country, increasing production and offering opportunities to all for employment in the service of the community. The Planning Commission was charged with the responsibility of making assessment of all resources of the country, augmenting deficient resources, formulating plans for the most effective and balanced utilisation of resources and determining priorities.

The first Five-year Plan was launched in 1951 and two subsequent five-year plans were formulated till 1965, when there was a break because of the Indo-Pakistan Conflict. Two successive years of drought, devaluation of the currency, a general rise in prices and erosion of resources disrupted the planning process and after three Annual Plans between 1966 and 1969, the fourth Five-year plan was started in 1969. The Eighth Plan could not take off in 1990 due to the fast changing political situation at the Centre and the years 1990-91 and 1991-92 were treated as Annual Plans. The Eighth Plan was finally launched in 1992 after the initiation of structural adjustment policies. For the first eight Plans the emphasis was on a growing public sector with massive investments in basic and heavy industries, but since the launch of the Ninth Plan in 1997, the emphasis on the public sector has become less pronounced and the current thinking on planning in the country, in general, is that it should increasingly be of an indicative nature.

### **Organisational structure:**

The Department of Agriculture & Co-operation of the Ministry of Agriculture is the nodal department for over viewing horticulture development in the country. The Division of Horticulture was carved out of Crop Division in 1981 and a position of Horticulture Commissioner was created in 1985. The Division of Horticulture in the Department is vested with the responsibility of over-seeing the overall development of horticulture at national level and is supported by two Boards i.e., National Horticulture Board, Gurgaon and Coconut Development Board, Kochi with their centres spread across the country.

The National Committee on use of plastics in agriculture is also attached to the Division which has 16 centres to work on plasticulture intervention. Many states now have separate Secretaries, Commissioners and Ministers for Horticulture. The Department implements the programmes through the State Departments of Horticulture and provides the leadership and coordinates activities for the promotion of horticulture. The thrust areas identified during the IX Five Year Plan were addressed through a planned chain of activities. The allocation for the IX Plan was stepped up to Rs. 14,530 million which was about 45 per cent higher as compared to

the VIII Plan allocation of Rs. 10000 million and virtually double of the expenditure incurred during the VIII Plan.

The details of allocations and expenditure under different schemes during the IX Plan Provide support for the production and supply of good quality planting material of high yielding varieties of fruit crops, both through conventional and in vitro system of propagation. Bring more area under fruit crops with focus on location specific fruit crops in the country. Educate the farmers about the efficacy of improved techniques for increasing productivity. Provide assistance for establishing plant health clinics and leaf nutrient analysis labs for fruit crops, disease forecasting The expenditure under the scheme has been of the order of 50.6 per cent of the approved outlay of Rs. 1250 million. The Scheme was amalgamated with the Centrally Sponsored Scheme on Macro Management in Agriculture with effect from the year 2000-01 along with the funds, hence there has been less expenditure during the year. The significant achievements during the period are: 240 nurseries (35 large and 205 small) were established in different parts of the country. 11 Tissue culture units (5 Private and 6 Public) were established. About 53,600 ha brought under improved varieties of crops like mango, guava, sapota, apple, plum, pear, peach, alma etc.

#### **Integrated Development of Vegetables Including Root and Tuber Crops & Mushroom :**

To Improve the production & productivity of vegetables including onion, potato and root & tuber crops. Improve the availability of vegetables round the year by utilizing climatic variability through augmentation and improvement in seeds and production technology. Disseminate technology through farmers participatory demonstrations of cultivars and technology; information dissemination and training of farmers. Reduce post harvest losses through on-farm post harvest management. Develop informatics system conducive for monitoring production/prices etc. Against an outlay of Rs. 438.4 million an expenditure of Rs. 99.8 million (22.8%) has only been incurred

#### **Integrated Development of Commercial Floriculture:**

Improve production and productivity of traditional as well as cut flowers through availability of quality planting material and transfer of technology. Human resource has capabilities for growing flowers scientifically. Promote production of off season and quality flowers through protected cultivation. Improve on farm post harvest handling of flowers. Against an outlay of Rs. 199 million and expenditure of Rs. 123.5 million (62.1%) has been incurred For conserve and develop the cultivation of important medicinal and aromatic plant species and expand the area under cultivation, to meet the growing domestic as well as export demand. the expenditure has been to the tune of 29% of the total outlay of Rs. 145.00 million during the first four years of the Ninth Plan. The significant achievements are the 164 ha were brought under quality planting material of aromatic plants. 137 ha were brought under herbal gardens. 16 nurseries attached to herbal gardens were maintained. 5 Regional analytical labs were maintained or established 5700 demonstration-cum-seed multiplication centers were established.

#### **Integrated Development of Spices :**

The main ambition of the programme has to increase production and productivity on various spices. Also, to improve the quality of spices produced in the country to make them more competitive in the international market and to generate adequate exportable surplus. Extend

cultivation of spices to non-traditional areas particularly North Eastern Region and Andaman & Nicobar Islands to elevate the income level of small and marginal farmers engaged in spice production. Although, to generate employment opportunities in the rural sector. Women are encouraging in the field of cultivation and community on processing of spices. Against an outlay of Rs.1428.4 million an expenditure of Rs.913.9 million (64%) has been incurred. The area expansion programmes were taken up to cover 1,15,000 ha. under different spices by providing 25% cost of selected inputs as incentive. The programmes were implemented through the extension network of the State Horticulture Departments. Achievements in this regard are estimated to be over 50% of the target by the end of the Plan Period. The shortfall in achievement is due to the transfer of the scheme to the State Governments under macro management.

### **Integrated Development of Coconut :**

The ultimatum of this programme has to increase production and productivity of coconut bring additional area under coconut in potential non-traditional areas develop new technologies for product diversification and by-product utilisation strengthen mechanism for transfer of technologies. An elevating the income level of small and marginal farmers engaged in coconut cultivation. An build up sound information base for coconut industry and market information generate ample employment opportunities in the rural sector. The IX five year plan achieved enormous growth around an area of 16,763 ha are newly covered under new planting programmes and nearly 29.75 lakh quality planting materials were produced & distributed. An area of 86,400 ha was covered for improving the productivity of coconut through various management practices. Two research projects "Utilisation of Coir Pitch for Bio-gas Production" and "Development and Standardisation of Dairy Foods Incorporating Coconut" are completed. Against an outlay of Rs. 1050 million an expenditure of Rs. 814 million (77.5%) has been incurred.

### **Post Harvest Management, Marketing and Exports :**

Develop high quality horticulture farms in identified belts and make such areas vibrant with horticultural activity which in turn will act as hubs for developing commercial horticulture. Develop post harvest management infrastructure. Strengthen Market Information System and horticulture database. Assist R&D programmes to develop products suited for specific varieties with improved methods and horticulture technology. Provide training and education to farmers and processing industry personnel for improvement of agronomic practices and new technologies. Promote consumption of fruits / vegetables in fresh and processed form achievement against an outlay of Rs. 2630 million an expenditure of Rs. 1525 million (58%) has been incurred.

### **Integrated Development of Horticulture in Tribal/Hilly Area:**

On the tribal areas, the production of quality planting material of improved cultivars New planting with seed /planting material of improved high yielding varieties Improving productivity through adoption of improved cultivation technology, plant protection chemicals, nutrient and water management Transfer of technology through farmers participatory demonstrations, training, visits of farmers, publicity through media support, extension literatures etc. Creation of on-farm and post harvest infrastructure such as, collection centres, packaging, transport, storage



and marketing. Achievements Against an outlay of Rs. 100 million and expenditure of Rs. 4.5 million has been incurred.

### **Integrated Development of Tea :**

The activities have taken up by the Board during the IX Plan include the extension of tea area, replanting of old and uneconomical plantations. Have Setting up of tea nurseries for the supply of planting materials to the small tea grower. The Improvement of the quality has through replacement of old and worn out tea processing machinery. Organizing management training programmes for the plantation managers through Indian Institute of Plantation Management, organizing study tours for the small farmers. The existing schemes have led to an increase in the production and productivity of tea. The particulars of crop increase during the IX plan period over the terminal year of VIII plan period are shown in the table below. It would be worthwhile to note that the schemes have particularly benefited the small growers who have been enabled to switch over to tea cultivation as remunerative enterprise.

### **Financial achievement under the plan schemes (Rs. in millions)**

<b>Nature</b>	<b>Loan</b>	<b>Subsidy</b>	<b>Grant in aid</b>	<b>Total</b>
Revised approved outlay	630.4	1042.5	493.1	2166.0
Utilization during 1st 4 years	463.1	612.1	343.1	1418.3
Anticipated utilization in 5th year	130	400.0	140.0	670.0
Total Utilization	593.1	1012.1	483.1	2088.3
% Of utilization	95%	97%	98. %	96.4%

### **\*Integrated Development of Coffee**

During the IX plan period, (1997-02), the Board focused its activities in the critical areas of Research, Extension and Market Development. The basic goals of the IX plan were oriented towards increasing production, improving productivity and enhancement of quality through research and extension network apart from promotional activities aimed at improving the demand for Indian Coffee in the global and internal markets. The Board is also engaged in market intelligence activities in order to disseminate information to the various sectors of the industry. The coffee development programmes envisaged in Non-traditional and North Eastern States are aimed at increase in production and socioeconomic development of the tribal inhabited areas. During IX Plan period, Coffee Board implemented the following 10 broad programmes, with 40 schemes; 1)Plant Improvement, 2) Crop Management, 3)Crop Protection ,4)Post Harvest Technology ,5)Maintenance of Research farms ,6)Special area programme for North east Region and other Tribal sector ,7)Free Market Development and Promotion ,8)Support for Small Grower sector,9) Human Resources Development programme, 10)Building Construction Programme

### **Achievements :**

During the IX Plan, the envisaged growth rate in production was 8%. However, by the end of the penultimate year-2000-01, the industry had achieved an overall annual growth of about 10% by crossing the production target of 300 thousand tonnes set for the final year of IX Plan. The average productivity which stood at 816 Kg. in the beginning of the IX plan period has gone upto 970 Kg in 2000-01. The production improvement programmes implemented during the IX Plan period have augmented production mainly because of the success in water augmentation programme. Remunerative prices during first part of the plan period also fuelled

investments in plantations and had a favorable impact on production. The Board set a target of 100 thousand tonnes for domestic consumption during the IX Plan period. The export target of 200 thousand tonnes by the end of IX Plan was achieved by the end of 2nd year itself and during the subsequent years also the exports crossed 200 thousand tonnes. Against the financial outlay of Rs. 1340 million, 99 per cent utilization was achieved for implementation of various schemes.

### **Conclusion:**

The plantation sector employs more than 3 lakh workers. The small holding sector has strength of one million growers. The growth achieved has helped to reduce imports thereby saving foreign exchange. The increase in production has helped to generate adequate cess revenue to the central government and tax revenue to the state government. The incremental production of 73,000 tonnes is valued at above Rs.2190 million and has helped in contributing about Rs.270 million as cess. These achievements have only happened by the implementation of the programmes of Indian Government, especially five year plans.

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## **A Statement on Agriculture Development By Using Agriculture Pump Sets**

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### **Abstract-**

*A statement on agriculture development by using agriculture pump sets is clearly explained. The water-disposing agricultural pump sets have mass, potential, and kinetic energy. This energy is then used to spin an internally linked turbine, which generates mechanical energy. The generator is then connected to this mechanical energy via a gearbox. The generator generates up to 2 kW of electrical energy when it runs continuously for 24 hours. The former runs the pump set for 8 hours per day; if he repeated this process for three days (24 hours), the energy would be used to charge the batteries. For three days, the charged battery is used in former houses without using government-supplied electricity, allowing the former to reduce its electricity consumption. nowadays the cost of power also increasing instead of spending money on electricity he can use that money on forming for purchasing good seeds and pesticides. The future extension will improve the reusing of generated power for the operation of pump sets.*

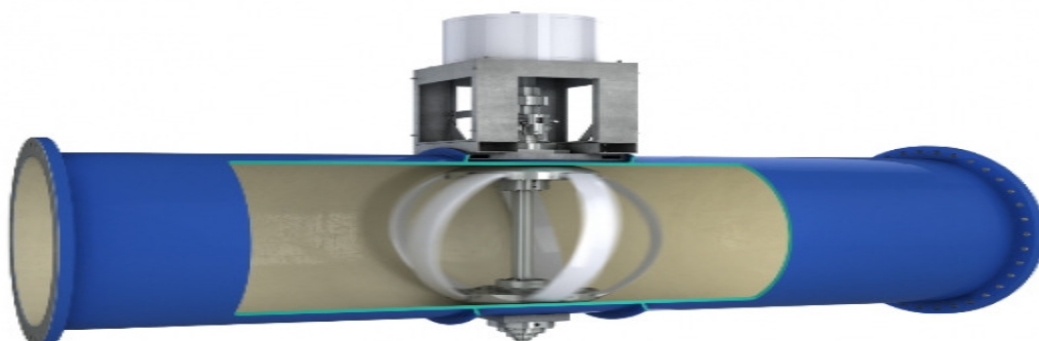
**Keypoints** agriculture pump set-turbine-gearbox-alternator-battery

### **Introduction :**

The review of agricultural development through the use of farm pump sets. The turbine consists of glass fiber due to its lightweight efficiency at high water pressures and to good or bad automatic status (mainly temperature).

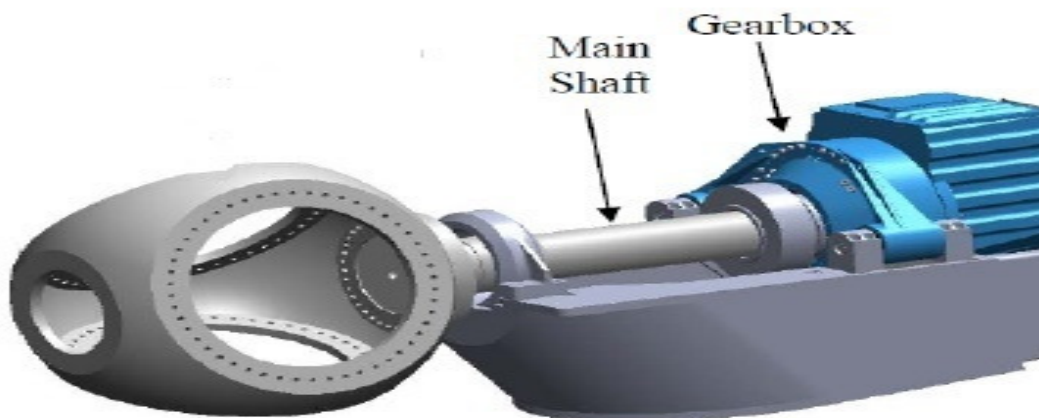
The glass fiber is made of glass recycled materials, and the turbine is less expensive and also long-lasting. The alternator is used to transform the mechanical energy into electricity, the alternator rating is 220v,50hz,1kw,8amps. The station box is specially designed to increase the efficiency of turbine output. Turbine output is almost 300 rpm. This gear box increases the speed of the alternator between 300rpm and 1500rpm. The main role of the battery is to store the power generated from the direct power generator.

Agriculture pumps are used in some areas with water levels ranging from 7hp to 30hp. I thought about using a 30hp motor for my review, a pump set pipe which is internally fixed with a turbine. as illustrated below



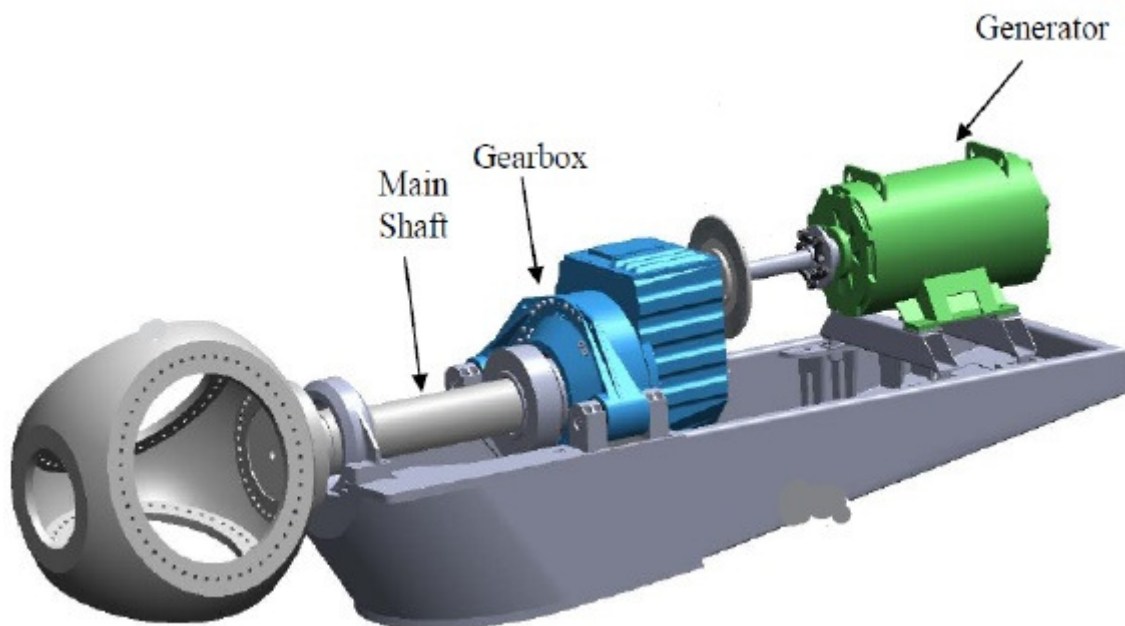
fixed with a turbine as illustrated:

This turbine is coupled with the gearbox (as shown in fig:1) to increase the turbine's output. The gearbox and turbine were linked by a steel shaft. By coupling, we can increase the speed from nearly 300rpm to 1500rpm. The gear box changes the torque and speeds between a driving device, a motor, and a load. Gear boxes are mostly used for machine tools and industrial equipment.



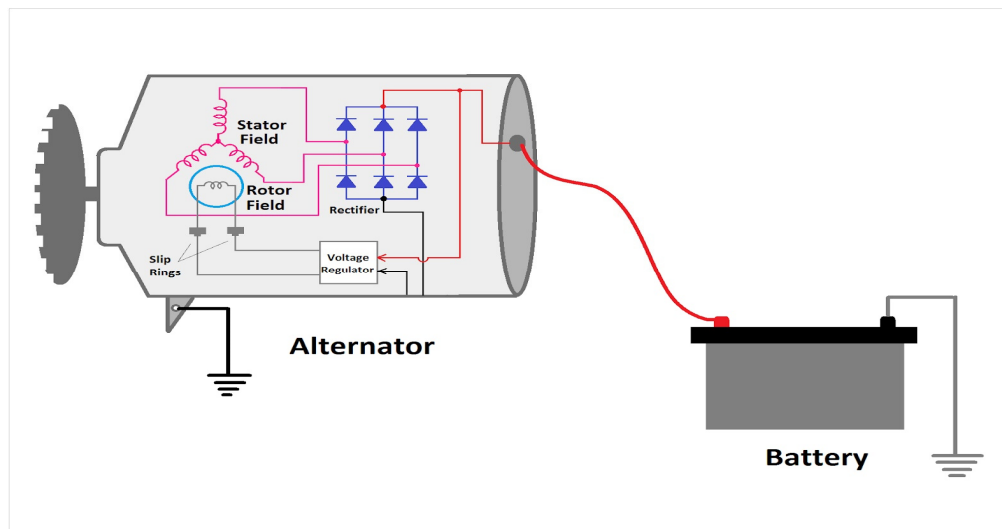
**Figure:1** connection between turbine and gearbox

The gear box is linked to the alternator or generator. This alternator converts mechanical energy to electrical energy (at a predetermined voltage and frequency). The synchronous generator is another name for the alternate. as illustrated in the figure below



**Figure:2** connection between turbine, gearbox, and alternator

The alternator or generator is linked to a battery with a charging capacity of 2kw. The connection



of an alternator is depicted in the **figure:3**.

## 2. Working :

When water comes forcibly from the pressure pipe, it attaches to the turbines because the force of the water generates machinable work, causing the turbine to rotate. This turbine is connected to a gearbox, which increases turbine speed and helps rotate an alternator. The alternator generates direct current, and the output is stored in the battery. If we run this pump set for 8 hours a day for three days (24 hours), we can easily generate 2kw of power. Only the mini generators generated 2kw of power, and the mine generators cost nearly \$50,000. (Indian rupes). However, based on my review, we should be able to get this within 15k.

## 3. How is it beneficial to farmers?

If the farmer purchased an external battery, he or she can replace the battery once it has been charged. The charged battery can be used at home for three days without using any government-supplied electricity, allowing the farmer to save money rather than spending a lot of money on electricity bills. He can get a good crop if he keeps that money on the crops for good seeds and pesticides. If he does not purchase a mini generator, the cost will be very high. He can use power not only in the house but also in the fields. There were no lights in the field because so many farmers had died from snake bites and wild animals had attacked the farmers.

## 4. various types of pumps

- A. Pumps for Bladder
- B. Grinder Well Pumps Grinder
- C. Pumps for Borehole
- D. Pumps of Fountain

### A. Pumps of bladder

These are used to test groundwater levels. The bladder is available PVC and steel. The steel bladders are used for water level testing up to 500 feet, and PVC testing up to 100 feet. bladder mainly consists of 4 parts bladder pump, air compressor, electronic control unit, sample bottle.



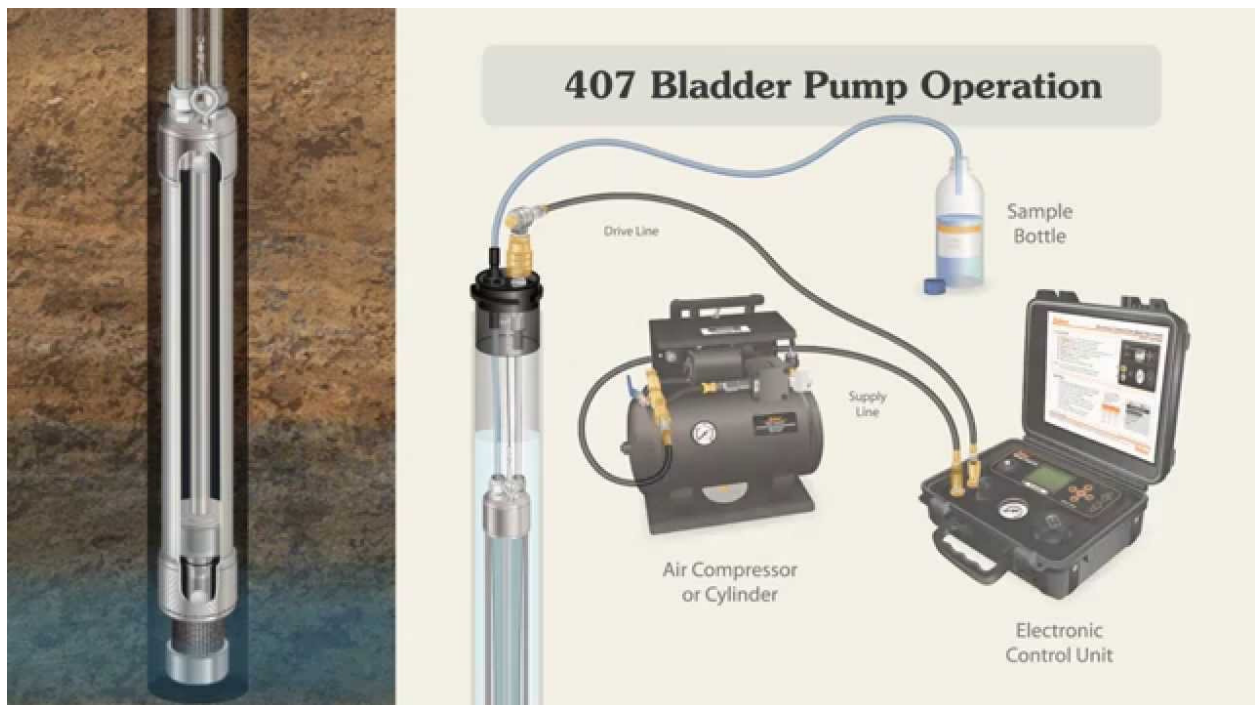


Figure:4 bladder pump set source:1 to environmental equipment

When a bladder pump is installed inside a wall with the help of an electrical control unit, it increases stress around the bladder and sends out water samples via sample line pipes.

This bladder equipment was lightweight and portable, making it suitable for use in a variety of settings. This bladder is primarily used in industrial water level testing

### **B. Grinder well pumps:**

This is primarily used in wastewater pumping systems. This grinder is connected to the tank, and when the water reaches a certain level, the grinder will automatically turn on, grind the waste into a fine slurry and pump it into the main tank or any center tank.



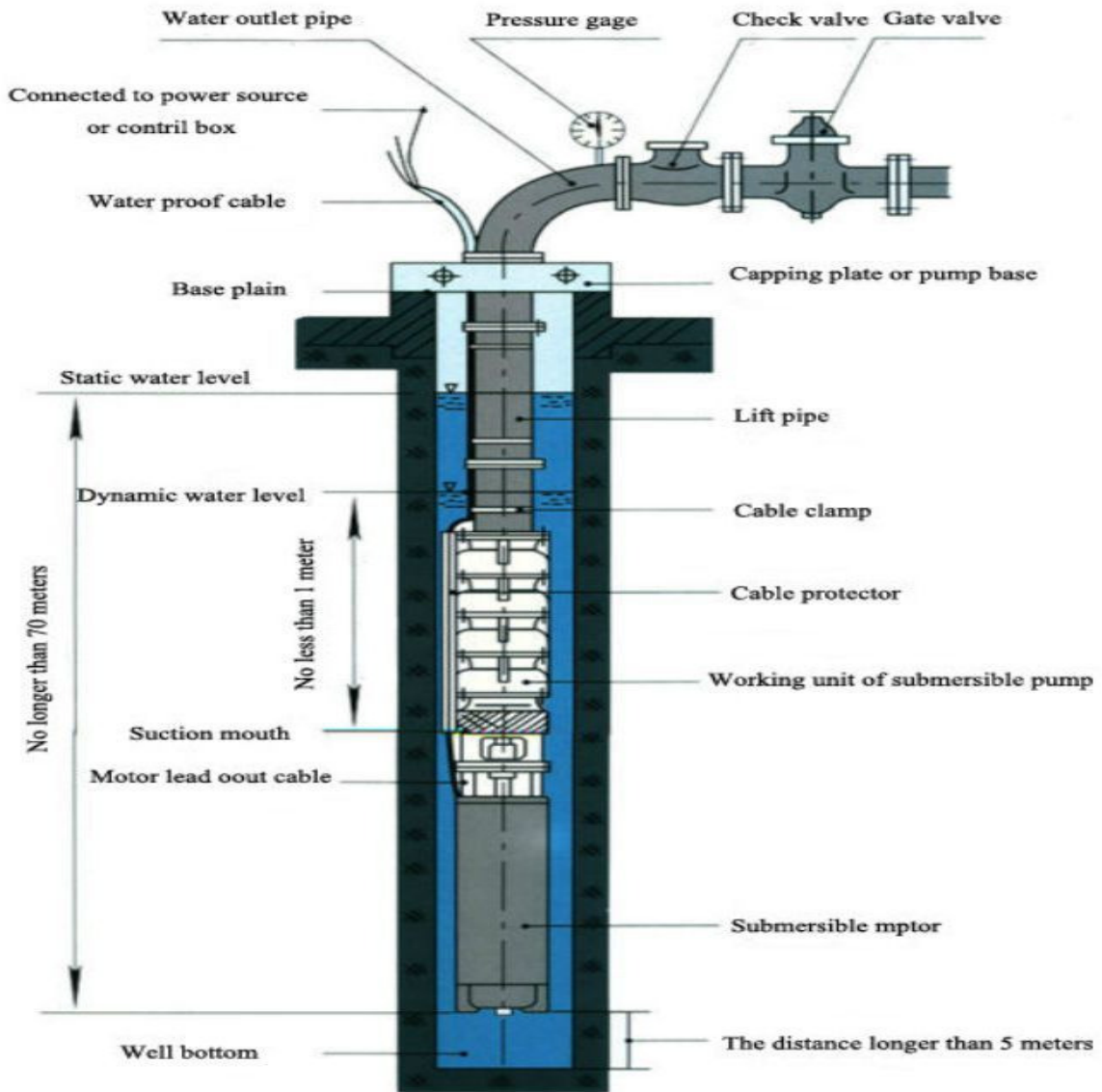
**Figure:5** grinder well pump the

There are two types of pumps: semi-positive displacement pumps and centrifugal pumps. This grinder is the type of pump of the submersible. These pumps are easily repaired and replaceable.

### **C. Pumps for boreholes**

The borehole pumps in the submersible form are a type of pump that is immersible. They are centrifuge pumps powered by an underwater engine. Since they draw directly into the fluid without a suction line, they need to constantly get immersed in the handled fluid. Tie-boards are designed as one-stage or multi-stage pumps, rigidly connected to the tube motor. They are used in tank farms and cavern pumps for example as submersible drill pumps. Their most frequent

usage is a borehole pump The internal structure of the borehole pump is shown in the below figure:5



The submersible borehole pumps have a small diameter and a large axial length to meet the typical borehole requirements.

The engine, usually installed under the hydraulic stage, is a water or oil-packed squirrel-chain motor, which is screwed off by mechanical screens or a similar shaft seal from the pump. Between the pump and the motor is installed a suction strainer.

The pump system must be fully maintenance-free, as it is inaccessible during operation. The bearings that absorb radial and axial forces must be given special attention.

The simple coats which are lubricated by the handling or engine filling of the fluid usually consist of carbon, bronze, hard fabric, ceramic or hard metal impregnated by synthetic resin.

Theandthat during the rotation when cast iron, bronze, multi alloy bronze aluminum, chroma nickel steel, or plastic pump casing, impellers, and diffusers are manufactured depending on requirements.

At the very top of the pump set, a check valve is installed. This valve guides the handled fluid to the riser, from which the complete pump set is interrupted.

The power cable is channeled off the motor by a cable gland and into the top and outside the pump.

Principal applications in submersible borehole pumps are irrigation, groundwater maintenance in open and subterranean mining or construction pits, water supply and offshore pumping tasks, and deep-sea mining or geothermal mining sector.

The packages must be adapted to each application, particularly when sand and contaminants are in the fluid to be handled.

#### **D. Pumps for fountain**

Fountain pumps have been developed to supply water flows to aesthetic fountains and equipment for residential, commercial, and industrial use as well as for aeration purposes. For indoor or outdoor use, fountain pumps can be configured and typical for this purpose are distinguished by pool or pond size and decorative or functional application. Some pumps are solar and can work together with a pool pump to build special features like waterfalls in the garden or the landscape.

Fountain pumps are typically centrifugal pumps, which use centrifugal force pressure from the movement of the impeller to move water. A fountain pump works like a pump, except if the water is re-fed into a pond or reservoir. In particular, the pump transfers the water to a surface-disposable airplane or fountain equipment. Free water collects oxygen as it returns to the surface, provides aerations, and enables microbial action when wastewater collapses or oxygenates fish in ponds or agricultural tanks.

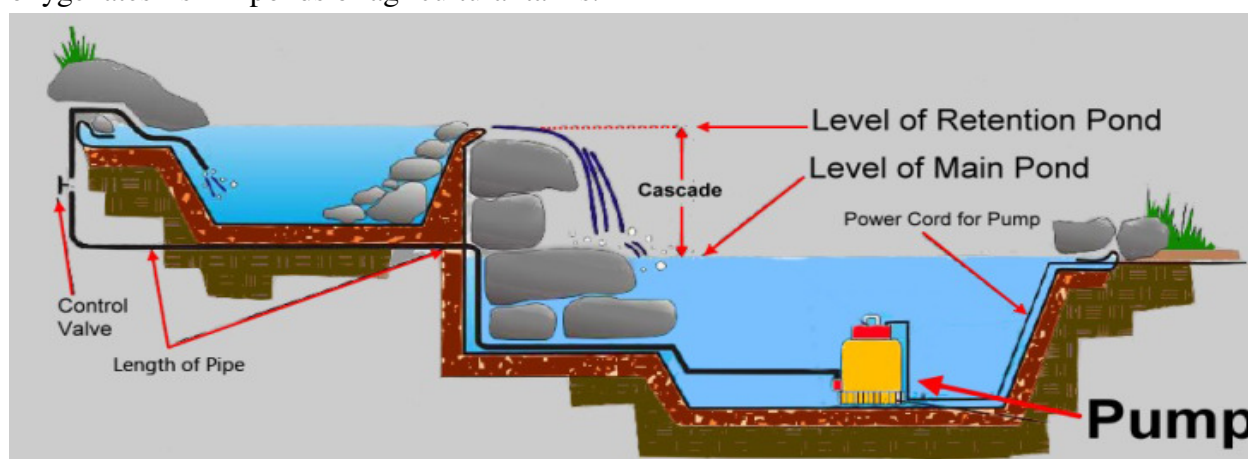


Figure: 6 fountain pump working systems

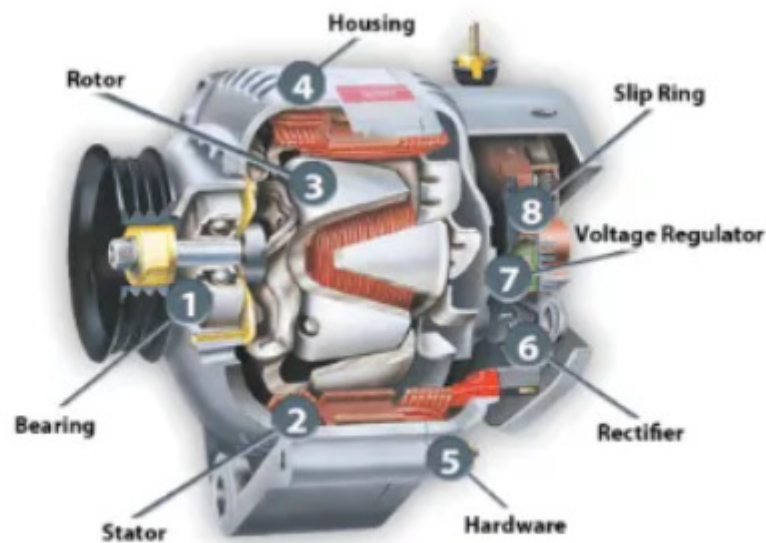
#### **5. Various types of alternators**

An alternator is defined as a system that converts mechanical energy in the form of alternating current into electrical power (at a specific voltage and frequency). Synchronous generators are known as alternators as well.

An alternator produces the direct current. We used DC generators or dynamos in previous days, but we replaced the DC dynamos with a rugged, lightweight generator following the development of the alternator. While a direct current is needed for the electrical system of motor vehicles, it is still a better choice to add an alternator with a diode rectifier, rather than a generator of DC. This type of vehicle generator is known as an alternative automotive.

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The internal structure of the alternator is shown in the below figure:6



**Figure: 6**

In diesel-electric locomotives, there is also the use of alternators. The locomotive engine is nothing but a gasoline-powered alternator. By integrated silicon diode rectifiers, the alternative energy produced by this generator is converted into DC to flow all DC motors. The DC motors drive the locomotive's wheel.

This machine is similar to a diesel-electric locomotive also used in the marine industry. In particular, we design the marine and marine synchronous generator with suitable adjustments to salt-water conditions. The marine alternator's typical output level is 12 or 24 volts. More than one unit is used for massive power in large marine sheep. The energy generated by the alternator shall first be rectified in this marine system and then used to charge the engine starters battery and the main supply battery

The generation of bulk ac power for commercial use is the main application of alternators. Alternators only convert mechanical energy for supply to electricity into electric power for thermal power plants, hydropower plants, including nuclear power plants.

**There are five different types of alternators:**

- A.** Car alternators – used in contemporary cars.
- B.** Diesel-electric alternation locomotives – used in multiple-units diesel-electric.



- C. Navy alternators – used for marine purposes.
- D. Brushless alternators, used as the main energy source in electricity generation plants.
- E. Low band radio frequency transmission alternators. The alternator radio.

### A. Automotive alternator

A three-stage generator with an integrated rectifier circuit consisting of six diodes is an automotive alternator. As the sheave (most people call it a pulley) is pivoted through a belt linked to the crankshaft of the engine, a magnet spins past a fixed set of three-phase windings, usually connected in Y configuration (named stator)

In reality, the spinning magnet is an electromagnet, not a permanent magnet. Alternators have been designed to control the magnetic field strength to control the output voltage irrespective of the rotor speed.

This rotor magnet spindle (called "field belt" or "field") is powered by the power of the battery to produce a large quantity of power supplied by the alternator.

Electrical power is supplied by a couple of "slip-rings," mounted on the shaft and contact with stationary "brushes" of carbon to the rotating field coil. The brushes are held by spring pressure in close contact with the slip rings.

### B. Diesel-electric locomotives alternator

The modern diesel locomotive is an electric locomotive's independent version. It has the electric drive as traction motors that during the rotation when pulling the axles and are controlled by electronic control and electric locomotives.

It also contains many of the same support systems (if necessary) for train refrigeration, lighting, heating and braking, and hotel power. It can (usually) run on the same routes and can be operated by the same drivers. It differs principally because it carries a power station of its own, rather than being attached via overhead wires or a third rail to a remote generating station.

Like a car, a diesel locomotive cannot start from a stand directly. The power does not develop at idling speed, and therefore it needs to have a certain type of transmission system when starting. The strength applied depends on the weight of the train or the line gradient. Three methods are available: mechanical, hydraulic, or electrical. Most diesel locomotives use electric transmission and the locomotives are known as "diesel-electric." Mechanical and hydraulic transmissions continue to be used but are most frequently used by several trains or light locomotives.

During the design period, diesel-electric locomotives come in three varieties. Those are the following:

DC-DC (the DC generator provides motors for DC traction);

AC – DC AC (DC engines supply-corrected alternator output AC) and

AC - DC - AC - AC (DC rectified alternator output, inverted into 3-phase AC for traction engines).

The DC - DC-type provides the DC traction motors utilizing a resistance system; the AC-DC model has the alternator generating AC-current which is adjusted to DC and then delivered to the motors of DC traction; the latest generator is finally adjusted to DC and converted to AC (3-phase) so that the AC traction motors can be powered in 3-phase conditions. Even if the last system may seem the most complicated, the benefits of using AC motors are far greater than the



apparent complexity of the system. Most devices use solid state-of-the-art electronics with microprocessor-based controls. Further information on traction AC and DC

### C. Marini alternator:

The primary objective for automotive design is fuel efficiency through weight reduction. Modern vehicle alternators are therefore made of lightweight, small battery-sized equipment and minimum electric loads. Without external airflow for cooling, they do not maintain high loads.

In industrial alternators, high-performance alternators are built to last safely and must be continuous in service. For instance, navy alternators have higher power demands on lighting, radio transceivers, navigation devices, AC/DC inverters, water manufacturers, pumps, winches, and other high-duty devices than regular cars and trucks.

Marine engines are often mounted in enclosed compartments to protect them against moisture and salt spraying. This means that sea alternators have to cool themselves at high loads or have an additional cooling subsystem. Marine alternators also comply with the unnecessary strict safety requirements of cars.

### D. Brushless alternator

Slip-ring and brushes are removed from this machine, and arousal does not come from conventional direct current exciters but a small alternator.

In the case of the a.c. exciter, there are 3 phase output windings attached to the rotor and magnet pole in the case. Direct current from an automated voltage regulator is supplied to the cupboards (AVR).

In the winding of the exciter rotor, three phases of current pass through a corrective mount on the shaft and then to the principal alternator poles. There are no-slip rings.

The silicone rectifiers in the box at the bottom of the shaft can be replaced and cooling helps with their rotation. The six corrections provide the three-phase supply with full-wave correction.

## 6. Types of gearboxes

- A. Planetary gearbox
- B. Worm gearbox
- C. Helical gearbox
- D. Bevel gearbox

### A. planetary gearbox

In cutting-edge technologies such as robotics and 3D printing, this type of Gearbox is popular. Three of four Planetary gears are around a Planetary Gearbox with the central Sun Gear. All are held together by an external ring gear with inner teeth. This design extends power through the gears equally and allows a Planetary Gear System in a small space to achieve high torques. Planetary gearboxes are famous for their high durability and precision.

### B. Worm gearbox

Worm gearboxes are most commonly used to conduct heavy work. This type of equipment includes a large worm diameter (or screw) meshing the teeth on the periphery of the device. This system allows the user to measure the speed of rotation and transmit higher torque. Worm gears are used for 90-degree power transmission and elevators and transport belts include applications.

### C. Helical gearbox

Helical gearboxes are compact and have low power. When two of the teeth start to engage the contact, the dents on a helical gear are cut to an angle to the face. Starting from one end of the tooth with the equipment rotating in full contact. This arrangement makes the gearbox run smoother and allows for high load angles. The Helical Gearbox can also transmit movements from parallel or right-angle shafts.

### D. Bevel gearbox

Bevel gears have curved teeth placed near the rim of the unit on cone-shaped surfaces. They are used in non-parallel shaft rotary movements and offer a wide range of applications, including in the rolling stock and mining industries.

#### Advantages

- A. Low start-up costs for powerhouse construction:-** Because it costs nearly 50k to purchase a mini generator (2 kW), but if we prepare the generator from my review, it is easy in 15k and by using it the generator can cut back on the electricity bill, it can spend money on the formation.
- B. The almost negligible cost of very low maintenance:-** For mini generators, maintenance is required because the fuels will sometimes leak from the fuel tank, so the fire incidences will be caused so that maintenance is needed but, during my review, there is no fuel consumption, due to that maintenance is less
- C. There are no problems with pollution:-** Mini generators needed some fuels like diesel, but my equipment used water as fuel This doesn't create any pollution
- D. Less installation area required:-** Insulation was used to prepare the equipment, and the gearbox and alternator were connected in a single box, with only the battery placed outside for battery replacement, and the turbine was installed internally in the pump sett's pipe.

#### Limitations

1. The turbine needs a constant water jet to rotate
2. It takes at least 2-2.5 inches of water.

#### Conclusion :

It is concluded that the statement on agriculture development by using agriculture pump sets is reducing the electricity bill and increasing the spending money on forming. the farmer is the backbone of over nation. if we provide him with good seeds and pesticides we can build a healthy society. This type of development is called agriculture development by using agriculture pump sets.

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## A Study on Delay of Justice in Period of Covid-19

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### Abstract:

*“Justice delayed is justice denied”. Legal and judicial system are responsible for denial of justice. Historical perspective proves that India’s judiciary has many cases which was an example of delayed justice. The whole globe is facing the problem of covid-19 epidemic disease. And during this period, its effect also on justice. The first part of this paper provides information about justice System. The second part of paper provides information about Virtual Court system and important cases which are delayed in Supreme Court in Period of Covid-19. The third part of the paper discussed on loopholes in a system which are used to provide speedy justice in a period of a Covid-19.*

**Keyword:** - Delayed Justice, Indian Constitution, Virtual Court System.

### Introduction:

The preamble to the constitution of India assures justice, social, economic and political; equality of status and opportunity and dignity to the individual. Thus, every Indian has right to get justice in time. But present scenario is quite different from the expected. System is trying so hard to provide justice on time. There are unacceptable circumstances which are reasons for delayed justice. And for the current situation the most problematic reason for delayed justice is Covid-19. In this paper so I am discussed delayed of justice due to Covid-19.

### Object:

1. To provide information regarding the concept of “Justice Delayed – Justice Denied”.
2. To provides information regarding about how the Indian judiciary deal with to curb the problem of delayed justice during covid-19.

### Hypothesis:

The study proposed following hypotheses for the purpose of inquiry and investigation on different aspect undertaken for the study. These are as follows:

1. Most of the virtual Courts system is not acceptable by lawyers, applicant etc.
2. Most of the important cases are delayed in a period of Covid-19.

### Utility:

This study is utilized to find out the impact of Covid-19 on the administration of justice system.

### Justice Delayed – Justice Denied:

In a democracy, Court belongs not to the lawyers and judges but to the citizen.

- **Jerome Frank**

The judiciary is overloaded with large number of pending cases and that affect the right of citizens to get justice in time. The Preamble of Indian constitution is guaranteed to its citizen economic, political and social justice. After the long period of independence, our country is failing to achieve sustainable Justice.

It would be a matter within the discretion of the court and such discretion must be exercised fairly and justly so as to promote justice and not to defect it. In the event that the claim made by the applicant is legally sustainable, delay should be condoned. In other words, where circumstances justifying the conduct exist, the illegality which is manifest can't be sustained on the sole ground of laches. When substantial justice and technical consideration are pitted against each other, the cause of substantial justice deserves to be preferred, for the other side cannot claim to have a vested in the injustice being done because of a non-deliberate delay.

The right to speedy trial is not directly guaranteed in the Indian constitution, but indirectly given under Article 21 through a series of cases. The Supreme Court in **Hussainara Khatoon V. Home Secretary, State of Bihar** held that "the right to speedy trial" is the fundamental right contained under the Article 21 of protection of the life and personal liberty. This right came up with a series of cases involving under trials, who were in jail for a period longer than the maximum sentence that could be imposed on conviction. Fair, just and reasonable procedure implicit in Article 21 of the constitution gave a right in the accused to be tried speedily.

The court is custodial of the right of citizens. The judiciary, lawyers, police etc. have the duty to protect the rights and deliver the justice to the citizens in time. Speedy trial is obligation of court. The system has to face many difficulties in providing effective and efficient justice delivery system for securing speedy justice. Due to covid-19 the government lockdown the whole country, it is the gravest challenge to judiciary to curb the problem of delayed justice.

#### **Criminal Procedure Code and Speedy Justice:**

There are many provisions in the Cr.P.C. which helps to remove difficulties of delayed justice.

**Section 157(1):** An officer in charge of a police station has reason to suspect the commission of an offence which he is empowered under section 156 to investigate, he shall forthwith send a report of the same to a Magistrate empowered to take cognizance of such offence upon a police report and shall proceed in person immediately.

**Section 167(2)(a):** the Magistrate may authorise the detention of the accused person, otherwise than in custody of the police, beyond the period of fifteen days, if he is satisfied that adequate grounds exist for doing so, but no Magistrate shall authorise the detention of the accused person in custody under this paragraph for a total period exceeding— (i) ninety days, where the investigation relates to an offence punishable with death, imprisonment for life or imprisonment for a term of not less than ten years; (ii) sixty days, where the investigation relates to any other offence, and, on the expiry of the said period of ninety days, or sixty days, as the case may be, the accused person shall be released on bail if he is prepared to and does furnish bail, and every person released on bail under this sub-section shall be deemed to be so released under the provisions of Chapter XXXIII for the purposes of that Chapter;

**Section 173(1):** Every investigation shall be completed without unnecessary delay

**Section 207:** In any case where the proceeding has been instituted on a police report, the Magistrate shall without delay furnish to the accused, free of cost, a copy of each of the following:— (i) the police report; (ii) the F.I.R under section 154; (iii) the statements recorded under 161(3) of all persons whom the prosecution proposes to examine as its witnesses, excluding therefrom any part in regard to which a request for such exclusion has been made by



the police officer under section 173(6); (iv) the confessions and statements, if any, recorded under section 164; (v) any other document or relevant extract thereof forwarded to the Magistrate with the police report under 173(5):

**Section 260 to 265:** Summary trial for petty cases for speedy justice. Section 265A to 265L :Plea-bargaining for speedy disposal of cases.

**Section 309(1):** In every inquiry or trial the proceedings shall be continued from day-to-day until all the witnesses in attendance have been examined, unless the Court finds the adjournment of the same beyond the following day to be necessary for reasons to be recorded: Provided that when the inquiry or trial relates to an offence under section 376, section 376A, section 376B, section 376C or section 376D of the Indian Penal Code (45 of 1860), the inquiry or trial shall, as far as possible be completed within a period of two months from the date of filing of the charge sheet.

**Section 468:**

(1) Except as otherwise provided elsewhere in this Code, no Court shall take cognizance of an offence of the category specified in sub-section (2), after the expiry of the period of limitation.

(2) The period of limitation shall be— (a) six months, if the offence is punishable with fine only; (b) one year, if the offence is punishable with imprisonment for a term not exceeding one year; (c) three years, if the offence is punishable with imprisonment for a term exceeding one year but not exceeding three years.

(3) For the purposes of this section, the period of limitation, in relation to offences which may be tried together, shall be determined with reference to the offence which is punishable with the more severe punishment or, as the case may be, the most severe punishment.

**Virtual Courts system during Covid-19 pandemic:**

The Supreme Court said that the virtual court is best during covid-19 to curb the problem of delayed justice and also saved time, energy and money of the litigant. The virtual court system ensures the administration of justice. The Supreme Court is hears only urgent matters through a video link.

The bench, also including Justices DY Chandrachud and L Nageswara Rao, added that “the Supreme Court of India and all High Courts are authorized to adopt measures required to ensure the robust functioning of the judicial system through the use of video-conferencing technologies.”

But this practice of the Supreme Court has been criticised on the ground that the system does not adhere to the concept of “Open Court”. The lawyer has Complained that they are facing problems from sending a PDF file of their applications to convince judges and address their arguments through a video link.

Cases are filled online in the courts. The documents also upload, share and access online. Some state also provides facilities of digital signature.

**Important Cases delayed in Supreme Court in Period of Covid-19**

The following cases are delayed due to Covid-19.

**1. Citizenship (Amendment) Act:**

Most significant cases before the Supreme Court has been delayed is the challenge to the citizenship (Amendment) Act. More than 150 petitions on this topic are pending in the Supreme Court.

## **2. Case Regarding Article 370:**

Article 370 of the constitution, related to the special status of Jammu and Kashmir is challenged in the Supreme Court. The court is hearing 23 petitions which are challenging the Central Government's August 2019 decision for dividing Kashmir into the two union territories of Ladakh and Jammu and Kashmir. After long time the Supreme court gave judgment.

## **3. Sabrimala Case:**

This case is regarding to the entry of women into Sabrimala temple in Kerala and other gender related matters in Islam and Zoroastrianism. But after lockdown matter is still pending.

## **4. Case Regarding Creamy Layer:**

The central government has urged the Supreme Court to reconsider its 2018 judgement in the case of Jarnail Singh. The 2018 judgment is challenged by the central government. But there is no update after lockdown.

### **Loopholes in system:**

System is failed to provide justice on time during Covid-19. There is only urgent cases which are handled by supreme court. But in the eye of applicant, every case is important on their point of view. There is also much technical error which delayed court procedure. The PDF file can't be uploaded by the advocate due to server problem. So cases run much slow in comparison to normal days.

### **Conclusion:**

From the above study, I concluded that our government system is failed to provide justice in Covid-19. Not only the pending cases but new PIL related to migrant labour, food, financial emergency etc. are also not resolved by Supreme Court. The technical server is not flexible and fast to run online cases. Advocate, applicant and also judge are not well informed or used to with online facility. Court are already overburden and it is not easy to find out which case is important or not to run during covid-19. Thus justice is delayed in covid-19.

### **Suggestion:**

From the above study, I am suggesting following step which must be taken to avoid delayed justice.

1. Every Court has their online website to handle online case procedure.
2. Advocate, judiciary and other clear of the court should be guided to become friendly with online technique and with computer knowledge.
3. Online software for court must be built easy and flexible.
- 4.

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## **Academic Libraries in New Normal : Challenges and Opportunities**

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### **Abstract :**

*This paper examined the impact of the novel coronavirus pandemic (known as COVID-19) on academic libraries, during the first six months, with an emphasis on revealed the situations faced by library, challenges by providing services and strategies to sustain in new normal. It is also discussed how academic libraries increased access to digital content and broadened their digital services.*

### **Introduction:**

The coronavirus emerged in December 2019, in Wuhan China and in only a few months, rapidly spread throughout the world. The COVID-19 pandemic spread around the world and precipitated lockdowns and restrictions by governments to contain its further spread. In India the first COVID 19 Positive case was detected on 30<sup>th</sup> January 2020 with a travel history to Wuhan, China. In the beginning March 2020, cases began increasing across the states of India. The measures included closing of economies and other activities including schools and university campuses.

With this Lockdown some changes occurred in all over the world like closure of schools and colleges, conventional teaching shifted to online teaching, different platforms emerged for online meeting and learnings, home quarantine, social distancing, compulsory use of facial masks or covers in public spaces, frequent handwash and sanitization all these became the new normal.

Therefore, use of technology in education has brought some radical shifts in the learning dynamics. This has been accelerated by digital learning, which involves the use of technology to enhance educational and training activities. The formal systems of education where students were attending classroom lectures in campus has been shifting and distance learning through online mode from remote access to education are introduced.

### **Impact of Pandemic Lockdown on Academic Libraries**

The COVID-19 crisis removed students from campus. They could not physically walk into the library to be taught information literacy or fetch a book. Therefore, the mode of provision of library services had to change, from one where students “walked-into-the library” to “students-were-off-campus.” That placed digital content at the center of reaching students and it forced the change in mode of delivery of services to students. It was difficult to change the mind set of Library professionals for new normal. As physical library facility is closed it was difficult to maintain the print resources. The picture is better in urban area than rural, because continue electricity supply is a major challenge over there. The conventional method of libraries which were concerned with offering services to on campus students so considering the current situation there is a strong need for establishing equal services to the off-campus learners as intensified by the lockdown.

## **Reopening of the Academic libraries in the “new normal”**

To meet the needs of digital community, the libraries should be ready with a digital content. The students, who are “digital natives,” would be assisted to transfer from print-learning resources to digital libraries. To enhance service, the library must focus on the following service changes and ways of work that would promote support of digital library service:

### Infrastructural changes:

- Frequent sanitization should be done in the library.
- Face mask / face shield should be made compulsory for everyone.
- Washing or sanitization of hands is must.
- Use of library card instead of thumb should be encouraged at the entrance of library.
- Drop box for the books should be kept at the entrance to avoid direct contact before sanitization.
- Social distancing must be maintained in the area. Seating arrangement should also be made which follows the distancing.
- Library visiting hours may be segregated class wise to avoid the gathering.
- Daily operations in the library should be automated with the help of Digitization.
- Use of Thermal scanners, hand sanitizer, face shield, masks, gloves, disinfecting spray & wipes etc. must be promoted.

### Staff and consultation :

- It is critical to keep Library staff safe while navigating service offering to learners. It is necessary to keep the staff motivated during these unprecedented times.
- Proper training regarding hygiene should be given to all staff members in the library along with all stakeholders of Library.
- The library policy, rules and regulations should be revised and communicated to its all stakeholders.
- While coping with the current situation and to keep the moral boost, consultation can be provided to students and staff members.

### Technological shift:

- Libraries digital existence is must in the pandemic situation as physical libraries are closed.
- 24\*7 remote access should be provided to readers to avoid physical visit to the library.
- Online system must be developed for collection development of e-books, e-journals, e-thesis, dissertations, e-databases, etc.
- Online information literacy programmes can be arranged to create awareness among the readers.
- The SOP for proper utilization of the resources must be shared with all stakeholders of the library.
- Frequent updation of the Institutes Library website should be done.
- Usage of the Open Access resources should be encouraged for broadening the new horizons of learning.



### **Conclusion:**

The libraries will be reopened to staff first. The physical library may be closed for the students. The library may continue to meet students online. Digital services will be remained at the core of service delivery to students. The reconvening of staff will be very critical for planning for the future of work in a digital environment. Many research studies showed that innovative services are being used by academic librarians to offer digital library services in the lockdown period and it turned out to be successful. The academic library has been placed at the centre of learning and research to continue offering virtual services despite the closure of physical buildings. New ways of offering these services have emerged and patrons have been accessing the electronic resources and other services using social media tools and applications. As a result, libraries should have disaster preparedness plans to ensure that they are well prepared for any library closures, so that service provision using digital platforms is not disrupted. This discussion will provide an overview on preventive measures and current trends in libraries to play proactive role in the present and post pandemic situation. Integrated pandemic prevention practices can lead the academic library to provide a delightful re-opening experience for all its stakeholders.

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## Educational Administration in Online Learning System

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An Overview To Pandemi

*Educational administrators such as principal, teachers and staff members are trained according the face to face interactions and offline teaching-learning practices. Since the COVID-19 pandemic has been emerged in India in 2020 which caused severe damage to different sectors including educational sector, whole academic processes went online. Now, after a whole year of emergence of pandemic which forced online system of education, students and academicians have been struggling with this new paradigm shift. This study is carried out to find out the effect and challenges faced by the educational administrators in transforming the whole educational process to online. The study will analyse the educational process of administration on digital platform, which can be used further to convolute the transition of Indian educational administration in the provocation of pandemic.*

### **Introduction-**

It has been a year since every student is struggling with online education approach. Students from primary school to board examination students even college students has to study online and some students got promoted to next sessions whereas some had to give exams online. Various initiatives have been taken by the government and institutions. Also, new educational tools and technologies have been introduced for better and convenient online learning process. In this teaching-learning process, educational administrators have the important role to keeping this process successfully working. Educational administrators are such as principals, teachers and staff members of school, colleges and institutions, and other stakeholders have contributed for this adaptation in the education of the country. This study is taken up to identify the challenges they have taken up and conquered them.

### **Scope of The Study-**

The ultimate purpose of educational administrators is the development of curriculum, teaching and learning, along with program management enact an extensive domain. This study will identify the challenges faced by the educational administrators in the adaptation of online teaching-learning process. This study will also look out for the possible rectification of transforming education into digital learning by the educational administrators. The results of this study can be important for the learning environment in online platform to understand administrative processes.

### **Methodology-**

The objective of this study is to find the technologies of education updated and adapted in India through education. This is a descriptive approach-based study and the data is collected from secondary sources including government reports, and organizational data along with various sources like scholarly articles, books, and literature. This study starts with the finding of the role of educational administrators and challenges in digital education and then the adaptation

they need in the online processes. Further, the study is framed into understandable information after analysing the data.

### **Challenges To Educational Administrators:**

The global pandemic caused by the deadly coronavirus has caused severe damages to various industries, the education sector is affected the most of it globally. In India, the educational sector has shifted pedagogically to digital education transforming all the education activities online. This included online teaching-learning, online examination, online promotions, online administrative functions, and online interactions. In a study conducted by the division of agricultural economics on the students of ICAR regarding their perception and preference for online education, it has been found that 70% of the respondents preferred online learning over offline learning. Rest of the participants were mostly from rural areas, which face difficulty with internet connectivity. Besides all of this, the majority of students found online learning more convenient and developmental as it provides more advanced knowledge with a comfortable environment, more technical skills, more interactions, and flexibility in learning. But it is also registered by the students in the study that technical constraint and instructor's incompetence are the major issues for the failure of the online learning system. There is also increasing concern about the lack of community to maintain the connection between student and teacher.

Since the ultimate goal of educational administration is teaching and learning, curriculum development and programme management constitute an important area. Work scheduling is an important function of the education administrator as an instructional manager and supervisor. He ensures that allocation of staff to their correct disciplines and equally supervises to ensure that their teaching contents are in line with the current and relevant syllabus and that such context get to the right students. The educational administrator also has the responsibility to manage the students put under his care effectively. Following are the key challenges for the educational administrators in online learning system:-

- Educational administrators ensure proper interactions with students through new technologies and World Wide Web which changes their interpersonal relations. They face academic dishonesty from students, lack of monetary support professional prestige.
- The offline education is also considered as traditional education which is professor or teacher centric; on the other hand, online education is student centric in which educational administrators are more of a facilitator than teacher.
- They also experience in increasing expectation in changing courses to online learning along with the changing in teaching mode.
- Educational administrators also have a task to work as motivator in virtual community to keep students motivated for online learning. In face-to-face interaction, they keep connected with emotional support but it is a difficult task provide new climate, new context, synthesized ideas and to stimulate their own energy.
- There is also reporting problem of frustration among instructors because of reliability of educational technologies and the work with multiple versions of operating systems and software packages.
- Another tough task of administrator is to prevent cheating and plagiarism while maintaining integrity among students. This also includes and testing and examination

without having any critic holding students and teachers accountable for academic dishonesty.

- Educational administrator has the main purpose to provide successful sessions of academic learning. This purpose takes an advance step in online learning system as they have to retain the compensation and time of faculty, student support services and legal issues.
- The responsibility of education administrators includes providing follow-ups and recordings of the session afterwards and to take actions of the feedbacks which they get from students. All these process needs to be completed on time with the demand to have a successful and effective learning.

The challenge of educational administrator they face in online learning includes everything, from keeping students connected and to provide quality education without face to face interaction. It requires administrators to prepare themselves for new interface of education which has changed their responsibilities and roles.

### **Strategies For Online Education:**

Government has also provided some guidelines for online education, but the authority final decision on education system has been delegated to state government. On 08<sup>th</sup> June 2020 department of education has stated in the memorandum that the 'work from home' was provided only for teaching staffs but not apply to the officers, faculty and non-teaching staffs. On school level, there are few guidelines for school leaders when it came to school closure due to pandemic, as primary and elementary were promoted but board examinations and senior secondary classes has to be conducted. Institution's primary aim is to support its faculty, support staff and administration, so they invited only administrative staff as per the requirement. This has given educational administration a different venture for processing most of the work online while being in the office environment. According to various researches, educational administrators are need to prepare program orientation before the session which includes brief courseware, internet usage basics and technologies required for the whole online learning process according to the guidelines of the institute or organisation. For the successful online learning, support from government is a necessity for providing sufficient educational tools, techniques, financial support, relief in working hours, more training programs for educational administrators, basic guidance from the superiors and timely engagement of learning satisfaction. The aspect to be covered by the educational administration is to provide course orientation which includes special information on course expectation and course requirements. Afterwards, a Frequently Asked Question is also framed to formulise program policies. There are various strategies that are being adapted and suggested for the educational administrators which are elaborated as:-

- To embrace the pedagogical use of technology in education, administrators are required to test the feasibility of the online courses by analysing needs and class objectives of students as well as the teachers. Also, they require to draft a learning plan according to the instructor's teaching style with the student's learning characteristics.
- They also have to prepare and organise the PowerPoints presentations, video and audio lectures, streaming the lectures online and demonstration of application based classes.
- Many researchers believe that an educational administrator facilitates online community with the communication in the basis of instructor-to-student, student-to-student and then student-to-content.

- It is also responsibility of administrators to take regular feedback from teachers also about the online sessions to have the online learning system more accountable.
- According to yang, educational administrator should also establish a variety of performance assessment to analyse the online teaching-learning and result productivity.
- They should also provide assistance to students not only for grades but for their deep learning, critical thinking, skill development and high-order thinking. Providing this assistance in online mode requires person-to-person interaction which is enabled through proper channelization of communication.
- Most importantly, administrators consider and resolve the issues related to the intellectual property and pedagogical rigor.
- There were many sessions were conducted by the administration for the training of teacher's online training for online teaching-learning practices.

### **Conclusion:**

The academic institution which provides online education and those who have now the only option to conduct its classes online faces many challenges; therefore, administrative support is crucial for successful program even for the online education. However, academic institutions that offer courses online still face many challenges which are a collaboration of academic instructors, educational administrators, students, and the community with all stakeholders. To adapt to this new pedagogy of online education, faculty should learn how to use technology, but not exclusively rely on the technologies. Instead, they should be able to recognize and identify the strength and weaknesses of technologies and elect the most suitable transmission tool for their teachings. In some surveys, majority teachers and students have found online education more interesting and comfortable, whereas rest has preferred traditional mode of education. Different researchers have informed that online education can assist students' extensive learning and analytical reasoning skills when learned collaboratively or under problem-based situations. Therefore, combining deep learning, critical thinking, collaborative learning, and problem-based learning methods into instruction is significant for instructors to enhance the quality of online instruction. It's plausible that once the COVID-19 pandemic descends, it may be a sustained improvement in education systems using online platforms for study services, using a hybrid model in combination with regular classes. Hence this study will demonstrate benefits for reimagining and redesigning higher education with elements concerning online mode with the traditional educational system.

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## Application of RFID Technology in Libraries

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### Abstract:

*RFID is the latest technology which is used in libraries for operations like circulation and theft detection system. It is an automated data capturing technology that can be used to electronically identify, track, store and analyse information associated with any physical object using a wireless tag. This technology helps librarians and also the users to save their valuable time that is scanning barcodes during checking out and checking in. This paper covers the components, advantages and issues related to the use of RFID in libraries.*

**Key Words:** RFID Technology, Library Security, Radio waves, Theft detection.

### Introduction:

Library is an organized collection of sources of information and similar resources, made accessible to a defined community for reference or borrowing. Library collections include books, periodicals, newspapers, manuscripts, films, maps, prints, documents, microforms, cassettes etc. An electronic library is a library consisting of electronic materials and services. Electronic materials can include all digital materials as well as a variety of analogue formats. A digital library is a library consisting of digital materials and services. Digital materials are items that are stored, processed and transferred via digital devices and networks. Digital services are delivered digitally over computer networks. The technology increases recently in all fields and also in the library field. The recent technology used in library is RFID Technology.

RFID technology is widely used in modern times. It has so many applications. RFID applications have been in use for many years in transport (public transport entry), access control cards (building and highway entry), event ticketing and management, and, more recently, in government identity cards and passports, and extensively in manufacturing supply chains and in logistics for goods distribution. Industry sectors differ widely in RFID deployment, with many automotive companies and hospitals relying on RFID systems. RFID plays an important role in modern times.

RFID is the latest technology which is used in libraries for operations like circulation and theft detection system. It is a wireless non-contact system that uses radio frequency electromagnetic fields for transferring data from a tag attached to an object. This technology helps librarians for reducing valuable staff time that is scanning barcodes during checking out and checking in. It is a combination of radio frequency basic technology and microchip technology. RFID system consists of a terms like reader, transponder and associated antennas. It is relatively new automatic identification system. The barcodes are used for identifying item, unlike barcodes must be brought close to the scanner for reading.



According to dictionary for library and information science defines RFID as “the use of microchip to tag library materials and library card enabling patrons to check out items by walking through a self service station equipped with an antenna that emits low frequency radio waves”.

### **Components of RFID**

A conventional RFID system is made up of three components.

- RFID reader
- RFID antenna
- RFID transponder (or tag) electronically programmed with unique data.

### **RFID reader:**

The reader is the major component of the system, responsible for activating the transponder and thus for initiating data communication. RFID reader sends radio waves of between one centimeter and 30 meters or more. IF the transponder enters this electromagnetic region, it detects the activating signal from the reader. The RFID reader decodes the data stored in the integrated circuit of the transponder and communicates them, depending on the application, to a host system. The majority of the devices can both read and write, so data transfer will also work in the reverse direction from the system to the data medium or tag.

### **RFID antenna:**

An RFID antenna consists of a coil with one or more windings and a matching network. It radiates the electromagnetic waves generated by the reader, and receives the RF signals from the transponder. An RFID system can be designed so that the electromagnetic field is constantly generated, or activated by a sensor. Antennas also come in different sizes and designs, this depending very much on the environment in to which a system is integrated. The required read and write range also play a role.

### **RFID transponder or tag:**

A radio frequency identification system uses tags or labels attached to the objects to be identified. Two-way radio transmitter-receivers called interrogators or readers send a signal to the tag and read its response. RFID tags can be passive, active or battery-assisted passive. An active tag has an on-board battery and periodically transmits its ID signal. A battery-assisted passive (BAP) has a small battery on board and is activated when in the presence of an RFID reader. A passive tag is cheaper and smaller because it has no battery; instead, the tag uses the radio energy transmitted by the reader. However, to operate a passive tag, it must be illuminated with a power level roughly a thousand times stronger than for signal transmission. That makes a difference in interference and in exposure to radiation.

### **Application of RFID :**

#### **Circulation Section:**

RFID systems provide efficient operation processing. Library circulation staffs do not need to scan barcodes one by one. Patrons can simultaneously process check in/out, verification, and entrance guard control with RFID reader equipment. Videotapes and diskettes are unable to use magnetic strips to enforce entrance guard because demagnetization will destroy the data on the material. Because RFID tags do not use demagnetization to modify data, they can use tags to manage magnetic materials the same way as the books. Library cards will include RFID tags.

Readers will detect and fetch information from library cards when patrons enter a library, and it will be transmitted to a backend system.

**Self check out station:**

RFID check out system is user friendly, highly intuitive and reduces queuing times. At this station, the books to be checked out are placed on the desk and both user card and stack of books can be read simultaneously that is, recording the user's identification, the borrowed items and deactivating the anti-theft. All this updating of the library databases happens automatically even for multiple items checked out by the same borrower. A receipt confirming the details of borrowed materials and due date is printed out.

**Check in station:**

Books can be placed on deck station one by one without any intervention by staff. The returned items are instantaneously updated in the integrated library Software and the anti-theft device is activated. This automated book return gives enhanced benefits to patrons as well as librarians. For patrons, it offers great flexibility in returning their material when they want and gives better availability of books as updating the library database is done in real time. Optionally, a receipt is also printed out to confirm the returning of borrowed materials. And for librarians, it saves time by avoiding certain repetitive tasks, since multiple items can be read/write at the same time and at a quick pace. It offers reliable book sorting system due to the fact that RFID tags can be read.

**Book sorting station:**

After completed the process of check-in system, items are then sort by category according to library defined criteria. This can be done using the sorting information programme into tag. In the automated sorting process, items without RFID tags are delivered to the exception bin. This significantly reduces the staff time required to re-shelving materials.

**Inventory:**

This RFID system is also useful for scanning the books on the shelves by passing the portable scanner near library material on the shelves without tipping them out or removing them. In an inventory check process it is not only to create or update the inventory, but also to identify items which are out of proper order. It is also help to library to check out the transaction and detect all of the collection, including abnormal situations such as books put on the wrong shelf.

**Assistance in searching and orientation:**

The application of RFID in industrial circles provides material flow management similar to library circulation. It also develops services such as assistance in searching and orientation based on detectable characters of RFID. One drawback of open-shelf libraries is that materials are easy to put on the wrong shelf or to be unaccounted for. Library automation systems can only query once about check in/out situations, but not where material is if it is not on the correct shelf. If a reader is installed on each gate in the library, as soon as a patron takes one material and enters another room, the system will detect who took it and where it is. This information will pass to the automation system to record the position of the material this kind of service provides a more convenient management mode and improves the tracing automatically verify patron categories to decide the guiding scope, and is always detecting tags and retrieving information to show on screen at each position, such as at copy machines. Audio-visual materials can depend on

being detected and recorded onto the tag in the library card. Combining charges and fines to a single payment mode can also be implemented. Systems can create more service models when applying the mode of RFID wireless detection and combining it with different frequency and detection scope.

#### **Automated materials handling:**

It is an important application of RFID technology. This includes conveyor and sorting systems that can move library materials and sort them by category into separate bins or onto separate carts. This significantly reduces the amount of staff time required to ready materials for re-shelving. Given the high cost of the equipment, this application has not been widely used.

#### **Anti-theft Detection:**

RFID EAS (Electronic Article Surveillance) gates are the anti-theft part of the Library RFID Management System using the same RFID tags embedded in the library items. Each lane is able to track items of about 1 meter and would trigger the alarm system when an un-borrowed item passed through them. The alarm will sound and lights on the gate will flash as patron passes through with the un-borrowed library material.

#### **Time consuming stock verification process:**

In a library consist of thousands and lakhs of books are involved, manual stock verification is a ridiculous task and it takes more time. Libraries have adopted various methods to carry out the stock verification. The most commonly adopted methods are, cross verification with accession register, manual verification with orderly numerical listing of accession number maintaining separate register with accession numbers in consecutive order; counting of collection and shelves; random sample stock verification with sampling technique, which uses shelf list or register.. The use of computer with RFID technology is more economical and faster methods and it takes less time to complete the stock verification process.

#### **Disadvantages of RFID**

- User privacy concern
- Reader collision
- Tag collision
- Interoperability
- Easy to deceive the technology
- Maintenance of sensor and other components
- Vulnerability to compromise
- Exit gate sensor
- Lack of standard
- Removal of exposed tag
- High cost

#### **Conclusion:**

RFID (Radio Frequency Identification) is a recent technology to be used in library as theft detection systems. Unlike EM (Electro-Mechanical) and RF (Radio Frequency) systems, which have been used in libraries for decades, the RFID-based systems that libraries began to install in the late 1990s not only detect the unauthorized removal of library materials, but speed staff charge and discharge, speed and simplify patron self-charge and self-discharge, support

electronic inventorying, and integrate with materials handling systems. The significant advantage of all types of RFID systems is the non-contact, non-line of sight nature of the technology. RFID technology promise to change our world. It has the capability of making our personal lives and our work lives in the library more convenient. RFID mostly for self service and vast majority of these libraries are positive about their RFID investment and their benefit.

RFID in the library is not a threat if best practices guidelines followed religiously, that it speeds up book borrowing and inventories and frees staff to do more user-service tasks. The technology saves money too and quickly gives a return on investment. It is important to educate library staff and library users about RFID technology before implementing a program. It may be good for librarians to watch developments in RFID until the cost of tags comes down to Rs. 20 or less, the figure which some librarians have determined is the key to their serious consideration of it. While library RFID systems have a great deal in common with one another, including the use of high frequency (13.56 MHz), passive, read-write tags, lack of a standard and compatibility of tags produced by different vendors is a major problem in implementation of RFID in libraries. The newer tags are capable of resolving many of the privacy problems of today's tags. Thus librarian should be aware of the technical specification of the hardware and the software of RFID before implementing. All new technology has advantage as well as disadvantage. Thus RFID too have both, but it is one of the good system to track the materials and for theft control at library

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## Development of Lean Practice Model for Micro, Small and Medium Enterprises in India's Export Since Globalization Era

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### Abstract:

*India has grown and developed on economic front since post economic reform, but still we look quite behind the developed and many developing nations. From the micro, small and medium sized enterprises (MSME's) export perspective, China, in particular, has surprised India and has emerged as the world leader, in practically all the sectors. China alone has been enough to threaten various export units in USA and Europe, particularly in Auto, Electronics, Telecom, Steel, Engineering sectors etc.*

*The MSME in India has relatively grown but not as per the expectations. Given the current market demand, various MSMEs are struggling and looking to change their working methods to gain sustainable strategic benefits over others and meet the current market demand. Thus, they are incorporating lean techniques to increase their efficiencies, export contributions and potential improvements to gain significant strategic advantages to the respective areas. In this paper, there are some lean tools have been identified based on literature reviewed and opinion of the MSME's experts. The practitioner must be able to understand the interrelationship between these practice tools to make MSME operationally excellent and globally competitive. The objective of this paper is to show how a practical lean approach help MSMEs to hit their goals to contribute more in countries export.*

**Keywords:** Lean, Micro, Small and Medium Enterprises (MSME's), Sustainable strategic advantage,

### Introduction:

The concept of lean techniques has been incorporated successfully in all kinds of operational environment worldwide, ever since its inception in economic globalization. Now, it has become panacea for all types of operational challenges and brought about excellent improvements in achieving operational excellence. However initially, not all missions succeeded because of awareness, non-standard lean practices and absence of proper measurement system in place. According to the recent research undertaken; since globalization era, the lean techniques was fishable in finish MSME environment. The leanness was achieved using unique lean practices of continuous improvement and reduction of all kinds of non-value added activities in the system. However, many MSME's failed miserably in their lean journey because of the inadequate deployment methodology. In order to make MSME's sector operationally excellent and globally competitive, a highly subsidized Lean Cluster scheme, conceived by National Manufacturing Competitive Council, was launched by Ministry of MSME with implementation support from National Productivity Council (NPC) & Quality Council of India (QCI). The objective under this scheme is to make MSME sector manufacturing companies globally competitive through implementation of Lean Manufacturing concepts, which have majorly been derived from highly successful and famous Toyota Production System of Toyota Motor



Corporation, Japan. As the target companies are small in size, cluster approach was conceived the best suitable model for Lean Implementation for small companies.

The role of lean in in the process of operational stabilizations and the economic development has been widely recognized. The export begins variety of static and dynamic benefits and thus increases the capacity for development. Economic history finds success stories for many countries, which were relatively underdeveloped at one time but became developed through trade.

Export promotion strategy, apart from promoting economic growth, entails various benefits to countries in the form of greater utilization of plant capacity, specialization in commodities of comparative advantage, increases in efficiency, economies of scale, widening of market, incentives of technological improvements, training of higher quality of labour and internally competitive management.

There are various historical evidences of export-oriented growth of different countries of the world. The experiences of Japan, Hong Kong, South Korea, Singapore and Taiwan suggest that a strong and viable small industrial sector is necessary for successful export-oriented growth.

### **Development of Lean Practices:**

#### ***The 1990's Evolution of Lean Management:***

Lean is the concept of efficient operations that grew out of the Toyota Production System (TPS) in the mid of the 20<sup>th</sup> century. It is a philosophy of defining value from the customer's viewpoint, and continuously improving the way in which value is delivered, by eliminating every wasteful resources in the process. It is centered on preserving value with least efforts as well as least employ involvement; with the ultimate goal of providing value to the customer through a perfect value creation process that has almost zero waste. This is done by empowering every individual worker to achieve his or her full potential, and so to make the greatest possible contribution.

The lean techniques were fully introduced post globalization era by bundles of diversified industries in India. The traditional thinking on lean management focuses on conversion activities and does not pay attention to flow and value to the end users. The essential features of lean management include a set of objectives for the production and delivery process to maximize performance for the customer at the project diagnostic and design level, which includes designing the flow of Information and flow of materials, production, and operations control throughout the life of the product from order to delivery. The significant research remains to complete from theoretical learning to practical execution of lean thinking.

#### ***The New Millennium- Arrival of New Lean Approaches:***

There are various developmental work has been registered by various lean pioneered institute like Toyota, Lean enterprise Institute, Kaizen Institute, Lean Horizons etc. on lean project design and delivery system. The basic idea or domain of these enterprises are the project based production systems. On further studies in 2000-01, various benefits and acceptable outcomes were observed. Ballard classified it is into four modules: Defining the project, Designing of Lean, Lean supply and lean assembly (Ballard and Glenn, 2000). Following is some of the lean management techniques as introduced in the literature: Flow variability, Process variability, Continuous improvement and transparency (O. Salem et al., 2006). The adoption of lean principles to the MSME is an innovative approach for managing and improving operational

processes by reducing operational costs, improving efficiencies and maximizing value considering customer demands. The manufacturing processes has seen remarkable improvements post applying lean principles to the industries. The traditional methods will not be efficient to comply with the sophisticated project requirements because of inconsistent process between activities. Although there are many common elements between lean manufacturing, services, construction, supply chain, IT-ITES etc. there are obvious difference between the manufacturing plant and all other industries. From the literature, lean principles were found to be affecting all segments of the MSME's Processes efficiently. Even the process and service industries has seen dramatic improvements in terms of quality and cost by addressing lean principles. The project is said to be 'lean' when it is delivered with minimum waste and maximum value. The overall study shays the lean in MSME is moving towards new agenda. Even though there is still much to be learned about how to minimize non – value added activities and focuses on the area of value generation, on which project management principles focused on.

### ***The Post 2010's – Implementation of lean practices :***

Post 2010's number of researchers focused onto theory to implementation of lean techniques to make MSME efficient. In order to make this sector globally competitive, a highly subsidized Lean Cluster scheme, conceived by National Manufacturing Competitive Council, was launched by Ministry of MSME with implementation support from National Productivity Council (NPC) & Quality Council of India (QCI). The objective under this scheme is to make MSME sector manufacturing companies globally competitive through implementation of Lean Manufacturing concepts, which have majorly been derived from highly successful and famous Toyota Production System of Toyota Motor Corporation, Japan. As the target companies are small in size, cluster approach was conceived the best suitable model for Lean Implementation for small companies.

In other way, MSME's are reciprocal to extensive enterprises as subordinate units and this part contributes gigantically to the development of the country. They are the nurseries for industries and development. The small-scale industries have helped in generation of huge employment at lower capital investment, balanced regional development, equitable distribution of income and wealth and industrialization of rural and economically backward areas. The MSME sector has played commendable role in India's exports.

The role of foreign trade in the process of economic development is widely recognised. Trade begins variety of static and dynamic benefits and thus increases the capacity for development. Economic history finds success stories for many countries, which were relatively underdeveloped at one time but became developed through trade.

Export promotion strategy, apart from promoting economic growth, entails various benefits to countries in the form of greater utilization of plant capacity, specialization in commodities of comparative advantage, increases in efficiency, economies of scale, widening of market, incentives of technological improvements, training of higher quality of labour and internally competitive management.

There are various historical evidences of export-oriented growth of different countries of the world. The experiences of Japan, Hong Kong, South Korea, Singapore and Taiwan suggest that a strong and viable small industrial sector is necessary for successful export-oriented growth.

### **MSME's export performances:**

The Indian experience of MSME's has not been disappointing as far as the export potential is concerned. Since 1971-72, the MSME sector has grown at an impressive rate and its share in the national exports increased from 9.6% in 1971-72 to 26.5% in 1981-82 and further from 31.5% in 1991-92 to 34.08% in 2001-02 to 22.47% in 2010-11 to 49.86% in 2015-16. Despite MSME's value creation, stagnancy of our share in world trade was 0.6 to 0.8% in 1991-97, shows in the absences of substantially positive conditions from the MSME sector our share might have declined further to a figure of 0.3% - 0.4% of world trade. However, the SME sector over the years has emerged as an important segment of the Indian economy and helped to gain 2.1% as India's share in global trade in 2016-17. The export has been growing on a regular basis since 2016-17 for almost three years and total export reached a new peak of more than half a trillion dollar, for the first time in 2018-19. Since 2010-11, the sector has made a significant contribution in the process of growth and has emerged as a vibrant partner by consistently outperforming the overall industry sector and the GDP growth.

After the economic liberalization started in 1991, the environment surrounding MSME changed dramatically. The protection enjoyed so far was, drastically reduced through de-licensing, reduction in excise and custom duty rates, and placement of several items on OGL list and by making credit worthiness as the criteria for credit distribution. 'MSME faces severe competition from foreign firms. On the other hand, MSME has been increasingly expected to act as an engine of growth on the national economy. In other words, by making use of its flexible and innovative nature, MSME is expected to work as a linkage and subcontracting industries or as an export oriented industry.'

### **Challenges and Solutions for Global Competitiveness:**

#### **Challenges:**

#### **- Indian Manufacturing practices are Labor Intensive**

Most of the MSME use the minimal expense of labor to counterbalance the high capital cost required for automation. We have seen MSME use semi-automation or hand craft their own automation equipment to control capital expenses. By itself, this is certainly not a bad alternative. Yet, it turns into an issue when MSME depends upon work exchange to gain competitive advantage instead of focusing on quality and profitability. Depending on work and utilizing non-standard automation frequently leads to more labor related issues, increasing a share of non - value added activities, poor floor layout, more wellbeing, safety, and environmental issues, and lower quality level.

Interestingly, a typical fallacy is the labor is flexible, and MSMEs take pride in managing its labor force accordingly. However, with unbending labor laws and a more decisive labor force, Indian MSMEs are carrying excess manpower even during periods of low demand. Flexibility is a myth. While work force as a methodology has worked before, it will be an impediment on a global competitiveness.

#### **- Skilled manpower is in the short supply:**

While Indian MSME has a large working-age population, finding skilled manpower is difficult. One reason is the quality of training provided by vocational training schools, which do not have the adequate equipment and infrastructure to impart relevant training, which means

MSMEs need to retain their labor force once recruited. India's rigid labor policies also restrict MSMEs from making revolutionary improvement and remunerating their skilled man powers.

Similarly, the focus at the graduate engineering level has leaned toward analytics-based training and data modeling. As a result, students are not proficient at concepts such as lean, kaizen, VSM etc. Further, during employment, training programs for students are primarily oriented toward building managerial skills and not specialized skills. Thus, such a skill gap become Muda, or waste efforts, that manifests itself in several ways. For instance, skill upgradation and trainings of existing and new employees has now become essential, with certain external sources spending frequently to train employees. In addition, skill gaps require a higher proportion of additional manpower to provide on job training and to actively manage this workforce.

- **Supply chains are largely inefficient:**

Supply chains in India are a key contributor to non-value-added functions. An array of external factors influence supply chain networks, including market instability and skewed demand patterns, infrastructure and transportation bottlenecks, and poor designing of supply chain networks to optimize on goods consumed and excise taxes. MSMEs struggle to mitigate these external forces, which lead to increased raw material and finished goods inventory across the value chain. One B2B had nearly 70 days of absolute inventory compared to a global industry average of about 35 days. Manufacturers have come to live with these supply chain inefficiencies, with most deciding to convey excess inventory to compensate for the inefficiencies and demand instability.

Furthermore, MSME suffer from various self-inflicted bottlenecks that block lean processes. One basic practice is to meet delivery targets by pushing a bigger segment of finished products during the later days of the month. For instance, one FMCG company ships 20 percent of all out vendor shipments during the initial 20 days of the month, another 30 percent during the following seven days, and 50 percent during the last week of the month. This essentially builds channel stock—from the supplier end, through the plant, and right to vendor stocks. This phenomenon, loosely alluded to as month-end skew, opposes lean "flow" ideas and yet is an accepted practice.

- **Suppliers fail to provide high quality products**

The MSME suppliers tend to be very small with a limited or a little process capabilities. They are far away with adoption of lean and quality systems, which bring about poor quality products. Supplier quality issues come from the typical suspects: ability shortage, process discipline, affective measurement and monitoring system. Having accepted rework as a way of life, MSMEs often throw more resources at the issues, which significantly reduces manpower productivity.

**Solution:**

- ***Make Smart Investments in Asset Productivity***

Various fundamental steps can improve MSME productivity, for example, efficient material flow design and de-bottlenecking. In addition, MSME can drive steady innovation and influence ability of vendors and industry groups to stay up with the latest practices. These improvement steps can improve productivity by around 10 to 20 percent. Another 10 to 20 percent improvement is conceivable with structural changes. For instance, smart automation, investment in a capital equipment to improve efficiency at the bottleneck operational activities etc.



Consider the case of an e-commerce organization in India. The company was suffering from low productivity, as the work content in their products was a fraction of the labor time expended. At one site, a complete lack of flow design and automation resulted in significant idle time, and high work-in-progress (WIP) inventory causes delayed in the process and high OT. By executing lean tool on flow management, productivity rose by 53 percent, and WIP inventory fell by 25 percent, OT reduced by 60 percent. At another site, designing material flow resulted in a 40 percent gain in manpower productivity with 35 percent reduction in manpower cost.

- ***Development employee skills across all levels***

MSME can take collective and individual moves to grow a skilled labor pool. At a collective level, MSME can establish and support vocational training institute for upgrading skilled labor pools around the MSME clusters. In addition, building up norms for curriculum and certification testing will ensure all entry-level workers have the skilled needed to perform their task. Hiring external resources will also help to upgrade skills and the business process.

Individually, MSME can improve their capabilities by developing relevant training program base on their process need. They can provide an induction program for entry-level workers and more relevant technical or supervisory training for senior-level employees. Once trained, retaining these extra ordinary performers will require financial incentives and individual career growth.

Lean can make bring trainability among the workers and can help to establish a good resource for the MSME. This will help to do load balancing, reduce muda, mura and muri from the process and enable them to focus on pragmatic implementation of productivity enhancers such as kaizen and VSM to drive improvements.

- ***Increase agility to reduce waste across the supply chain***

Supply chain agility is critical to a lean organization. Agile companies carry less inventory, manage flow better, and have fewer stock-outs. An MSME that wants to become more agile must focus on three areas:

***Organizational setup:***

Make the supply chain organization a strategic partner, working at similar level as departments like production, sales & marketing. This is cultivated by growing the role of the supply chain function—carrying it into the ambit of strategy setting and empowering it to manage risk. In addition, to help manage market instability, the supply chain organization needs to take a load off at the strategy table.

***Processes:***

Practices, for example, demand and supply planning are vital to an agile supply chain. Many companies lack control of these core processes, which limits their agility. An agile supply chain requires process discipline.

**Technology and tools.** Smart organization use existing technology to improve supply chain agility and better managerial control. For instance, business intelligence tools from ERP vendors provide the real-time inventory tracking and supply chain visibility, thereby eliminating ambiguities and reducing safety stock requirements. ERP tools are critical for managing complex supply chains operations, reducing inventory, and helping to become process lean.



When a MSME as supplier to the large organization moved toward lean manufacturing, the manufacturing unit captured significant gains, including a tremendous gain in manpower productivity. Inventory was reduced from one week to a shift, finished goods inventory fell from 30 days to a week, and rejected parts fell from 10,000 parts per million to lower than 1,000.

- ***Improve Supplier fitness and product quality***

Becoming MSMEs a good supplier is possible, but it is not easy. It requires making all vendors feeding raw materials across the value chain lean. After all, one lean factory in an inefficient value chain is pointless; all partners need to become lean for MSME to be lean.

In the medium term, MSMEs should focused on designing material flow, so that it is easier for smaller-skilled suppliers to ensure quality. This can be further improved by investing in operational excellence activities to reduce quality issues.

However, the best results will appear from a long-term approach, focused on a healthy relationship between the resource provider and enterprises. These relationships should have built-in incentives and mandates for lean improvements that will result in quality and cost improvements across the entire value chain. The first step is offering suppliers incentives to become lean not only in their processes but also in additional capability areas such as product development.

In effect, MSMEs that collaborate closely with resource provider to improve the suppliers' operations also improve its own operations, reducing lead times and costs and improving quality. The goal should be to create a muda free organization or a lean value chain.

**Conclusion:**

Based on the work carried out it is found that lean methodology has influenced MSME meagerly and on comparing the traditional method and lean techniques, still there are huge gaps into theoretical learning and practice exposure on ground. The available traditional methods for MSMEs is now obsolete, hence there is need for new techniques for better output. From the ranking obtained the key lean techniques are Kaizen, standardization, visual management and visual control, resource maintainability, factory focused, Value Stream Mapping, Just in Time etc. In actual implementation process in MSMEs operational activities, site operations is poorly standardized, only a few industries have standard method for their site operations. However only throw standard methods, the variability can be controlled and the rapid involvement of improvements be ensured. VSM as a lean tool, used to visually mapped flow of materials. It shows the current and future state of processes in a way that underline various opportunities for improvement productivity and project output to contribute more in country export. Minimizing all category of wastes and maximizing the value added has become the great challenge for all stakeholders in MSMEs. Hence, these techniques can be effectively implemented in MSMEs to make operationally excellent and globally competitive.

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## Liquidity-Profitability Analysis and Prediction of Bankruptcy : A Study of Select Rice Mills

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### Abstract:

*Rice Mills are the manufacturing units which provides local employment to unskilled labours and Local Market for paddy growers in Karnataka state in an abundant manner. In Karnataka Davangere District also one of the districts in Karnataka having good number of rice mills with continuous local economies to Farmers and to unskilled labours. Prediction of Bankruptcy is a crucial work that helps to identify the likelihood of Bankruptcy of rice mills which in turn helps the rice mills to make necessary arrangements to avoid risk in near future and making proper plan to stay away from bankruptcy risk in next two years. The present study tries to apply the Altman's Z-Score to predict and understand the likelihood of Bankruptcy of selected Rice Mill units in Davangere District. The present study also focuses on the liquidity and profitability of select rice mills.*

**Keywords:** Bankruptcy, Altman's Z-Score Model, Rice Mills, Liquidity, Profitability

### Introduction:

Rice milling industry is one of the industries which imparts food security to most of the south Indian states. Rice mills acts as a food provider, **India** is not only the second-largest producer of **rice** in the world, accounting for some **20 percent** of global production, it is also among the largest consumers of this grain, with over **50%** of **India's** 1.2 billion **people** depending on rice for sustenance (<https://asiasociety.org/>). Bankruptcy is a situation where the firm's total liabilities exceed total assets. The real net worth of the firm is, therefore negative. This leads to reduced sales, increased cost & losses, ineffective competition etc. Ultimately firm will be under distress stage. Under such situations it becomes difficult for investors & lenders to analyze the financial performance of the organization. Every organisation's objective is to maximize the profit and wealth. Achieving the objectives of the organisation, they must maintain adequate working capital, liabilities under control, boost up of sales, sufficient amount of total assets.

So as to assess the conditions of organisation and the bankruptcy possibilities of manufacturing there are several models are there, in that, Altman's Z-Score Model is one of the best widely accepted and superior models to assess the bankruptcy in next two years of an organisation. Altman's Z-Score Model is the output of a credit-strength test that predicts rice mills' likelihood of bankruptcy in next two years. With the help of Z-Score, rice mills can realize themselves about their position regarding assets and liabilities. The liquidity also an important aspect of every business, maintenance of adequate liquidity conditions helps the business to meet

the day to day cash required expenditures, so that daily operations will be affected. One of the important position of any organisation is profitability. The profitability is also impacted by liquidity condition of business organisation. Hence proper balance of liquidity conditions helps the business organisation to maintain desired level of profit. Since ratios are all time best indicators of performance of any organisation. In the present study, rice mill's liquidity and profitability will be assessed using liquidity ratios such as current ratio, liquidity ratios, super liquid ratios and Profitability ratios such as Return on Assets (ROA), Return on Equity (ROE) and Return on Capital Employed (ROCE) with Debt-Equity Ratio (D/E).

### Objectives of the Study:

1. The objective of the study is to predict the likelihood of Bankruptcy of selected rice mills by applying Altman's Z-Score Model.
2. Giving an alarm to such mills which are expected to fall in the trap of next two years and make aware Rice Mills to avoid such kind of great disruption in near future.
3. To assess the Profitability and impact of Liquidity on Z-Scores of Rice Mills.

### Review of Literatures:

**Prof. Vandana Samba and Dr. Vani Harpanahalli. (2020)** They focuses on four financial ratio's indicators of Altman Z-score in order to predict or ascertain the financial distress and the bankruptcy position of the company SME. The ratio's indicators include Working capital to Total Assets, Retained Earnings to Total Assets, Earnings before income and tax to Total Assets and Book value of equity to Total Liabilities.

**Sufian Radwan Al-Manaseer & Suleiman Daood Al-Oshaibat (2018)** The authors focused on the Validity of the Altman z-score model to anticipate monetary disappointment in insurance agencies recorded on Amman Stock Exchange (ASE) over the time frame 2011-2016. To accomplish the objective of the investigation, the examination relied upon the various measurements insightful strategy and Multiple Linear Regression through doing the factual examination of the autonomous factors on the needy variable identified with the subject of the investigation through the (E-sees) program to cover the logical piece of the investigation, notwithstanding the distinct technique through depending on books, periodicals, past examinations and monetary reports of the insurance agencies of the examination' test, regardless of whether the immediate or the roundabout ones, to cover the hypothetical part..

**Dr M M Sulphay and Nisa. S(2013)**The authors have surveyed the dissolvability position of 220 organizations recorded in the BSE Small Cap Index utilizing Z score. The results showed that solitary 79 organizations were in the protected zone. 117 organizations were in the hazy situation and 24 in the trouble.

This examination attempts to apply the model to comprehend the probability of Bankruptcy of chose firms for past 5 a long time from 2011 to 2015 which are recorded in BSE and NSE. Organizations are chosen from fabricating and non-assembling area. The investigation uncovers that none of the organizations.

**Apoorva D.V, Sneha Prasad Curpod Namratha M (2019)** The author has the objective to check the productivity of this model in anticipating the liquidation of Indian organizations three years before the happening of the occasion. Seven organizations have been chosen to check the productivity and precision of this model. According to this model, the insolvency of these organizations could be anticipated three years before the happening of the occasion in India.

Taking everything into account, the Altman Z score can be applied for Indian organizations; anyway, the equivalent isn't 100% precise.

**Gnyana Ranjan Bal (2015)**, The goal of the paper is to apply Altman's Z-score to foresee corporate chapter 11 of select FMCG organizations. The investigation ranges for a time of a long time from 2011 to 2015 for five select FMCG Companies. By applying Z-score and select liquidity proportions the examination reasons that the financial backers can utilize this model to dissect monetary situation of the organizations. In the event of our select information, Z-score of all organizations for current year shows sound monetary position and less odds of chapter 11 in not so distant future. Further the examination proposes that the organizations ought to routinely appraise Z-score for making techniques to advance their monetary position.

**Mohamad Mushtaq Khan et.al., (2020)**. They aimed to analyse the financial health of Indian Telecom Industry and predicting the bankruptcy of selected companies. This study analyzed the impact of liquidity and profitability on Altman's Z-Score model developed exclusively for services extracted from the financial reports of selected telcom companies. The study found that there was a significant impact of liquidity Z-Score but impact of profitability on Z-Score not significant.

### **Research Gap:**

From so many research papers review it is found that, Altman's Z Score Model has been applied to various corporate companies and financial institutions to find the financial condition and performance. But no study has been undertaken to assess the likelihood of bankruptcy of Rice Mills in Karnataka. Hence this study will be an effective attempt to assess the Rice mills financial performance, which in turn helps the Rice mill unit to assess themselves better and taking necessary actions to come out of distress conditions. There are numerous studies also done on liquidity and profitability assessment on various sector organisation, but very few studies have taken deeply over the liquidity and profitability of rice milling industry firms. Specifically, there is no study has been conducted as of now over the impact of liquidity on Z-Score value of rice milling industry firms.

### **Liquidity:**

The term liquidity' refers to the ability of a firm to meet its short-term maturing obligations within one year. "Liquidity means how quickly you can get your hands on your cash. In simpler terms, liquidity is to get your money whenever you need it. "The Liquidity resources of a firm can exist in various forms like cash in hand and cash at bank in current assets, reserve drawing power under a cash credit or overdraft arrangement and short term deposits. However, cash balances in current account provide the highest degree of liquidity. Liquidity is an ability of a firm to meet cash obligations of the firm and also it must be maintained very much adequately without any kind of excess liquid condition. Poor liquidity condition leads to inadequate ability of the firm to meet cash obligations which in turn disturbs the day to day operations.

### **Profitability:**

Profitability can be defined as the financial measure of economic success achieved by a company in relation to the capital invested in it. "Profitability is the ability of a business to earn a profit. "And the economic success I determined by magnitude of the net profit. Profitability is



every firm's basic and primary goal. Profitability is the only oxygen of any business firm to survive for long time.

### **Bankruptcy:**

Liquidation is a lawful cycle through which individuals or different substances who can't reimburse obligations to lenders may look for alleviation from a few or the entirety of their obligations. In many wards, liquidation is forced by a court request, regularly started by the borrower.

### **Altman's Z-Score Model**

Edward Altman Finance Professor of the Leonard N. Harsh School of Business of New York University has built up the Financial Model in 1967 to foresee the probability of chapter 11 of the organization which is named as Altman's Z-Score Model. Afterward, in 2012 he delivered a refreshed form called the Altman's Z-Score in addition to Model that can be utilized to assess both assembling and non-assembling firms and public and privative organizations in both U.S and non-U.S organizations. The financial backers can utilize this model to decide if to purchase or sell a specific stock on the off chance that they are worried about the monetary strength of the association. The Altman Z-score Plus can be utilized to assess corporate credit hazard.

Altman added a statistical technique called multivariate analysis to the mix of traditional ratio analysis techniques, and this allowed him to consider not only the effects of several ratios on the "predictiveness" of his bankruptcy model, but to consider how those ratios affected each other's usefulness in the model. The model formed by Altman for predicting a company's financial health is as follows;

### **The Original Z-Score Formula or For Manufacturing Firms :**

$X1 = \text{Working Capital} / \text{Total Assets}$ ,  $X2 = \text{Retained Earnings} / \text{Total Assets}$ ,  $X3 = \text{Earnings Before Interest and Taxes} / \text{Total Assets}$ ,  $X4 = \text{Market Value of Equity} / \text{Total Liabilities}$ ,  $X5 = \text{Sales} / \text{Total Assets}$

### **Z score insolvency model:**

$Z = 1.2X1 + 1.4X2 + 3.3X3 + 0.6X4 + .999X5$

### **Zones of Discrimination:**

$Z > 2.99$  - "Safe" Zone  $1.81 < Z < 2.99$  - "Dark" Zone  $Z < 1.81$  - "Misery" Zone (Prof. Rohini Sajjan 2016)

### **Methodology:**

#### **Data Collection and Research Sample**

The present study is based on secondary sources of data, which is collected from annual reports (Financial Statements) of selected Rice Mills in Davangere District. The data in the form of annual reports have been collected for past 5 years i.e. from 2015 to 2019. The study covers sample size of 5 Rice mills, which are located in urban areas of district. The sample has been chosen on random basis. The gathered data has been analyzed using Excel.

The following are the selected Rice mills for the study for the during of 5 years

#### **Rice Mills:**

- **RM-01.Manjunatha Rice Industries, Davangere**
- **RM-02.Sri Basaveshwara Rice Industries, Malebennur (Harihara Tq)**
- **RM-03.Shiva Rice Mill, Dagainakatte (Honnali Tq)**

- **RM-04.Basavaraj Rice Industries (Davangere Tq)**
- **RM-05.Kumar Rice Industries (Davangere Tq)**

The chosen Rice mills are located at various corners of the Davangere City with a considerable amount of operational capacities. Though these are facilitated with loans and subsidies from various government bodies and financial institutions, some of the rice mills are in shaking conditions. Hence the study will be analysing the data, which is taken from the selected rice mills and thereby it will try to give clue to the rice mills about their bankruptcy.

### Data Analysis and Interpretation

**Table 01**

#### Rice Mills of Davangere District.

Year	Z-Score				
	Manjunatha RM	Sri Basaveshwara Rice Industries	Shiva Rice Mill	Basavaraj Rice Tech	Kumar Rice Industries
2014-15	0.3153	1.6535	12.5319	5.6373	1.7294
2015-16	3.4492	2.4670	13.5160	7.6704	1.7521
2016-17	3.0393	15.3531	2.7119	5.9993	1.5022
2017-18	1.7343	14.5277	5.4955	3.1786	0.9768
2018-19	1.5167	13.7835	-1.7524	2.5459	0.8510
Average	1.36	9.55696	7.90787	5.0063	1.3623

The Z-Score of Manjunatha Rice mill is in Gray Zone with average of 2.01096 but it was in safe Zone during 2015-16 and 2016-17. Sri Basaveshwara Rice Industries was in Safe Zone with Average Z-Score, whereas it was consistently performed well, so in all years of study period it is in a Gray Zone (2014-15) and Safe Zone in remaining years of the study period. Shiva Rice Mill was also in Safe Zone with Distress Zone in the year 2018-19. Basavaraj Rice Tech performed so good, hence it is in Safe Zone with its average Z-Score. Kumar Rice Industries is one, in Which the Z-Score is below 1.80 that shows that, the Kumar rice industries in distress Zone with its average Z-Score 1.3623. Throughout the study period, the kumar rice industries could reach to Gray Zone at least, it shows that, the rice industry has high likelihood of bankruptcy in near future.

**Table 02**

#### Liquidity and Profitability of Rice Mills.

Rice Mills/Rice Industries					
Ratios	RM 01	RM 02	RM 03	RM 04	RM 05
Debt/Equity	13.66	0.08	0.10	0.007	0.20
Current Ratio	2.72	1.86	4.17	22.15	1.25
Quick Ratio	0.53	1.36	4.11	12.36	0.84
ROA	5.50	30.25	71.07	35.19	0.008
ROE	14.63	13	03	25	03
ROCE	-5.83	0.13	0.03	0.21	0.02

The liquidity performance of RM 01 was good in view point of Current ratio whereas the mill was not good since its QR is below the acceptable standard. The ROA and ROE of the mill was good but mill was in worst condition with respect to ROCE. The RM 02 was having moderate

CR and QR whereas profitability of the mill also good. The RM 03 was having uncontrollable amount of current and quick assets against to current liabilities still profitability of the mill was excellent.

The RM 04 was having excessive current assets and liquid assets it seems to be danger to RM 04, because it may lead to decrease in profitability, as expected the profitability of RM 04 was good except ROCE. The RM 05 shows moderate liquidity, whereas the profitability of the RM was not good.

**Impact of Liquidity on Z-Score of RM 01 (Regression I)**

H0: There is no significant impact of liquidity on Z-Score of RM 01

- a. Predictors (Constant) Quick Ratio and Current Ratio
- b. Dependent Variable: Z-Score.

**Model Summary**

Model	R	R Square	Adjusted R Square	Std.Error of the Estimate
1	0.85	0.73	0.46	0.91
a. Predictors: (Constant) Liquidity Ratio and Quick Ratio				
b. Dependent Variable: Z-Score				

The adjusted R Square of Model is 46%, which means that 46% change in dependent variable (Z-Score) is caused by the independent variables (Liquidity and Quick Ratio)

**Anova:**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4.62	2	2.31	2.76	0.26
	Residual	1.67	2	0.83		
	Total	6.30	4			
a. Dependent Variable: Z-Score						
b. Predictors: (Constant) Liquidity Ratio and Quick Ratio						

The above ANOVA table of Excel output shows that there is not significant impact of predictor variables on dependent variable, because the significant value is 0.26, which is greater than common Alpha 0.05, at 5% level of significance, hence there is significant impact.

H0: There is no significant impact of liquidity on Z-Score of RM 01-**Accepted**

**Impact of Liquidity on Z-Score of RM 02 (Regression II)**

H0: There is no significant impact of liquidity on Z-Score of RM 02

- a. Predictors (Constant) Quick Ratio and Current Ratio
- b. Dependent Variable: Z-Score.

**Model Summary**

Model	R	R Square	Adjusted R Square	Std.Error of the Estimate
1	0.83	0.69	0.38	5.37
a. Predictors: (Constant) Liquidity Ratio and Quick Ratio				
b. Dependent Variable: Z-Score				

The adjusted R Square of Model is 69%, which means that 69% change in dependent variable (Z-Score) is caused by the independent variables (Liquidity and Quick Ratio)

**Anova**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	131.08	2	65.54	2.26	0.30
	Residential	57.82	2	28.91		
	Total	188.91	4			
a. Dependent Variable: Z-Score b. Predictors: (Constant) Liquidity Ratio and Quick Ratio						

The above ANOVA table of Excel output shows that there is not significant impact of predictor variables on dependent variable, because the significant value is 0.30, which is greater than common Alpha 0.05, at 5% level of significance, hence there is significant impact.

H0: There is no significant impact of liquidity on Z-Score of RM-02- **Accepted**

**Impact of Liquidity on Z-Score of RM 03 (Regression III)**

H0: There is no significant impact of liquidity on Z-Score of RM 03 (Regression III)

c. Predictors (Constant) Quick Ratio and Current Ratio)

d. Dependent Variable: Z-Score.

**Model Summary**

Model	R	R Square	Adjusted R Square	Std.Error of the Estimate
1	0.86	0.74	0.49	4.59
a. Predictors: (Constant) Liquidity Ratio and Quick Ratio b. Dependent Variable: Z-Score				

The adjusted R Square of Model is 74%, which means that 74% change in dependent variable (Z-Score) is caused by the independent variables (Liquidity and Quick Ratio)

**Anova**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	126.67	2	63.33	2.99	0.25
	Residential	42.26	2	21.13		
	Total	168.94	4			
a. Dependent Variable: Z-Score b. Predictors: (Constant) Liquidity Ratio and Quick Ratio						

The above ANOVA table of Excel output shows that there is not significant impact of predictor variables on dependent variable, because the significant value is 0.25, which is greater than common Alpha 0.05, at 5% level of significance, hence there is significant impact.

H0: There is no significant impact of liquidity on Z-Score of RM 03-**Accepted**

**Impact of Liquidity on Z-Score of RM 04 (Regression IV)**

H0: There is no significant impact of liquidity on Z-Score of RM 04

a. Predictors (Constant) Quick Ratio and Current Ratio)

b. Dependent Variable: Z-Score.

**Model Summary**

Model	R	R Square	Adjusted R Square	Std.Error of the Estimate
1	0.94	0.89	0.78	0.98
a. Predictors: (Constant) Liquidity Ratio and Quick Ratio b. Dependent Variable: Z-Score				

The adjusted R Square of Model is 89%, which means that 89% change in dependent variable (Z-Score) is caused by the independent variables (Liquidity and Quick Ratio)

**Anova**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	15.96	2	7.98	8.22	0.10
	Residential	1.94	2	0.97		
	Total	17.90	4			
a. Dependent Variable: Z-Score						
b. Predictors: (Constant) Liquidity Ratio and Quick Ratio						

The above ANOVA table of Excel output shows that there is not significant impact of predictor variables on dependent variable, because the significant value is 0.10, which is greater than common Alpha 0.05, at 5% level of significance, hence there is significant impact.

H0: There is no significant impact of liquidity on Z-Score of RM 04-**Accepted**

**Impact of Liquidity on Z-Score of RM 05 (Regression V)**

H0: There is no significant impact of liquidity on Z-Score of RM 05

a. Predictors (Constant) Quick Ratio and Current Ratio)

b. Dependent Variable: Z-Score.

**Model Summary**

Model 1	R	R Square	Adjusted Square	R	Std.Error of the Estimate
1	0.94	0.89	0.78		0.19
a. Predictors: (Constant) Liquidity Ratio and Quick Ratio					
b. Dependent Variable: Z-Score					

The adjusted R Square of Model is 89%, which means that 89% change in dependent variable (Z-Score) is caused by the independent variables (Liquidity and Quick Ratio)

**ANOVA**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	0.63	2	0.31	8.48	0.10
	Residential	0.07	2	0.03		
	Total	0.71	4			
a. Dependent Variable: Z-Score						
b. Predictors: (Constant) Liquidity Ratio and Quick Ratio						

The above ANOVA table of Excel output shows that there is not significant impact of predictor variables on dependent variable, because the significant value is 0.10, which is greater than common Alpha 0.05, at 5% level of significance, hence there is significant impact.

H0: There is no significant impact of liquidity on Z-Score of RM 05-**Accepted**

**Findings of the Study**

1. The average Z-Score of RM 01 was 1.36 for the period of study so, the company was being “Distress” zone. RM 02 had an average Z-Score of 9.55 for the period of study which is in “safe” zone. The average Z-Score of RM 03 was 7.90, but the Z-Score for the year 2018-19 was -1.75 “distress zone”. Average Z-Score of RM 04 was 5.00, but the Z-Score for the year 2018-19 was 2.54 “grey zone”. The average Z-Score of the RM 05 was 1.36 and in all the study periods years the Z-Score of the RM 05 was below 1.80 “distress zone”. In most that is in three rice mills, the Z-score is above 3, that indicates these rice mills are in safe zone, and remaining two are in condition of likely to file for bankruptcy



in the coming two years. The grey or distress zone mills shows poor financial condition Rice milling firm.

2. The liquidity and profitability of selected rice mills are not so good, it was RM 01,02,03 and 04 which are performed best in terms of profitability. The RM 05 was underperformed in terms of profitability. In terms of liquidity, most of the companies have shown an excess liquidity position.
3. Liquidity had no significant impact on Z-Score of all the five rice mills, it means in no one rice mills, liquidity does have significant impact on Z-Score in chosen rice mills. Hence it is clear to the rice mills that, liquidity conditions do not signify its role on financial position and bankruptcy conditions of the selected rice mills in the rice milling industry.

### Conclusion:

The Indian rice milling industry is a deciding agro based and food processing industry in manufacturing and supplying a very needed and regular food grain that is rice to the population. But in various parts of the country and districts, the rice mills are being converting to various other kind of units. Looking at the Z-Scores of the selected rice mills, it is clear that, still some of the rice mills are likely to file bankruptcy in the coming two years. The liquidity positions maintenance in the selected mills are not in control and profitability is not in a disciplined manner. The liquidity had shown no significant impact on Z-Score of the mills. Which means the rice mills should find the area where improvement is needed to improve the financial health apart from liquidity. The profitability also to be improved with a step of under control of liquidity in the rice mills. The rice mills which are in distress zone and having excessive liquidity must go for improve enrich the long term assets and reducing the liquidity to avoid the rice mills chances to go for bankruptcy in near future.

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➤ **Website**

<https://corporatefinanceinstitute.com/resources/knowledge/credit/altmans-z-score-model/>



## Study to Assess Awareness among Reproductive Age Group Woman about Temporary Contraceptive Methods

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### Abstract :

#### Background:

*The objective of this study is to assess the awareness of reproductive woman (15-45 yrs) about temporary contraceptive methods with main focus on barrier method, hormonal method and intrauterine contraceptive method. The purpose of this study is to generate awareness about the temporary contraception among the reproductive females to prevent abortion, medical termination of pregnancy and to prevent maternal and fetal mortality and morbidity. Temporary contraception is an easy and quickly reversible method of contraception that can be adapted by every reproductive age group of woman between 15-45 yrs of age . The study will assess the understanding of contraceptives among young reproductive woman, can provide suggestions to improve and enhance the steps taken by the Government towards improving the involvement of woman in selection of contraceptives.*

#### Methods:

Cross-sectional descriptive study (samples were drawn from relevant population and studied once) conducted among the outpatients visiting the obstetrics and gynaecology department of NSCB. Medical College and Hospital, Jabalpur. The study was conducted from 15<sup>th</sup> Jan 2021 to 14th March 2021 using pretested questionnaire by interview method.

#### Results:

The study showed that 72% of women had awareness about condoms and 92% of women were aware only about sterilization method. 38% of the women who participated in the study belonged to the age group (36-45) and maximum usage of temporary contraceptives was found among this age group. The observation suggested that 56% of the women were aware that the temporary contraceptives could be obtained at the government hospitals and 7% of the women were not aware where to avail for such services. 48% of the women got information about contraceptives from health personnel in their areas.

#### Conclusions:

The success of family planning programs lies exclusively in increasing the awareness of various contraceptives available in all government setups free of cost. It is equally essential that supplies of these temporary contraceptives are accessible, available and affordable to the general public with ease. Awareness can be improved by expanding health care facilities to peripheral areas.

**Keywords:** Awareness, Family planning, Health care, Knowledge, Reproductive women, Temporary contraception.

#### Introduction:

According to the National Health and Family welfare mission, India has transformed a long and eventful path towards Family Planning, since it launched the world's first National

Family Planning programme in 1952. Over the years India's Family Planning Programme has evolved with the shift of its focus from merely population control to more critical issues of saving lives and improving the health of mothers and newborns. Family Planning was thus accorded key priority under the RMNCH+A (Reproductive, Maternal, Newborn, Child Health and Adolescent) approach of the Government of India.

Studies also show that abortions account for 8% of total maternal mortalities. Almost 30% of these deaths can be prevented by increasing access to family planning methods. Further 10% of child mortality can be prevented if couples spaced their pregnancies more than 2 years apart. (Cleland J et al, 2006. Lancet)

Approximately 1.2 crore births (48.1%) (SRS 2016) annually are inadequately spaced resulting in increased risk of maternal and infant morbidities and mortalities. Spacing methods account for 11.2% of the modern contraceptive prevalence in India (NFHS IV), indicating a huge scope to increase the demand and usage of spacing methods in the community . The population of India stands the second largest in the world.

The rate of unintended pregnancies was 70.1 per 1000 women among 15-49 years. The high rate of abortion follows a high number of unintended pregnancies It is well accepted now that use of spacing methods of contraception can save women's lives and improve health due to a reduction in unwanted, closely spaced and mistimed pregnancies, thus avoiding pregnancies with higher risks and reducing chances of abortions, many of which may be unsafe. The temporary contraceptive methods focused are as follows:

**Barrier method** : These methods are easy to use and removable methods with very few sideeffects. • These includes

Condoms ( both male and Female)

Contraceptive sponge

Diaphragm and cervical cap



### 1. Condoms:

It is a latex sheath shaped barrier device used during the sexual intercourse to prevent pregnancy. It is very convenient method for the males as it can be easily unrolled over the erect penis just before intercourse.

**Benefits:** 1. Does not require medical assistance

2. Easily available free of cost in Government clinical setups.

3. Protects against STD's

### 2. Oral combined pills:

These are oral contraceptive which contains both estrogen and Progestin. It is commonly called MALA N. It works by inhibiting the ovaries from releasing egg. They also cause change in the cervical mucus and endometrium preventing fertilization. It contains 21 active pills and 7 inactive pills. One pill needs to be taken daily. If a pill is forgotten then even 2 pills can be taken on the next consecutive day. Mini pill is a contraceptive containing only Progestin.

### 3. The emergency contraceptive pill

It is also called Morning after pill. It can be used to prevent pregnancy after an unprotected sex or if any contraceptive has failed . It can be effective even after 5 days of unprotected sex. It contains Levonelle or ella. It is also known as I pill.

**Benefits:** 1. Easy to administer

2. Easily available and also reduces premenstrual symptoms

3. It reduces the risk of ovarian and colon cancer

#### **4. Intrauterine contraceptive device**

It is a T-shaped plastic device placed into the uterus to prevent pregnancy. There are 2 types of IUCD commonly used. Hormonal IUCD is also called Mirena and copper IUD called Paragard Copper IUCD are of 2 types. They are

1. 385 A: effective for 10 yrs

2. 375 : effective for 5yrs.

The need to study the awareness of temporary contraceptive among reproductive age group women is important to avoid Abortion, Medical termination of Pregnancy and to reduce maternal and fetal morbidity and mortality. This study has helped reproductive age group women acquire knowledge about temporary contraceptive methods and places from where they can get these temporary methods. Any misconception regarding contraceptive methods was cleared.

#### **The purpose of this study is to:**

- Assess the awareness of reproductive woman (15 to 45 years ) about temporary contraceptive methods in the community
- Explore women's understanding and interpretations of contraceptives
- Suggestions to improve birth control and enhance the maternal, child health programmes.

#### **Methods :**

Study design: cross-sectional descriptive study (samples were drawn from relevant population and studied once).

Study area: NSCB Medical College and Hospital, Jabalpur..

Study population: Women within the reproductive age group (15-45 years) coming to Outpatient department of Obstetrics and Gynecology, NSCB Medical College Hospital, Jabalpur

Study unit: Female individuals within the reproductive age group (15-45 year)

#### **Inclusion Criteria:**

- Outpatient women coming to NSCB Medical College Hospital , Jabalpur
- Women belonging to age group (15-45 years)
- Women willing to participate.

#### **Exclusion Criteria :**

- Women with mental disorders
- Participants not willing to respond even after requesting and ensuring confidentiality.

Duration of the Study was from 15<sup>th</sup> January 2021 to 14<sup>th</sup> March 2021. Sample size was 100 outpatients and sampling technique was convenience sampling.

Data collected with pre-tested questionnaire by interview method.

#### **Procedure:**

Informed consent from participants: Female patients within the reproductive age group of 15-45 years who had given informed consent to participate in this study constitute sample for this study.



### Interview method :

pretested questionnaire method was used in gathering the relevant data.  
Questionnaire: validated by the Obstetrics and Gynaecology Department and consisted of 14 questions to assess the awareness of the patient. After providing information sheet and acquiring the informed consent, questions were asked and answers were recorded on paper.

### Statistical analysis :

The data collected was entered, organized and quantified in excel spreadsheet.

### Results :

#### *Socio-demographic details*

The socio-demographic details of 100 women participants who took part in the study are as follows:

The samples were classified under 3 age group and studied.

**Table 1. Distribution According to AGE**

Age (years)	Frequency (No.)	Percentage (%)
15-25	25	25
26-35	37	37
36-45	38	38
<b>Total</b>	<b>100</b>	<b>100</b>

In this study 25% woman were within the age group of 15-25yrs, 37% were between 26-35yrs and 38% were between 36-45 yrs.

**Table 2. Distribution According to Education**

Education	Frequency	Percentage
Primary education	09	9%
Secondary Education	21	21%
High school	46	46%
Graduate and above	08	8%
No Formal Education	16	16%
<b>Total</b>	<b>100</b>	<b>100%</b>

In this study 9% woman had Primary education, 21% secondary education, 46% high school, 8% graduate and above, 16% no formal education.

**Table 3: Distribution based on Religion**

Religion	Frequency	Percentage
Hindu	70	70%
Christian	06	06%
Muslims	24	24%
Others	0	0
<b>Total</b>	<b>100</b>	<b>100%</b>

In this study majority 70% were Hindus, 24% Muslims and 6% Christians were there.

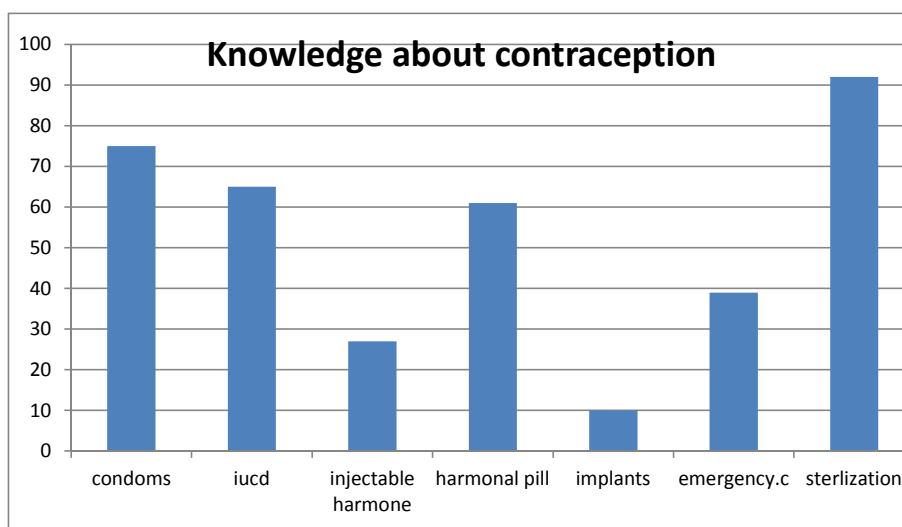
**Table4. Distribution according to the marital status**

Marital status	Frequency	percentage
Married	92	92%
Unmarried	08	8%
Total	100	100%

In this study majority 92% were married and 8% were unmarried woman in reproductive age (14-25yrs)

**Fig.1 Knowledge about contraceptives and various contraceptive methods**

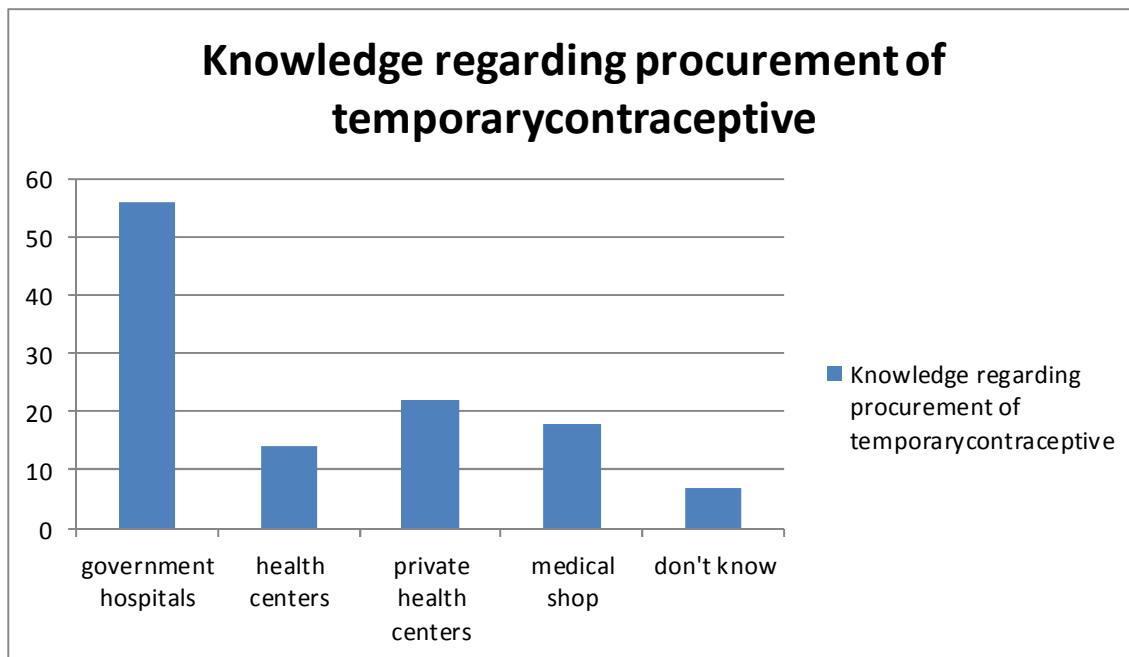
The awareness regarding contraception and various contraceptive methods like condom, IUCD, Injectables, Hormonal pills, and emergency contraception, were as follows:



This study shows that 72% woman had knowledge about condoms, 62% about IUCD, 27% knew about injectable hormone, 61% hormonal pills, 10% about Implants, 39% emergency contraceptive and 92% about sterilization

**Fig:2 Knowledge regarding Procurement of temporary contraceptives**

The knowledge regarding procurement of these contraceptives among the reproductive age group woman showed the following results:



This study shows that 57% reproductive age group woman knew Government Hospitals , 13% knew about health centers, 22% knew health centers, 18% medical shops and 8% had no idea about the area of procurement of temporary contraceptives.

#### Discussion :

- In this cross sectional study that was conducted to assess the awareness of temporary contraceptive methods among women within the reproductive age group of 15 to 45 years in the community. The results obtained from the study show that
- 100% of the women were familiar with atleast one or more contraceptive method.
- More than 50% of the sample knew government hospitals as a source for procurement of contraceptives followed by private health institution, medical shop and health centre.
- Knowledge about sterilization is higher 92% and it is low for spacing methods

Among spacing methods, awareness about condoms was higher (72%),.

- 7% of the women did not know the place to acquire contraceptives. This resonates with the result obtained from a study conducted in the slums of Mumbai which found 14% of its sample with similar knowledge.

#### Conclusion:

This study gives the following conclusions:

1. 100% of the sample population is aware of at least any one method of contraception
2. More than 70% of reproductive women are aware about atleast one of the temporary contraceptives, 62% about IUCD, 27% about injectable hormone, 61% hormonal pills, 10% about Implants, 39% emergency contraceptive and 92% about sterilization
3. Less than 40% women were aware about emergency contraception pill
4. Only 8% of the women did not know where to procure contraceptives from.
5. Health personnel were the source of information about contraceptives for nearly half of the women (48%).
6. The success of family planning programs can only be achieved by increasing the awareness of various contraceptives available. It is important for contraceptive

information providers to have sound knowledge of various methods of contraception and their proper usage to remove fears and misconceptions about contraception.

7. To improve awareness among the couples, PHC's may expand their coverage / health care facilities to peripheral areas. The government may also utilize the media to increase the awareness of contraceptive to adopt proper family planning methods and training the health care workers in delivering the services more efficiently and effectively.

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## **Melding of traditional and Online Marketing : During Pandemic**

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### **Abstract:**

*It is evident from the present situation we are in that phase where life has really become difficult. We are forced to stay in our homes due to this pandemic(Covid 19) wherein people are losing their lives and businesses have stopped. Survival of the fittest as rightly said by Charles Darwin long ago has come true. Online marketing and shopping is becoming need of the hour as one cannot go out due the constant lockdowns and strict and stringent rules laid out by Government. Business men very wisely have come up with selling their goods on internet as most of the population is spending its time on Smart phones, PCs and Laptops. It has been a tough situation for small businesses , street vendors and pedlars as people are not coming out of their homes. So they have also tried to sell their products online and adopted to the new technology. For some it has also come in as a blessing in disguise, many companies have cashed in on pandemic by producing the products which are very much useful for the present situation such as Masks, Sanitizers and Hand wash. In this paper an attempt is made to blend the traditional and online marketing during pandemic.*

**Key words:** online marketing, traditional marketing, pandemic

### **Introduction:**

The global environment is facing a drastic change where businesses are getting closed people are losing lives. This type of situation has arrived after second World war, not only developing and underdeveloped even developed and most advanced countries have been effected by this pandemic. Market is a place where effective contact between buyers and sellers take place. It means the there should be place to market goods and services, traditional marketing is backed by market place where goods are bought and sold. This is the marketing which was known to us but now the scenario is different things have changed. We have been adopting to the new technology wherein many of our routine activities like Banking, Shopping, Bill Payment, Reading & Learning and Ticket Booking are performed online. The revolution that has taken place in the field of information technology (IT) which has changed the way of marketing. Nowadays, even Marketing & advertisements for promotion of their goods and services are done through internet. This new trend is much cheaper, easier, useful and proven to be successful. Without actually entering the market / shop, neither wasting time nor wasting cost nor energy, one can find what needs are and make purchases with a quick click. In traditional marketing we attempt to make the public aware that we have a product or service for sale. Even though, digital and traditional marketing have a common goal of attracting qualified customers and building brand awareness of the product and services in the market, and both work together to boost marketing results, the differences between the two are very clear. To clarify the terms digital marketing concentrates on web and internet like creating a webpage, advertising the product via different social media. On the other hand, traditional marketing concentrates on advertisement through newspapers, magazines, ads on TV and Radio.



As per online review article by McCauley, D. (2013), in traditional marketing, using traditional marketing tools such as television, radio or direct mail, we can expect a response rate of somewhere between 0.5% and 2% on outbound messages. As per Sanjay Bhayani (2018) if we get that message out to 1000 people, we can expect between 5 and 20 people to respond. Viewed in another way, if we hope to get 100 responses, we must contact somewhere between 5,000 and 20,000 people. (Of course these are broad averages and may be slightly different depending on product, target market and other variables).

Today we know that a huge percentage of buyers use the Internet when making purchasing decisions. Even those who still buy in the 'real world' locally often use the Internet to make decisions prior to buying. They will use computers, tablets, readers and cell phones to search, do some related research perhaps and then buy. While Internet marketing presents a much larger opportunity, Internet marketing is in many ways a mirror, or reverse image of traditional marketing.

### **Objectives:**

- To know the concept of traditional marketing
- To know the concept of online marketing
- To meld the traditional and online marketing during pandemic
- To know the effect of pandemic on traditional and online marketing

### **Literature Review:**

There are many researches and studies about the comparison between traditional marketing and modern marketing and also advantages and disadvantages of internet marketing, which shows the performances and its efficiency.

According to Hoge (1993), Internet marketing (IM) is the transfer of goods or services from seller to buyer that involves one or more electronic methods or media. It has begun with the use of telegraphs in the nineteenth century. With the advent and mass acceptance of the telephone, radio, television, and then cable, electronic media have become the dominant marketing force.

As (Rangaswami & Gupta, 2000) commented, "Marketing digitalization is a phase of change in the history of communication". (Jung, 2009) noted that changes in technology and consumer behaviour have always been the main drivers of change in marketing strategies. Dave Chaffey (2002) defines internet marketing as "Applying Digital technologies which form online channels (Web, e-mail, databases, plus mobile/wireless & digital TV) to contribute to marketing activities aimed at achieving profitable acquisition and retention of customers (within a multi-channel buying process and customer lifecycle) through improving our customer knowledge (of their profiles, behaviour, value and loyalty drivers), then delivering integrated targeted communications and online services that match their individual needs." Chaffey's definition reflects the relationship marketing concept, it emphasis that it should not be technology that drives Electronic marketing, but the business model.

Chaston and Mangles (2003), examined the influence of marketing style on the utilization of the Internet among small UK manufacturing firms. They employed a quantitative methodology to determine whether, in business-to-business markets, the Internet is a technology that will be managed differently by firms that have adopted a relationship versus a transactional marketing orientation. The research was conducted through mailed questionnaires on a sample of



298 UK small firms (manufacturers of mechanical or electronic components / their primary area of activity is business to-business marketing / have between 10-50 employees / not branch plants of British or multinational organizations). Insufficient evidence was found to support the view that relationship-orientated firms, when compared with transaction ally-orientated competitors, exhibit differing perceptions about the nature of online markets.

Strauss and Ansary (2006) defined internet marketing in their latest book as the use of information technology in the process of creating, communicating, and delivering value to customers, and for managing customer relationships in ways that benefit the organization and its stake holders. This explanation tells that internet marketing is not only about selling products or providing services through IT but it is lot more than that. It is not just traditional marketing using the information technology tools but it's a strategic model to achieve brand value and provide customer satisfaction. Idea of internet marketing can be derived as type of marketing in which objectives are achieved through use of electronic communication tools like internet, interactive TV and mobile phones.

According to Yazdanifard, R., Venpin, M., Wan Yusoff, Wan F. & Rabiul Islam, M. (2013) Internet marketing is an interesting topic especially for researchers in the marketing field. It is a new way of marketing a product/service globally to the targeted market around the world. This paper introduces a new approach concerning Internet marketing in electronic commerce; showing how advertisers need this innovation to be successful. This also relieves marketing managers for more value added tasks such as marketing plans for better development of the company.

According to Stuart E. J. (2014) day by day there is upward growth of online services in regular usages by consumers. However, traditional marketers somehow do not want to admit that the world changed. They are slow in taking advantages of new opportunities presented to them. B2B-enhances supply chain process need to pay much attention to real-world business process, adapt automated systems to business behavior and mingle content and technologies with crucial information systems.

In this modern age of internet almost every progressive business has web presence, some people think that website is just a commercial requirement but others think that it is mandatory to run their company activities. These different theories about internet have been discussed a lot in recent marketing literature. In the past decade marketers has been arguing about the role of internet in marketing. Initially marketers used internet as communication tool but as time passed they realized the true potential of internet and the idea of internet marketing evolved.

### **Research Methodology:**

This study is based on the data collected from secondary sources such as National and International Journals, Text books, Internet and Government Published reports.

### **What is Traditional Marketing?**

Traditional marketing is the most accepted form of marketing that has been successful for years. It involves many familiar forms of advertising that we watch and listen in our everyday life. Methods of traditional marketing can include -

- Printed Advertisements in Newsletters and Newspapers
- Billboards and Flyers along the roadside
- Pamphlets and brochures

- Catalogs
- Magazines
- Commercial Ads on TV & Radio
- Direct mail

**Print Marketing** is one of the old methods of traditional marketing which was prevalent since olden times. It is the strategy of advertising in paper form through newspapers, magazines and newsletters which could be distributed to the customers.

**Broadcast Marketing** is the advertisements of the product or service broadcasted on radio and television so that it could virtually attract people.

**Direct Mail Marketing** uses printed material like postcards, brochures, letters, catalogs, and flyers which could be sent through postal mail to the customers.

**Telephone Marketing / Telemarketing** is the practice of conveying sales information about the product or service via telephone and convincing them to purchase the product or service.

### **What is Digital marketing?**

The promotion of products or services using digital network to reach the customers across the globe is commonly known as Digital marketing which could be done through:

- Blogs
- Social media (Facebook, Twitter)
- Digital Channels
- Promotional ads via emails
- Paid pop ups

### **We still need to consider Traditional Marketing :**

Traditional marketing methods are outdated and become almost impossible due to presence of Pandemic. The most effective ways is to advertise the product or service online and drive more attraction towards it. While online and digital marketing can increase branding, there are still many benefits of traditional marketing that could be lost in digital marketing.

Below are just a few reasons why traditional marketing methods are still needed to be integrated into the future marketing efforts.

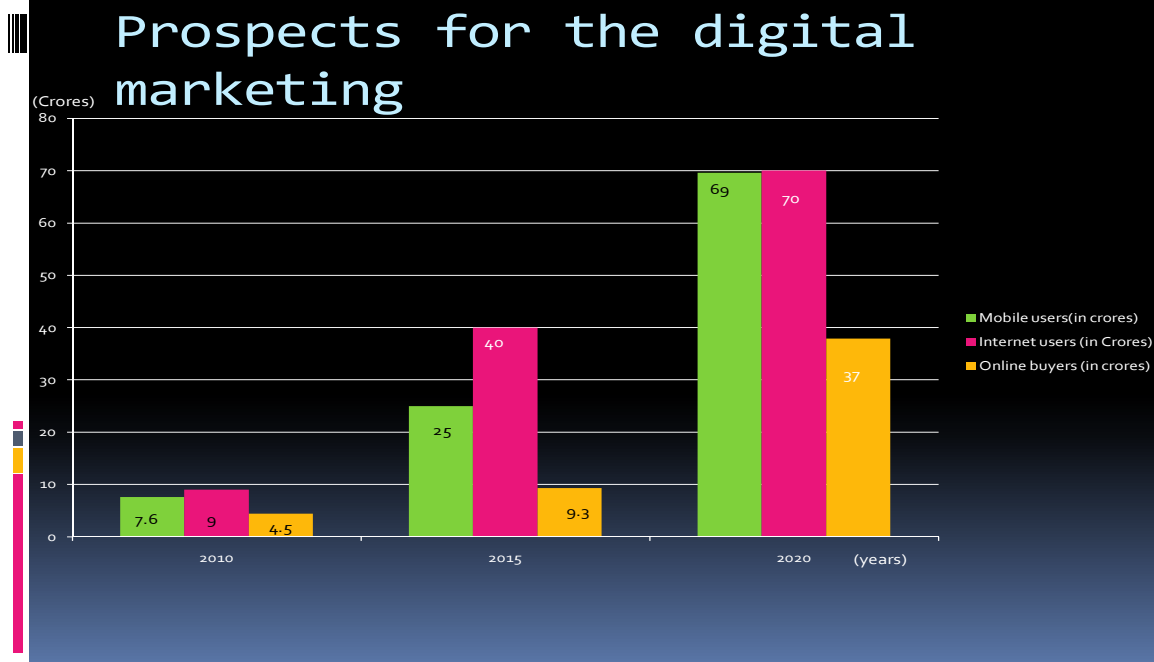
- Greater Exposure- Advertising via digital mode can increase the exposure of the product or service, but the customers could not be expected to be online throughout to look out for the promotion of product or service. In spite of the fact that in the current world, the customers first search online to choose a product or service, there are still customers who either don't have immediate access to the internet or they are not tech-friendly. At this scenario, traditional marketing methods can help to complement the exposure of the product or service.
- New Audiences- Advertising via mass media, such as billboards, television and radio, allows companies to reach a large audience spread over a wide area, and by reaching such a large number, the product or service is bound to get noticed by new viewers that one may not have been targeting. This wide circulation of product or service exposure is one advantage of traditional mass media that isn't the strength of today's digital marketing methods.
- It's Personal -Traditional marketing allows the product to cross paths with customers and interact with them on a more personal level; more than what digital marketing does.

People prefer human interaction and rely on relationships in all aspects of life. Traditional marketing and advertising, such as sending anniversary card with a special offer through direct mail, allows brands to create a personal connection that may invite them to the store or to the website.

- **Tangibility** -In a digital age, it's a nice change of pace to receive hard copies of a brochure or other printed material that the customers can look through at their own comfort. Tangible items (For eg. Business cards) are good ways to bring a company's brand to the customer, rather than depend on them to find one's business through other platforms.

### **Digital Marketing has overcome Traditional Marketing:**

- **Cost** -In order to target a larger group of audience, traditional marketing methods are more expensive than digital marketing methods because in traditional marketing producing the ads about the product or service involves investment of a huge amount of money, whereas many forms of digital marketing allows products/services to communicate with the customers free of cost.
- **Time constraints** -Traditional marketing does not allow one to respond to changes in the marketplace as quickly as digital mode of communication. As creating magazine ads and daily newspaper ads may require at least week or month advance. Also changing broadcast ads requires time and additional production expense. On the other hand, on the Internet one can instantly update the web pages or Facebook pages to let customers know about the product or service.
- **Hard to Target Audience** -Digital Marketing allows marketers to more precisely target potential customers. It is easy to determine well in advance who visits a particular website, how often they visit, what they view and other information. Thus it is easy to track and target a specific audience and suggest similar products. On the other hand, once a magazine is mailed, a paper is delivered or an ad is broadcast, it is difficult to predict who actually read, saw or viewed their ad. Thus, it is difficult to target a specific customer.
- **Less Information** -The message one can deliver with traditional advertising is much more limited compared to online communications. In a website with the click of a banner ad or link, there are unlimited opportunities to deliver page after page of information to customer, whereas in traditional marketing, one must communicate one's advertisements within a limited space and stipulated time.



Source: Statista.com

By the above graph it is clear that there is a prospect for digital markets due to the number of people spending time on internet, number of smart phone users and increase in online buyers.

### Reduced demand for marketing in the Pandemic -Corona virus age:

Both traditional and digital marketing took a massive hit during the onset of the virus, but some digital marketing strategies have become more popular ever since social distancing and quarantining became mainstream.

Many businesses that shut due to the pandemic are unable to earn revenue at this time. These businesses are using the savings or funds they have left to pay their employees and/or prevent their business from going under. Such businesses may not have spare funds available for marketing activities.

- Digital marketing shifts-Several businesses have switched up their digital marketing strategies to target platforms that have become popular with users who are self-isolating or are under quarantine. People who are spending more time indoors are more likely to browse online marketplaces and e-commerce sites.
- Online marketplaces-Many online marketplaces have been seeing an uptick in activity from consumers who are interested in stocking up on essential products during the crisis. These buyers find it safer to order products online and have them delivered directly to their homes, rather than risking their health by stepping outside and potentially exposing themselves to the virus. These online marketplaces and ecommerce sites have increased their spending on marketing activities since the virus hit. These sites are likely to continue growing in popularity, especially if they sell essential products that people need to survive.
- Streaming services-People are also spending more time than usual watching TV shows and movies on streaming services. Streaming services are seeing such a high demand that Netflix have tripled their ad spending since March.



- Social media sites-Social media sites are also seeing record-breaking activity from users during the quarantine. This should come as no surprise as people are more likely to reach out to their family and friends through these digital platforms during physical isolation. Streaming services such as Netflix and Hulu have been targeting social media sites like Facebook and Twitter during the pandemic due to their increased popularity. This method should be adopted by other businesses that are interested in marketing during the pandemic.
- Email marketing -While spending on marketing may have decreased, marketing content is being viewed by more people than ever. Marketing emails are also being opened by recipients at higher rates than before. This suggests that email marketing could be an effective marketing tool during the pandemic, and one that could benefit businesses that are reluctant to spend on social media ads and search engines ads.
- Pay per click advertising-The reduced demand for marketing has made pay per click (PPC) advertising significantly cheaper. PPC advertising is carried out using ads that are hosted by search engines. Businesses that pay for PPC ads can have their websites featured at the top of search engine result pages so that they are more visible to consumers. Businesses that are interested in finding affordable ad spaces during the Pandemic should take advantage of this situation and use PPC ads hosted on Google and Bing.
- Changes to promotional content-The COVID-19 crisis has also changed the kind of content that marketers are putting out. When the pandemic initially started, many companies reached out to consumers with messages showing concern for their well-being. However, these messages often included promotional slogans that appeared to be taking advantage of the situation. As a result, many users were put off by this promotional content, which may have damaged the reputation of several companies. However, the more recent content put out by large companies has been using a different approach. Instead of promoting their products, many companies have been using marketing campaigns to spread the word about the COVID-19 relief activities they are involved with. This form of promotion can leave consumers with a more positive impression of the company, and this could in-turn increase sales for them in the future.

### **Conclusion:**

We never know when this Pandemic is going to end but the businesses are going to innovate and will also find some ways to come out of it. One has to adopt to the changing situation as its said 'Perform or Perish' is going to be true. In order to survive in these unhealthy conditions has to be prepared that's what we have seen Companies have shifted from producing their main products to production of Covid materials like Masks, Hand Sanitizers and Hand wash. Some of the Companies have started producing Oxygen cylinders, Oxygen concentrators and PPE kits, Hand gloves. Traditional and digital marketing have to go hand in hand in order to thrive for a business.

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## **Benefits of Reading and Free Reading Resources : A Descriptive Study of Free E-Books Applications**

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### **Abstract :**

*This paper examined the impact of the novel coronavirus pandemic (known as COVID-19) on the increased stress and anxiety among all. Its already showed in the research existed that Reading has a lot of benefits for one's health. As far as today's situation is concerned no one is able to visit the physical libraries to foster their reading habit. Now we are living in digital age so with the help of Technology we can beat this problem as everyone carries at least an android mobile. So here are some free e reading application are described with their features.*

### **Introduction:**

We all are certainly living in strange times. Many people feel stressed due to global pandemic situation . Many negative things happening around us , like many are losing their jobs, parents have to look after their child for studies due to closing of school . Most shockingly, many are affected by COVID 19 and even some are losing their dear ones. The stress is increasing day by day which cause other harm to health. So, it's time to explore some easy stress relievers while we all are locked in our homes with restricted human contact in an effort to keep the positive attitude and outlook to fight against these stressful situations amid COVID 19 pandemic lockdown.

In this time of crisis, people faced with major lifestyle changes. One major change we can notice in COVID 19 Lockdown is the impact of media on us at the same are we are taking care of our psychological health . As research shows good reading can be a way out. People manage to find solace in certain books, and reading habits and genre preferences that can be a reliver during periods of stress.

Reading is a mental process. Books develops one's personality in a better way. Reading enhances your emotional development, social involvement, cultural awareness, and industrial intelligence.

### **Benefits of Reading to cope with the stress:**

The benefits of reading are manifold and actually, they are substantiated through science research. Reading offers many benefits to the body and mind. Reading can protect you from Alzheimer's disease. Regular reading helps you to become smart. It increases your brainpower in different ways. First, it makes you aware about the things happening around you. Whether it is politics, economics, social issues, technological developments or something else, reading makes you updated on these issues Reading also offers other benefits like, improving vocabulary, reducing stress, increasing creativity and imagination, offering mental peace and most importantly, encouraging positive thinking. we are all under tremendous stress due to the ongoing Covid 19 pandemic. Reading is the best stress buster. When you make reading as a habit, you will realize that you are able to analyse and understand things better. You also start to

understand yourself and others better. This helps in improving your own performance and thought process. In a way, it enhances self-development skills that leads to a better career.

### **Free websites and Applications for reading E-Books:**

As we all have to follow the precautionary measures to like social distancing and quarantine, we can make use of our valuable time effectively by utilizing some free ebook applications. Following are the some the best applications which can be a real stress reliever in these unprecedented time. You can enjoy your reading from the remote place.

- Amazon Kindle: It is a free eBook app and most popular too. Anyone can signup & download. It covers books from all categories from romance to fiction, non-fiction, historical and more. One can purchase the one he or she want to read. It is best solutions for those who cannot manage to pay for the Kindle Fire tablet by Amazon. It is available in both iOS version and the Android version. Ans can accessible in both Mobiles & Desktops also.
- Nook: This is one of the most excellent free applications for reading books. It provide the import facility from epub & PDF. One can access the magazines ,comics and newspaper from the same.
- Google Play Books: This is another popular app which is the default in android phones. This app is developed by Google. One can customize the reading look with the size and color of the font. The best feature is easy dictionary lookup and can easily download the books for free.
- Inkitt: Inkitt is an app from a publishing house that allows accessing numerous books online for free and keeps them in your offline digital library. Besides, it encourages the self-promotion of new authors. The great design and usability make Inkitt one of the best Android book apps.
- Wattpad : Wattpad has become a community of sorts with readers promoting each other's work and appreciating and criticizing as well. It offers access to large number of collection with access to offline also .
- Litsy : Litsy is an app where each feature is developed to help you socialize. You can see the "reading moments" of your friends, favorite authors, and popular influencers. This in-app community makes you feel connected with other people while reading. And of course, you can share your thoughts about books with them instantly. One can create groups with other users enjoying this one of the top Android apps for book lovers. Also, it supports hashtags.
- Goodreads: This is the most popular reading society. You can find a lot of free books on Goodreads. This is an online community where you can find almost every title and thus it is a joy for readers.
- Shelfie: If you're the type of person who always buys books in each book store, this app is just for you! In Shelfie, you can browse books and arrange your already bought samples and reading notes in one place. The app syncs your library with other devices, so you can instantly access it anytime you want. And prevent yourself from buying something that wasn't in your book purchase list.
- Oodles E book Reader: This app offers more than 50,000 free eBooks for you to access. It provides easy access as the books are organized in different categories which make it easier. This app allows you to customize like with margins, spacing, text color, backgrounds and

more. It also has animation effect like you are really reading a paperback book. It covers categories of books like fiction, romance, fantasy and adventure.

- Kobo: If allows you to connect with your social circle and get good recommendations, suggestions. Kobo comes with its own online store with free and paid version of books where you can gain access to numerous books. It permits your friends on social networking sites to like and comment upon your reading activity.
- Aldiko: It is available in both a free and a premium version. If you are not willing to spend money, the free version is enough to help you read your favorite eBooks. Aldiko a rich interface for reading. You get a free public library which allows you access to a huge number of free books at no extra cost.
- FB Reader: This supports all major file formats including PDF, HTML, DOC, etc. This app offers you controls over the way you want to read the book. You can change the background color, the font size and change the display as well. And auto scrolling of texts is an added feature.

### **Conclusion:**

COVID 19 pandemic has turned our attention to good old-fashioned activities — like opening books and playing board games. As reading is a best solution for fighting stress and anxiety which occurred due the impact on virus and lockdown. Now in these times of digitization we are very well equipped with the technology so one can makes a wise use of a time we have got. This discussion will provide an overview on how reading is an healthy habit and free e books reading application and it features.

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## Judiciary on Justice Delayed is Justice Denied

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### Abstract :

*In a criminal case, the plaintiff is anxious to see the accused punished for the crime, but the never-ending trial often gives the plaintiff anger and bitterness that thinks justice will never happen (in his mind). Even if the hearing reaches a conviction, the plaintiff loses faith in the system, and no longer considers it fair, because his long-term flow has caused him so much pain. Victory does not bring any joy, as the accused spends a lot of time getting free in the eyes of the plaintiff. Or imagine an innocent man caught up in false accusations. Although no charges have been proved, the society has long since declared it a crime. By the time he was acquitted, the verdict was a lie to his ears, as he had endured the clouds of society for so long, and even though he knew he had done nothing wrong, his confirmation came too late for him.*

*In civil matters ... a long-delayed judgment could be worse. It has often happened that the original plaintiff has long since died by a time decree contained in a civil suit. The plaintiff tried to recover his property so that he could live his life with dignity, but he died waiting for the day when he could re-enter the house he lived in as a child ... and the victory became meaningless. In the long-pending matter, the deceased's daughter, then a new marriage, sought a claim for her inheritance, which her brothers tried to deny her. By the time the will is declared genuine, she has grown old and has grandchildren who are about to start their own family ... She rarely cares about the legacy that seemed so important to her back.*

*These are just some of the thousands of cases that are still being heard in our courts today. The sheer length of the cases ensures that these stories of injustice continue to grow in number, for which there is no point in resolving.*

**Keyword :** judicial position, justice delayed is justice denied

### Introduction :

District courts: 8.81 crore cases pending, judges shortened across India The situation has suggested in two Supreme Court reports that the judicial manpower will be increased at least seven times to deal with the crisis by appointing about 15,000 more judges in the next few years. Data show that district courts across the country have been plagued with a backlog of 2,81,25,066 civil and criminal cases between July 1, 2015 and June 30, 2016. Image for representation purpose.

In a worrying situation, a total of 38 million cases are pending in the district courts across the country, which lacks about 2,000 judicial officers. The situation has made suggestions in two Supreme Court reports to increase the judicial manpower "manifold" - at least seven times - to meet the crisis by appointing about 15,000 more judges over the next few years. The two reports issued by the Supreme Court - 'Annual Report of the Indian Judiciary 2015-2016' and 'Subordinate Courts of India: A Report on Justice at Admission 2016' contained suggestions and some sharp remarks - which also highlighted about 15,000 more judges. . It will be necessary in the next three years to get out of this dire situation.



**See what else makes the news:**

Data show that district courts across the country have been plagued with a backlog of 2,81,25,066 civil and criminal cases between July 1, 2015 and June 30, 2016. But a large number of matters, 1,89,04,222, were also disposed of during that period.

One of the main reasons for the huge number of pending cases is the shortage of judges in the lower courts which is a "cause for concern" as 4,954 judges were vacant when the number of judicial officers was 21,324, the report said.

"Based on the study and considering the future developments in the organization of the case, it has been found that the existing judicial strengths are insufficient to deal with the huge number of cases that have caused lengthy cases.

"Additional judicial manpower and support staff as well as infrastructural facilities are urgently needed to manage the situation," the report said. Against the backdrop of a dispute between the judiciary and the executive over the appointment and infrastructure of judges, the report on the government's failure to deal with these issues has come out with sharp remarks.

**Objects of the study**

1. To study current position regarding justice delayed is justice denied.
2. To study need of speedy justice in India.

**Major Finding**

"The urgent need shows that not enough work has been done to increase the strength of the judges of the secondary judiciary. The state is compelled to take apex court decisions and increase the judge-population ratio to 50 million, as alleged in the All India Judges Association case.

"Currently the strength of the judge is sufficient to handle the fresh cases filed every year which ensures the accuracy of the pendency statistics. It is important to understand and predict that the method of filing the case will change in the future and in device methods and to keep the dependence within the management limits," he said.

The report on the secondary judiciary also cites recent data from the National Crime Records Bureau (NCRB) which shows that with the current strength of judicial officers in the district courts, about 1 per cent of cases under the IPC were completed within a year. .

"This clearly demonstrates that the existing strength of judicial officers needs to be increased at least seven times so that the hearing can be completed within a period of one year," the report added, adding that "the judicial manpower needs to be multiplied." Figures cited in the annual report up to June-June last year show that the district courts of Gujarat, Bihar and Uttar Pradesh were most affected as they lacked 444, 22 and 244 judges respectively, while Gujarat, Bihar and Uttar Pradesh had the lowest. The sanctioned number of judges in the courts is 1953, 1825 and 2394 respectively, while the number of working judicial officers is only 1159, 1033 and 1770 respectively.

The gap is even bigger in Delhi where the total sanctioned strength is 3,793 while there were only 6 positions<sup>7</sup> executive judges, with 707 vacancies. Judge vacancy figures show that the trial courts of the northeastern states of Sikkim, Manipur, Tripura and Meghalaya were the only places where there were 4, 11, 29 and 16 vacancies respectively.

Expressing concern over the number of pending cases, the composer of the secondary judiciary said that in the next three years, the trial court would need an additional 14,597 judicial officers and 35,155 recognized judges to resolve the issue.

According to the annual report, district courts in Uttar Pradesh had registered 58.58 lakh cases, including criminal cases of .8 lakh.73 lakh lakh. However, these courts also disposed of a maximum of 34.83 lakh cases.

Maharashtra has the second highest number of cases with a backlog of 1.8 lakh cases, with 20.3 lakh criminal cases and 11 lakh cases. lakh lakh is civil, followed by 26.9595 lakh in West Bengal, 20.88 lakh in Bihar and 20.56 lakh in Gujarat.

The pendency in Delhi was 9.98 lakh, of which 32.322 lakh were criminal and 1.65 lakh were civil cases. However, the courts of the capital have till June 201 by.4. .5 lakh cases were disposed of. Apart from Delhi, seven states were found to have higher disposal rates, with Tripura and Himachal Pradesh accounting for 58 per cent of the cases. Himachal Pradesh, Punjab, Haryana, Tamil Nadu and Assam among the other five states disposing of more than five per cent cases.

Highlighting the importance of the judiciary and the timely delivery of justice, the report said, "Justice is an important component of citizenship that cannot be overlooked." Not complementary. "

"The role of a strong judiciary is important in the development of a nation. With similar growth in growth and litigation, more judges will need to handle the same so that justice is done in its most feasible sense.

Delay in justice is definitely a denial of justice, whether it is a criminal case or a civil case. The claim that was the result of the case becomes daily or does not exist because of the lengthy hearing process that saddens our courts.

In a criminal case, the plaintiff is anxious to see the accused punished for the crime, but the never-ending trial often gives the plaintiff anger and bitterness that thinks justice will never happen (in his mind). Even if the hearing reaches a conviction, the plaintiff loses faith in the system, and no longer considers it fair, because his long-term flow has caused him so much pain. Victory does not bring any joy, as the accused spends a lot of time getting free in the eyes of the plaintiff. Or imagine an innocent man caught up in false accusations. Although no charges have been proved, the society has long since declared it a crime. By the time he was acquitted, the verdict was a lie to his ears, as he had endured the clouds of society for so long, and even though he knew he had done nothing wrong, his confirmation came too late for him.

In civil matters ... a long-delayed judgment could be worse. It has often happened that the original plaintiff has long since died by a time decree contained in a civil suit. The plaintiff tried to recover his property so that he could live his life with dignity, but he died waiting for the day when he could re-enter the house he lived in as a child ... and the victory became meaningless. In the long-pending matter, the deceased's daughter, then a new marriage, sought a claim for her inheritance, which her brothers tried to deny her. By the time the will is declared genuine, she has grown old and has grandchildren who are about to start their own family ... She rarely cares about the legacy that seemed so important to her back.

These are just some of the thousands of cases that are still being heard in our courts today. The sheer length of the cases ensures that these stories of injustice continue to grow in number, for which there is no point in resolving.

The Chief Justice of India broke down in tears before the Prime Minister, urging him to appoint more judges so that the pendency could be cut. He was probably burdened by these people, helpless litigants suffering from the curse of pendency. But what can be done? People have accepted the fact that trying justice in our system is a foolish ideal.

It's a tragedy. Delays in justice are actually denied justice, but lawsuits still do not expect justice. They just hope that they do not have to worry too much about waiting for a court ruling for years to come.

As discussed by Martin Luther King in Birmingham Prison that delayed justice is tantamount to injustice this saying is appropriate for the Indian legal system where time is ignored by the whole system. Justice comes after a long time when people are useless or useless to them. It is the right of the people to receive justice in a timely manner. There are many loopholes and complexities in our judicial system, in which people have difficulty fighting injustice.

There are many cases in India like Harshad Mehta, Ram Mandir Babri Masjid, Soren Putra, Mumbai bomb blast 1993 and millions of other cases in which decades have passed. The case of scientist S. Nambi Narayan It took a productive life of the great scientist and his team.

There are major reasons such as the incompetence of sufficient judges from district magistrates to Supreme Court judges, another one is political interference in June

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## **Breaking the Stereotype Trap in the Disney Princess Movie 'Brave'**

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&

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### **Abstract:**

*Exposure to media and films plays a pivotal role in moulding us. This is especially true in the case of children. Media and films act as learning tools for little girls and boys contributing to their self-image and ambition. Movies help them understand the society and the gender roles persistent in it.*

*The early Disney princess movies had a typical fairy tale theme presenting women as the weaker sex, the damsels in distress waiting to be rescued by their charming princes. These early princesses are women with unrealistic appearances and are surrounded by gendered objects like mirrors and beautiful dresses. Snow white, Cinderella, Aurora and even Belle are the perfect housewives with no ambition besides getting married. These movies convey the message that the only goal for women is to get married, making it the only way to achieve their "happily ever after". Even so Disney has evolved with time depicting some positive models in 'Pocahontas' (1995), 'Mulan' (1998), 'The Princess and the Frog' (2009) and 'Tangled' (2010). Though the intelligent princesses in these movies rebel and seek adventures, we still see them living in a man's world.*

*In the recent movies like 'Brave' (2012), 'Frozen' (2013) and 'Maleficent' (2014), Disney steers away from the traditional princess roles. This research paper aims to study how the movie 'Brave' shatters feminine stereotypes portraying a refreshing new woman of the 21<sup>st</sup> century. The plot of the movie revolves around a complex mother-daughter relationship rather than a romance. Merida is a princess but a princess who does not need a prince. She is feisty, skilled and unruly like her flowing red hair. She is a powerful agent of her own destiny and worthy of feminist attention.*

**Keywords:** Stereotypes, Disney movies, gender roles.

In every culture across the globe, people learn by imitating what they see around them. It is a part of the process of socialization to adopt and adapt to certain roles and behavioral patterns. This learning process begins early in our childhood when we still do not possess the ability to understand right from wrong. The shared beliefs and universally accepted gender roles eventually take the form of stereotypes. These stereotypes become a part of our belief system and influence our growth. The minds of children are impressionable as we know it and such being the case, the identity of children is moulded by the universally shared beliefs of gender roles that are persistent in the society. When kids are exposed to outdated gender roles over and over, it tends to affect their perspective of the world and themselves. The persistent gender stereotypes are circulated in a large number through media, films, advertisements, books, etc. as a part of the dominant ideology.

Nowadays, children are exposed to television and media from quite an early age and there is no doubt that stereotypes hold a pivotal place in the learning process of children by



introducing them to different roles in the society. Needless to say that this also increases the “stereotype threat” (Brannon 159) which is the risk of confirming to the negative stereotypes. Gender is a construct and its process starts quite early through innocent looking acts. Kimberly Walsh, Elfriede Fursich and Bonnie Jefferson point out that, “Patriarchal ideology is so embedded in everyday discourse that it becomes normal to general audiences, and its presence easily goes unnoticed” (126). Children watch their favorite characters and imitate them in their games and play. We often see young girls acting out roles of housewives and mothers, making tea and cleaning, etc. These seemingly innocent and harmless games are actually a part of the gendering process.

Fairytales and especially Disney movies have shared the childhood of millions for quite a long time. It is through them that children, especially young girls get their first peep into the world they are unaware of. This makes it crucial to analyze and monitor the representation of women in these movies. Although we have enjoyed the princess movies generation after generation, there is a need to understand how these movies have evolved presenting a change in the portrayal of gender roles and stereotypes. To understand the portrayal of stereotypes in Disney princess movies, a categorization into four generations will be our guide.

GENERATION	YEAR	MOVIES
□ First generation	1937- 1959	<ul style="list-style-type: none"> <li>▪ Snow White and the Seven Dwarfs (1937) – Snow</li> <li>▪ Cinderella (1950) - Cinderella</li> <li>▪ Sleeping Beauty (1959) – Aurora</li> </ul>
□ Second generation	1989- 1992	<ul style="list-style-type: none"> <li>▪ The Little Mermaid (1989) – Ariel</li> <li>▪ Beauty and the Beast (1991) - Belle</li> <li>▪ Aladdin (1992) – Jasmine</li> </ul>
□ Third generation	1995- 2009	<ul style="list-style-type: none"> <li>▪ Pocahontas (1995) – Pocahontas</li> <li>▪ Mulan (1998) - Mulan</li> <li>▪ The Princess and the Frog (2009) – Tiana</li> </ul>
□ Fourth generation	2012 and later	<ul style="list-style-type: none"> <li>▪ Tangled (2010) – Rapunzel</li> <li>▪ Brave (2012) – Merida</li> </ul>

The early Disney princess movies had a typical fairy tale theme presenting women as the weaker sex, the damsels in distress waiting to be rescued by their charming princes. These early princesses are women with unrealistic appearances and are surrounded by gendered objects like mirrors and beautiful dresses. The earliest example is Snow White, the fairest of them all who keeps to domestic work and does nothing much for herself except singing. She enjoys cooking and cleaning for the dwarfs and is naïve enough to eat the poisoned apple. Cinderella again is a servant in her own house and obediently endures all the evil that her step mother puts her through. Snow White and Cinderella do not stand up for themselves and rather keep doing what they are told without questioning. Aurora also falls under this category being very passive, her fate decided just after her birth. Their lives change only when their Prince Charming arrives making him the agent of their happily ever after. But again the Princes fall in love with these princesses only after their beautification and makeover which makes it all the more pathetic. All three of them are flat characters lacking professional ambition, confidence and choice. Their sole aim is to get married and there too they do not get to choose their partner. It is the Princes who fall for their beauty at first sight and save them from their miserable lives. It’s important to note that the first generation princesses were designed by males with not even a single woman



working in the Disney studio. Thus, what we see is completely from a male perspective, women in stereotypical roles in a male dominated system. These women are nurturing figures that are too feminine to exist in the real world. Also, they have no identity of their own as their lives are tied to the male figures around them. All that Disney says through the first generation movies is that women are bound to the house where cooking and cleaning is fun, all you need to do is sing.

The second generation princesses show some change in terms of their independence and rebellious nature. By now Disney did have women working alongside men in the industry and we do see change in terms of portrayal of the female. These princesses are not as passive as the ones in the first generation. The curious Ariel rebels and goes against the tide to get the man she loves. Here, we do see a choice made but this choice comes at the cost of sacrifices. First of all, marrying the Prince becomes the utmost goal and Ariel gives up her talent of singing to achieve it. So was Disney trying to say that women should make sacrifices and do whatever it takes for their love? Also, that is not her only sacrifice, as she is the one who has to change her form to a human. Why couldn't it have been the other way around? Undergoing physical change and giving up their talents are big things and we do not want young girls to do this for love however true it might be. Belle, in *Beauty and the Beast* (1991) confirms to an ideal form of beauty but is seen seeking emotional fulfillment. She has intellectual interests and shows the ability to see through the handsome patriarch's motives and rather chooses the Beast. Although, her life is still governed by the male figures in her life, first by her father and later by the Beast. Jasmine, the Arabian beauty is a princess by birth. She's adventurous and has a tiger for a pet. A positive sign in the movie is that she defies her father and prefers living her life the way she wants. She prefers the liberty of making her own choices to the luxury of castle life. However, she's objectified when we see her using her sexual powers to distract Jafar- the villain. Also, the happily ever after theme is still tied to marriage which makes it stereotypical.

The third generation princesses show some mentionable improvement. Pocahontas is first among the princesses to rescue the man she loves. She is strong, independent and yet kind and compassionate. Though she falls in love with John Smith, she chooses to stay back with her own people. In 1998, Disney's *Mulan* takes a step ahead and appears defying stereotypical female roles. She is brave and steps up to make changes in her life. She is a positive role model but we see her tied down in duty. Also, all her bravery and strength gets merged with male role that she uses as an undercover. The 2009 movie, *'The Princess and the Frog'*, is a stereotype breaker in two ways. Firstly, it features a dark skinned African American princess named Tiana and secondly for the first time in Disney we see a princess with professional ambition and a dream of her own. She wants a restaurant of her own and works two full time jobs to achieve it. But we do see some stereotypes present in the movie. The third generation princesses are very independent and strong. They desire change and rebel to achieve that change but this change doesn't seem complete. They still have to do their duties as female figures and are not abstained from their roles. In the case of *Mulan* and *Pocahontas*, we feel as though to gain freedom women have to give up their femininity.

In the fourth generation Disney becomes quite feminist starting with the wonderful *Rapunzel*. Her fake Mother almost tangles her in the tower but *Rapunzel* manages to step out the moment she gets the first opportunity. She seeks independence, freedom and light. Fortunately, we do not see any spoilers like love at first sight. Instead, *Rapunzel* takes her time to grow affectionate towards Flynn Rider. Even so, Disney's choice to show Flynn cutting off *Rapunzel's*



hair which makes him her savior, seems quite tangled! Well, Disney does rise to an entirely new level in the 2012 movie 'Brave'. A feminist's delight, this movie shatters all the existing feminine stereotypes and portrays a refreshing new woman of the 21<sup>st</sup> century. The most striking element is the uniqueness of plot. It has nothing to do with a romance and doesn't even feature a Prince charming. The plot of the movie revolves around a complex mother- daughter relationship. Merida is a princess but a princess who does not need a prince. She is feisty, skilled and unruly like her flowing red hair. She is a powerful agent of her own destiny and worthy of feminist attention.

Disney has almost never used a female narrator before and this changes in 'Brave'. Merida tells her own story which enables us to understand her dreams and desires in a better way. She is ambitious and has a talent for archery. The scene where she stands up to compete for her own hand is one of the most motivational scenes for young girls. Being a princess, Merida is expected to speak and behave in a certain way but we still see her taking time out for herself to do the things she likes. She rides her horse through the forest and fearlessly climbs mountains and drinks from the Fire falls. Even as Merida introduces herself as the princess – with “duties, responsibilities and expectations” (Brave 0:05:42), she doesn't confirm to her role in any way. She strays away from the traditional ideals of beauty and does not go through any physical transformation. In the end, we see her just as she was in the beginning. The way she dresses, walks, talks or eats, all defy the conventions and stereotype of being a girl, a lady and a princess.

Along with the protagonist Merida, the secondary character- Elinor also appears to be a fully developed character. This is new to Disney, never before have they portrayed such round characters. Another thing worth mentioning is that this movie doesn't portray women in evil roles like the earlier movies where we saw evil step mothers and evil witches. The relationship between the mother and daughter is cautiously dealt. The mother, Elinor appears quite strict when it comes to the princess' lessons. She is a traditional figure in the beginning of the movie but her wisdom and strength of character is noticeable. She keeps nagging Merida telling her that “a princess does not chortle; does not stuff her gob; rises early; is compassionate, patient, cautious, clean. And above all a princess strives for...Well, perfection” (Brave 0:06:30). Though Elinor mentions habits worth nurturing it is not a pretty idea to keep being told how to act and this is why Merida decides to change her mother. She takes hold of her own destiny and even as she messes up she takes responsibility of her actions. We see her singing, “I will fly, chase the wind and touch the sky” (Brave 0:07:34), which portrays her as a free spirit who cannot be pinned down.

Unlike other Disney princesses, Merida does not dream about having a love interest. She defiantly says, “I suppose a princess just does what she is told?” (Brave 0:12:28), when she is asked to marry. She speaks out to her parents telling them that she is not ready and might never be ready. This gives a very positive message that it is ok to not marry, it is ok to choose yourself. Merida is determined and successfully changes her mother in the true sense. In the end we see her taking control of situations and fighting her own father, king Fergus, in order to save her mother. 'Brave' is a breath of fresh air in every way and breaks free from the “stereotype trap” (Begley).

Rigid stereotypes are limits that stifle people and leave no room for growth and change. They narrow down the scope of thinking which ultimately affects the gendering process. Smith, Peiper, Granados and Choueiti point out that, “from a very young age, parents regard many of



the films as 'safe' for young children to view. Psychologically, however, the films may be systematically encouraging youngsters to see the world from a narrow perspective" (783). Thus, it is important to monitor what children are exposed to. The early Disney movies portrayed women as weak, passive and submissive but over the years we see changes in portrayal. Movies like 'Brave' present an opportunity to young girls to view realistic female characters that they can relate to. It shows girls to stand up for what they believe and break the stereotype trap by defying the notion of women as weak and submissive. Merida urges every little girl out there to be her own hero and tells them that, "one's destiny intertwines with many others. It is the one thing that we search for or fight to change" (Brave 0:04:44) and "there are those who say fate is something beyond our command, that destiny is not our own. But I know better. Our fate lives within us. We only have to be brave enough to see it" (Brave 1:24:14).

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## **Business Ethics in Financial Sector**

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### **Abstract:**

*Ethics in general is concerned with human behavior that is acceptable or "right" and that is not acceptable or "wrong" based on conventional morality. General ethical norms encompass truthfulness, honesty, integrity, respect for others, fairness, and justice. They relate to all aspects of life, including business and finance. Financial ethics is, therefore, a subset of general ethics. The behavioral assumption of the modern financial-economic theory runs counter to the ideas of trustworthiness, loyalty, fidelity, stewardship, and concern for others that underlie the traditional principal-agent relationship. The traditional concept of agency is based on moral values. However, if human beings are rational maximizers, then agency on behalf of others in the traditional sense is impossible. This paper aims to study the importance of ethics of business in financial sector.*

**Key Words:** ethics, business, financial sector

### **1) Introduction:-**

Ethical norms are essential for maintaining stability and harmony in social life, where people interact with one another. Recognition of others' needs and aspirations, fairness, and cooperative efforts to deal with common issues are, for example, aspects of social behavior that contribute to social stability. In the process of social evolution, we have developed not only an instinct to care for ourselves but also a conscious to care for others. There may arise situations in which the need to care for ourselves runs into conflict with the need to care for others. In such situations, ethical norms are needed to guide our behavior. Ethics represents the attempt to resolve the conflict between selfishness and selflessness; between our material needs and our conscience.

To do something for another in a system geared to maximize self-interest is foolish. Such an answer, though, points out an inconsistency at the heart of the system, for a system that has rules requiring agents to look out for others while encouraging individuals to look out only for themselves, destroys the practice of looking out for others.

Ethics in financial markets are concerned with how to make good and moral choices in regard to the preparation, presentation and disclosure of financial information. During the 1990s and 2000s, a series of financial reporting scandals brought this issue into the forefront. Knowing some of the issues presented in business ethics can help to ensure that for considering some of the implications for the actions with own business.

It is not uncommon to find established ethical codes and ethical corporations in financial markets. Ethical codes for financial markets are established by the official regulatory agencies and self-regulating organizations to ensure ethically responsible behavior on the part of the operatives in the financial markets.



## **2. Significance of the Study:**

In emerging markets, there are many reasons why ethical violations occur. It happens when individuals take advantage of loopholes in the system. It badly affects the business environment. To better understand the concept, there is a need to study the ethics in financial markets.

## **3. Objectives of the Study:**

The main objective of the present study is to study the Concept, Importance and Code of Ethics.

## **4. Data Collection:**

The presents study is mainly based on secondary sources of data collection such as electronic resources, research papers, with the objective of successfully completion of ongoing study data are collected from published and unpublished sources.

## **5. Scope of the Paper:-**

The present study will study the concept, various code of ethics and it's importance. The paper concludes with some opinions regarding how the concept of code of ethics in business is useful for changing business environment in economy.

## **6. Conceptual Framework:-**

### **6.1. Concept:**

The idea that human beings can be honest and altruistic is an empirically valid assumption; it is not hard to find examples of honesty and altruism in both private and public dealings. There is no reason this idea should not be embraced and nurtured. As Bowie (1991) points out: "Looking out for oneself is a natural, powerful motive that needs little, if any, social reinforcement ... Altruistic motives, even if they too are natural, are not as powerful: they need to be socially reinforced and nurtured". If the financial-economic theory accepts the fact that behavioral motivations other than that of wealth maximization are both realistic and desirable, then the agency problem that economists try to deal with will be a non problem.

The true role of ethics in finance is to be found in the acceptance of "internal good" ("good" in the sense of "right" rather than in the sense of "physical product"), which, it adds, is what classical philosophers describe as "virtue"—that is, the internal good toward which all human endeavor should strive. If the attainment of internal goods were to become generally accepted as the ultimate objective of all human endeavors, both personal and professional, then financial markets would become truly ethical.

The subject of ethics in finance can be conveniently divided into four parts: finance theory, financial markets, financial services, and financial management. Financial ethics is concerned with the moral issues that arise in each of these four areas and with the moral norms that apply to the activities that take place in them. Much of the activity of finance takes place in markets, in which currencies, commodities, and financial instruments, such as stock, bonds, futures, options, swaps, and derivatives, are traded.

The fundamental ethical requirement of financial markets is that they be right? fair?. The most commonly adopted means for ensuring fairness in markets is government regulation, although a significant degree of industry- and firm-level self-regulation is also employed in finance. The participants in financial markets are most commonly individuals and institutional

investors, such as banks, insurance companies, mutual funds, and pension funds. Finance ethics; financial management applications; financial market; financial services.

The purpose of financial ethics is to ensure that the certified public accountants (CPAs) conduct their duties objectively and with integrity. Financial ethics form the basis for legal and regulatory requirements and include issues related to maintaining public trust. Professional organizations such as the American Institute of Certified Public Accountants (AICPA) and the Institute of Management Accountants (IMA) have codes of ethical conduct to which their members must adhere.

### **6.2 Ethical Violations:**

There are many reasons for why ethical violations occur. Sometimes they become the norm because "everyone is doing it." Others happen when individuals take advantage of loopholes in the system. Ultimately violations are driven by the potential personal gain of the investment professional.

The most frequently occurring ethical violations in finance relate to insider trading, stakeholder interest versus stockholder interest, investment management, and campaign financing. Businesses in general and financial markets in particular are replete with examples of violations of trust and loyalty in both public and private dealings. Fraudulent financial dealings, influence peddling and corruption in governments, brokers not maintaining proper records of customer trading, cheating customers of their trading profits, unauthorized transactions, insider trading, misuse of customer funds for personal gain, mis-pricing customer trades, and corruption and larceny in banking have become common occurrences.

### **6.3 Ethical Codes:**

Approaches to dealing with ethical problems in finance range from establishing ethical codes for financial professionals to efforts to replace the rational-maximizer (egoistic) paradigm that underlies the modern capitalist system by one in which individuals are assumed to be altruistic, honest, and basically virtuous.

The role of ethics in financial markets is to balance, protect and preserve stakeholders' interests. Eli Lilly and Company, for example, says its code of ethics in finance covers obligations to management, fellow employees, business partners, the public and shareholders. Typical standards found in a code of ethics in finance include:

1. Act with honesty and integrity.
2. Avoid conflicts of interest in professional relationships. Also, avoid the appearance of such conflicts.
3. Provide people with accurate, objective, understandable information. Disclose all relevant information, positive and negative, so that your listeners have an accurate picture.
4. Comply with all rules and regulations governing your position and your company.
5. Act with good faith and independent judgment. Don't allow self-interest or other factors to sway your recommendations.
6. Never share confidential information or use it for personal gain.
7. Maintain an internal controls system to guard against unethical behavior.
8. Report anyone you see violating the code.

Financial managers shouldn't see the code as setting a limit on ethical behavior: Tick off all the boxes, and you're good. Having ethics in finance means doing the right thing, even in situations that aren't covered on the list. If in doubt, find someone with the standing to give you ethical guidance.

#### **6.4 Importance of Ethics in Financial Markets:**

The importance of ethics in financial markets is well understood, at least in a general sense. Often, however, ethics are practiced in rote, non reflective way. Business leaders in the financial sector must move beyond simple compliance and rule-based consideration. Ethics in finance demands adherence to the highest standards. The consequences of unethical behavior are clear, from loss of reputation and trust to monetary penalty and criminal prosecution. Effective leaders attend to an inner moral compass which helps minimize the temptation toward unethical behavior. Still, good people make bad decisions. Ethical leadership goes beyond good intentions and knowing the rules. The pressures of a fast-moving, complex marketplace can lead us into reactive decision-making and possibly unethical behavior. Without a planned framework of integrity at the core of any business decision, ethics risk compromise.

Trust predicates success in business and leadership. Without it, both eventually fail. Businesses large and small must earn a social license to operate within the communities they serve and inhabit. Leaders build coalitions in service of a mission. After that trust is earned, it must be maintained.

For financial professionals, the structure of their ethics is built on a culture of integrity. We see solid leadership cultivating such a culture when a company:

- Maintains high consumer confidence and a good reputation with clients
- Understands its social license to operate and promotes social responsibility
- Enjoys a positive corporate culture and a dedicated, motivated, and ethical workforce
- Minimizes financial risk
- Avoids legal issues

The importance of ethics in finance suggests a systems approach incorporating elements such as a code of conduct and standardized methods of ethics checks.

#### **7. Conclusion:**

In the present study, an attempt has been made to study the Concept, Importance and Code of Ethics. there are many reasons why ethical violations occur. It happens when individuals take advantage of loopholes in the system. It badly affects the business environment. For protecting investor interests and strengthening their trust is paramount. Ethical conduct is vital to the ongoing viability of capital markets. Regulatory reform may go some way to combating the misconduct in the industry but that alone is insufficient. Individuals and firms must develop a 'culture of integrity' that permeates all levels of their operations. This will promote the principles of stewardship of investor assets, and work in the best interests of clients, above and beyond strict compliance with the law. A strong ethics-based culture that helps people engage in and promote ethical behavior will foster trust, lead to robust global capital markets, and ultimately benefit society. This chapter concludes that if the attainment of internal goods were to become generally accepted as the ultimate objective of all human endeavor, both personal and professional, then financial markets would become truly ethical.



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## Business Intelligence - Boost for E Commerce Business

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### Abstract:

*Commercial center is quick transforming into e-commerce center now. Right from needle to ship and involves buying and selling of products and services, or the transmitting of funds or data, over system predominantly the net. E-commerce may be a paradigm shift influencing both marketers and also the customers. . Ecommerce accepting new approach to support or improve existing businesses by integrating business intelligence. It is genuine need of every e commerce business to adopt business intelligence to accumulate and retain in global market. Business intelligence helps for sharing information, quick navigation, SWOC analysis, higher cognitive process, spotting problems, drive revenue and competitive gaining and boosting for e commerce business for better decision making.*

**Keywords:** E-commerce, Business intelligence, integrating, operational efficiency

### 1. Introduction To E-Commerce and Business Intelligence:

Many organizations within the globe are adopting e-commerce system for business so as to extend their revenue and customer base, rather than counting on the standard brick and mortar business model. Every country has invested significantly in its information communication technology (ICT) and has pooled its resources to accommodate the digital world. However, because of the masses of information stored in their huge data pools, companies need high-quality business intelligence to enable their top management to efficiently and effectively analyze the enterprise e-business data in order that they can take accurate decisions and make better policy decision. Business Intelligence combines architectures, databases, analytical tools, applications, and methodologies to enhance business operations . Business Intelligence's major objective is to enable interactive access and manipulation of knowledge and enable managers and business analysts to conduct appropriate data analysis. It involves activity into useful information, which is then accustomed keep decisions and at least result in actions which will further business improvement.

Business intelligence manipulates the info transforms into useful information. The most goal of this research is check the mixing of business intelligence tools into e-commerce business for improving and enhancing deciding for business purposes.

### 2. Objectives of The Study:

- To understand the current status and trends of E-Commerce.
- To Understand business intelligence tools and its utility for e commerce business
- To reveal the key variables influencing integrating business intelligence to E commerce business

### 3. Research Methodology:

Present study is relied upon secondary data. The specified secondary data is collected from the journals, research papers, websites, various reports and newspaper articles published online.



#### 4. Definitions:

**E-Commerce:** "E-Commerce is essentially refers commercial transaction which suggest that purchasing and selling of products or services also money transaction, funds, and valuable data, information with assistance of electronic tools over the net " ..

**Business intelligence :** In keeping with to Forrester Research "Business intelligence is "a set of methodologies, processes, architectures, and technologies that transform information into meaningful and useful information accustomed enable more practical strategic, tactical, and operational insights and decision-making."

#### 5. Main Types of E-Commerce

As commerce continues to evolve, so do the ways in which it's conducted. Following are the foremost traditional sorts of e-commerce models:

1. **Business to Consumer (B2C):** Now a days this is often the foremost popular type of e-commerce. It reflects the transactions between Business to consumer which suggest that the sale is happening between a business and a consumer, like once you buy any article from an internet retailer.
2. **Business to Business (B2B):** This is often another important type of e-commerce and refers to at least one business selling a goods or service to a different business enterprises. Now a days in globalization most of the realm of trade is roofed by this Business to Business e-commerce.
3. **Direct to Consumer (D2C):** Recent trend in e-commerce or the latest model of ecommerce is direct to customers. D2C means that a brand is selling directly to their end customer without researchinh a retailer, distributor, or wholesaler. Subscriptions are a preferred D2C item, and social selling.
4. **Consumer to Consumer (C2C):** This kind of ecommerce is going down mainly for durable, technical trade goods.. Its rather like auction sale and hence C2C e-commerce refers to the sale of an honest good or service by one consumer to a different consumer. Consumer to consumer sales happens on platforms like eBay, olx ,carwale.com etc.
5. **Consumer to Business (C2B):** During this kind of e commerce personal sells their services or products to a business organizations. This goods and services are supported individual skills . C2B encompasses influencers offering exposure, photographers, electrification, plumbing, maintenance, consultants, freelance writers, etc
6. **Government to Business ( G2B):** During this kind of ecommerce governments offers some services to business through different agencies or central, state and the native bodies by e Governance.
7. **Business to Government (B2G):** Business to Government ecommerce refers that majority of the government projects and services have gotten done through various businesses .In this process business offer or tenders its service the government
8. **Government to Individual( G2I):** During this kind of ecommerce governments offers some services to individual through different agencies or central, state and navel bodies by e governance documentation and payment procedure is additionally completed through online

mode.

**9. Individual to Government (I 2G):** Individual to Government ecommerce refers almost of the government offices are requires during this services which are provided by individuals. In this process individual offers or tenders their service the government

#### **6. Recent Trends of E-Commerce:**

1. *Retail:* The sale of products on to a consumer without an intermediary.
2. *Drop shipping:* The sale of products that are manufactured and shipped to consumers via a 3rd party.
3. *Digital products:* Downloadable items like templates, courses, e-books, software, or media that has to be purchased to be used. Whether it's acquisition of software, tools, cloud-based products or digital assets, these represent a large size of ecommerce transactions.
4. *Wholesale:* Products sold in bulk. Wholesale products are usually sold to a retailer, who then sells the products to consumers.
5. *Services:* These are skills like coaching, writing, influencer marketing, etc., that are purchased and paid got online.
6. *Subscription:* Well licked D 2 C module subscription services are the recurring purchases of products or services on a daily basis.
7. *Crowd funding:* Crowd funding allows sellers to boost capital so as to bring their product to the market. Once enough consumers have purchased the item, it's then created and shipped.

#### **7. Business Intelligence ( BI) For E Commerce Business:**

Business intelligence comprises the strategies and technologies utilized by enterprises for the info analysis of business information. It provide historical, current, and predictive views of business operations. It's a technology-driven process for analyzing data and delivering actionable information that helps executives, managers and workers make informed business decisions. BI incorporates a direct impact on organization's strategic, tactical and operational have cognitive process BI supports fact-based higher cognitive process using historical data instead of assumptions and gut feeling.

BI tool saves time, reduces costs, contributes to deciding yet reveals opportunities you may have missed, and thus improves efficiency and unleashes the potential of your team. Moreover, a tool has an impersonal outlook on facts and might use them to make forecasts.

#### **8. The Process of Business Intelligence:**

- **Data gathering:** It's primary and important step within the business intelligence to gather data from various corporate sources Data can be touch multiple and heterogeneous systems. It should collected from employees, customers sales departments, inventory accounts , production, advertisement and other stakeholders etc. Data could also be qualitative and quantitative in manner.
- **Data cleaning/standardization:** During this process of filtering the collected data as per the business requirements. Fixing or removing incorrect, corrupted, irrelevant, duplicate and incomplete data within the data base. In the process of combining it may be possible that data can be duplicated , misappropriate and unlabelled. In order that it's very necessary that data should be made cleaned and standardized.

- **Data Analysis:** After cleansing the data it's very essential that it should be rearranged in a suitable manner so chief decision maker can use it for better deciding and also policy building. Data analysis includes the activities to assist managers make strategic decision, achieve organizational goals and solve complexities by collecting, analyzing and reporting the foremost useful information which is relevant to managers' needs and for predicting future trends.
- **Business Intelligence Reporting:** It's the method of gathering data by utilizing different software and tools to extract relevant insight which ultimately enables to provide suggestions, observations and recommendations regarding business trends and empowering the manager for a better higher cognitive process.

### 9. Utility and Advantages of Business Intelligence To E Commerce

- **Make it easy to access and share the information:** Business Intelligence could be a valuable tool for e-commerce business. All styles of data are collected, processed, transformed and analyzed by business intelligence. In order that data are going to be easily accessible and data are easily shared for each stakeholder, managers, policy makers as per their requirement.
- **Enables real time analysis with quick navigation:** Business intelligence enables real time analysis of collected and processed data and also quickly navigated to the authorities and decision makers. In order that it is going to be made available whenever and wherever it's needed.
- **Helps to spot waste within the system:** Within the business intelligence process data are going to be filtered and cleaned. Unwanted, irrelevant, incomplete and waste data are identified and wiped out, in order that it will save time and expenditures also.
- **Reduces the danger of bottlenecks:** Within the business intelligence process data is filtered, rearranged and analyzed and identified the risks, challenges and future threats involved in the business process. Ultimately decision makers can take strategic decisions to scale back the chance.
- **Help you to grasp your business:** With the assistance of business intelligence every e-commerce business can get authentic data about the acquisition, sales, production, financial position, inventory, employee's record also strength, opportunities, weakness and challenges of the business. Decision makers can take a call accordingly.
- **Improve the decision making Process:** The key purpose of business intelligence is to assist enterprise in the process of decision making. Business intelligence services effectively collect, organize, process and evaluate data systematically and prepare reports that enterprises can use for their effective decision making, development strategies and policy decisions.

- Accurate decision-making: Business Intelligence allows e-commerce businesses to form decisions supported statistical facts, instead of guesses,
- Drive revenue: BI gives access to sales trends supported on customers' preferences, reactions to promotions, online shopping experiences, purchasing behaviors and other patterns and trends that impact sales. All of this information can help e-commerce stores maximize revenue.
- Operational efficiency: Business intelligence looks in the slightest degree style of data and may help the e-commerce businesses uncover errors and quality issues that lead to lost productivity in sales, customer attrition because of center dissatisfaction, higher bounce rates. This data makes it easier for companies to uncover and fix bottlenecks.
- Gaining a competitive advantage: Data helps companies understand what strategies work and what doesn't. Using reports and benchmarking, e-commerce businesses can uncover opportunities for improvement, providing them with a competitive edge.
- Managing business and spotting problems :BI allows businesses to induce a high level or detailed knowledge of data. This makes it far easier to identify challenges as they arise but before they impact the underline.

## **10. Essentials of Integrating Business Intelligence Into E Commerce:**

For the success with business intelligence, businesses must confirm that their entire organization is committed to using business intelligence and understands how and why it matters. Here are five tips to streamline the implementation process.

### **1. Business needs**

Before launching, ensure your business needs match the features business intelligence can provide. If you wish access to specific data or to drag data from specific tools, confirm that the tool you decide on will work.

### **2. Amount and quality of data**

Where will your data come from? Is there an slip up margin? Remember that poor data result in to poor decisions, so data quality is very important.

### **3. User experience**

When comparing the platforms it is very essential that consider user experience carefully. Seamless user experience can promote user adoption and ultimately drive more value from business intelligence products and initiatives.

### **4. Training**

Business intelligence tools can provide a wealth of knowledge which might be a challenge when users don't know the way to use them. Create a educational and training program to ensure people know the way to access the data they have and make sure they understand not just the way to access data, but the way to apply it. This will be especially useful when looking to rent lancers or usher in outsiders to your team.

### **5. Get buy-in**

Everyone within the business from executives to customer service providers must air the identical page about the importance and use of business intelligence specialize in how tools will

make their job easier and help the business grow not just the sort of knowledge it provides access too.

### 11. Summary:

Business intelligence involves gathering and processing large amounts of complex data for the aim of supporting strategic business decisions. It provides structured, data-driven answers to questions like “What happened?” and may help e-commerce companies make more strategic decisions about future growth. Business intelligence is not only for large e-commerce companies even small and growing e-commerce businesses can use business intelligence to raised understand how marketing, sales and other data-generating departments are impacting growth. Successful business intelligence implementation requires trying to find an easy-to-use tool, getting buy-in from stakeholders, and ensuring staff has adequate training. Ecommerce companies that want to remain competitive within the coming years should look to implement BI today

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## Capacity Building of College Librarians Affiliated to SPPU Pune and the Management Approach

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### **Abstract:**

*The ICT has greatly influenced the basic three elements of libraries i.e., collection, services and users need. Thus, the responsibilities of librarians have also changed. It becomes necessary for librarians to develop new skills, knowledge and capabilities by participating in capacity building programs to provide efficient and effective library services to users. The paper is focused on to find out the management approach towards college librarians affiliated to Savitribai Phule Pune University (SPPU), Pune for capacity building and challenges they faced.*

**Keywords:** Capacity building, College librarian, SPPU, Management approach.

### **Introduction:**

Due to the influence of ICT, the modern libraries are no longer confined within the walls of physical boundaries and are getting digital to access the information globally over a communication network. The college librarians provide services to students, teachers and research scholars. They nourish the spirits of the youths at the college level and plays an important role in the democratic set up of the nation by making them responsible citizen of the country. The explosion of knowledge and continuous development in technology necessitates to strengthening the skills, competencies and abilities of librarians and for that they have to continually renew their skills and expand their knowledge by participating in capacity building programs. *Capacity building is the process of equipping individual with the competency, understanding, skills, access to information and training that enables them to perform effectively.* Thus, in electronic era to meet the requirements of users, it is necessary for college librarians to acquire new skills and knowledge and develop the capacity of continuous learning to remain update with changing technology by participating in capacity building programs.

### **Aim & Objective of the study:**

Main aim & objective of the study is to find out the approach of the management of private aided regular degree colleges affiliated to Savitribai Phule Pune University (SPPU), Pune towards librarians for capacity building.

### **Scope and Limitation of the study:**

The study is limited to the private aided regular degree colleges affiliated to Savitribai Phule Pune University (SPPU), Pune.

### **Methodology:**

For this study questionnaire method has been used and 50 questionnaires were distributed to the librarian of the private aided regular degree colleges affiliated to SPPU, Pune, out of which 42 were received duly filled. Thus, response to the study is 84%. The collected data is simply analyse and results are given in finding portion of the paper.

**Meaning and definitions of capacity building:**

In the word “Capacity Building” the ‘capacity’ means ability or competency and ‘building’ means to develop or to increase or strengthen. Thus, we can say that “Capacity Building” means development of ability or competency of an individual or organization according to a plan.

Wikipedia defines capacity building as “process of developing and strengthening the skills, instincts, abilities, processes and resources that organizations and communities need to survive, adapt and thrive in the past changing world”.

**Need of Capacity Building for college Librarians:**

With changing technology, there is need to attend capacity building programme for college librarians to acquire new skills, competencies, abilities and knowledge so that they can provide efficient advanced library services to the users.

- To acquire new knowledge for updating.
- To develop technological skills.
- To develop managerial, leadership and communication skills.
- To improve staff efficiency.
- To apply innovative technologies in libraries.
- To face current and future challenges.
- It serves as motivation.

**Types of Capacity Building Programmes for College Librarians:**

- Participation in Refresher/orientation programmes.
- Participation in Conferences/Seminars.
- Participation in Training programme/workshops.
- Organizing visit to any institution.
- Attending IT skill acquisition programmes.
- Participation in short term courses.

**Table 1: Gender analysis of respondents**

Total Respondent	Male	Female
42	38 (90.47%)	04 (9.52%)

From the Table 1, it is clear that number of male respondents are more than female respondents.

**Table 2 : Agewise distribution of Respondents**

Sr. No.	Age Group	Respondent	Percentage
1	25-30	02	04.76
2	31-40	24	57.14
3	41-50	10	23.80
4	50 above	06	14.28
	<b>Total</b>	<b>42</b>	<b>100.00</b>

The analysis reveals that 57.14% respondents are in the age group of 31-40, while 04.76%, 23.80% and 14.28% of respondents belongs to 25-30, 41-50 and 50 above age group respectively.

**Table 3: Professional Qualification of the Respondents**

Professional Qualification	Respondent	Percentage
MLISc	06	14.28
MLISc. (NET)	28	66.66
M.Phil.	04	09.52
Ph.D.	04	09.52
<b>Total</b>	<b>42</b>	<b>100.00</b>

The maximum respondents, i.e., 66.66% has MLISc. (NET) degree in library science, while 14.28% are having only master degree. 09.52% respondents have M.Phil. and Ph.D. degree.

**Table 4: An Approach of management towards college librarians for capacity building programs**

Sr.No.	Type of capacity building programs	Agree	Disagree	Not easily agree
1	Refresher/Orientation Program	08 (19.04%)	14 (33.33%)	20 (47.61%)
2	Conference/Seminar	02 (4.76%)	10 (23.80%)	30 (71.42%)
3	Training / workshop	04 (9.52%)	18 (42.85%)	20 (47.61%)
4	Organize visit to any institution	00 (0.0%)	30 (71.42%)	12 (28.57%)
5	IT skills acquisition program	00 (0.0%)	34 (80.95%)	08 (19.04%)
6	Short term courses	04 (9.52%)	28 (66.66%)	10 (23.80%)

The table reveals that the management authority not very much interested to allow the respondent to attend the above-mentioned capacity building program.

- 47.61% respondent says that the management authority is not easily agree to allow them to attend Refresher/Orientation programs. They give reason of work load or like that.
- 71.42%, 80.95%, 66.66% respondent reveals that the management authority is disagree to allow to attend the program like organize visit to any institution, IT skills acquisition program, short term courses respectively.
- Only 19.04% to 9.52% of respondent says that the management authority is agree to allow to attend the above mention capacity building program except organize visit to any institution and IT skills acquisition program (i.e., 0.0%).

**Findings of the study:**

Findings of the study are as follow:

- Number of male respondents are more than female respondents.
- The maximum college librarians belong to 25-40 age group and have golden time for capacity building.

- The maximum respondents, i.e.66.66% has MLISc,(NET) degree in library science, while 14.28% are having only master degree. 09.52% respondents have M.Phil. and Ph.D. degree.
- 47.61% respondent says that the management authority is not easily agree to allow them to attend Refresher/Orientation programs. They give reason of work load or like that.
- 71.42%, 80.95%, 66.66% respondent reveals that the management authority is disagree to allow to attend the program like organize visit to any institution, IT skills acquisition program, short term courses respectively.
- Only 19.04% to 9.52% of respondent says that the management authority is agree to allow to attend the above mention capacity building program except Organize visit to any institution and IT skills acquisition program (i.e., 0.0%).

Interaction with college librarian reveals that in private aided regular colleges, the librarians get salary benefit after attending the capacity building programs and that's why in few cases the college management allow them to attend the capacity building programs. In most of the cases, college management disagree to allow them to attend such programs due to workload & less supportive staff in library.

### **Suggestions:**

In fast changing technological era, the capacity building of college librarians is very essential because librarian plays an important role in national development by supporting the teaching learning process. Thus, it is the duty of college management to motivate, support and provide necessary platform to librarians for capacity building.

### **Conclusion:**

Capacity building of college librarians is the need of hour. As we know that librarians are fundamentally associated with education and research as well as the organization of knowledge produce from research and ultimately supports teaching, learning and research activities. So, they can continually renew their skills and knowledge. The management of institutions also has the responsibility to motivate, cooperate and show positive attitude towards the college librarian.

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## Comparative Study of Gauss elimination method and Substitution Method in Chemistry

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### Abstract:

*In this paper, a formal and systematic method for balancing chemical reaction equation was presented.*

*In this paper, the chemical equation was balanced by representing the chemical equation into system of linear equations.*

*Particularly, the gauss elimination method was used to solve the mathematical problem with this method, it was possible to handle any chemical reaction with given reactants and products.*

*In this paper, there is comparison between Gauss elimination method and Substitution method to balance any type of chemical reaction.*

**Keywords:** Chemical reaction, matrix algebra, substitution method, linear equation.

**Method:** Gauss elimination method, Substitution method, to show comparison in between both of these, use graphical method, and little bit survey by the help of students to find which method is time saving?

### Introduction:

Balancing of the chemical equation is one of the initial subject toughs in most preliminary chemistry courses amazing subject of matter for mathematics and chemistry students who want to see the power of linear algebra as a scientific discipline <sup>[1]</sup>. Since the balancing of chemical reactions in chemistry is a basic and fundamental issue.it deserves to be considered on a satisfactory level <sup>[2]</sup>

A chemical equation is only a symbolic representation of a chemical reaction <sup>[3]</sup> A chemical reaction can neither create nor destroy atoms so, all the atoms represented on the left side of the arrow must also be on the right side of the arrow.

i.e.  $A+B \rightarrow C+D$

This is called balancing the chemical equation [4]. The application of the law of conservation of matter is critical in chemistry education and is demonstrated in practice through balanced chemical equations [5]. Every student who has general chemistry as a subject is bound to come across balancing chemical equations. The substances initially involved in a chemical reaction are called reactants, but the newly formed substances are called the products. The products are new substances with properties that are different from those of reactants [6]. A chemical equation is said to be balanced, the number of atoms of each type on the left is the same as the number of atoms of corresponding type on the right [7]. Balancing chemical equation by inspection is often believed to be a trial and error process and, therefore, it can be used only for simple chemical reactions. But still it has limitations [8]. Balancing by inspection

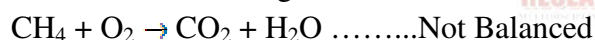
does not produce a systematic evaluation of all of the sets of coefficients that would potentially balance an equation. Another common method of balancing chemical reaction equation is the algebraic approach. In this approach, coefficients are treated as unknown variables or undetermined coefficients whose values are found by solving a set of simultaneous equations [9]. According to [5], the author clearly indicated that the algebraic approach to balancing both simple and advance chemical reactions typically encountered in the secondary chemistry classroom is superior to that of the inspection method. Also, in [10], the author emphasized very clearly that balancing chemical reactions is not chemistry; it is just linear algebra. From a scientific viewpoint, a chemical reaction can be balanced if only it generates a vector space. That is a necessary and sufficient condition for balancing a chemical reaction.

A chemical reaction, when it is feasible, is a natural process, the consequent equation is always consistent. Therefore, we must have nontrivial solution. And we should be able to obtain its assuming existences. Such an assumption is absolutely valid and does not introduce any error. If the reaction is infeasible, then, there exists only a trivial solution, i.e., all coefficients are equal to zero [6]. In Mathematics and Chemistry, there are several mathematical methods for balancing chemical reactions. All of them are based on generalized matrix form and they have formal scientific properties that need a higher level of mathematical knowledge for their application [1]-[16]. Here, we are presenting the Gauss elimination method and Substitution method, both are possible to handle any chemical reaction with given reactants and products. But here we check which method is very useful and time consuming to Solved problems are provided to show that this methodology lends well for both simple and complex reactions.

**Main Result:**

**Problem 1:**

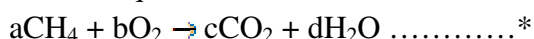
Balance the following chemical reaction



The equation to balance is identified the chemical reaction consist of three elements i.e. Carbon (C), Hydrogen(H), Oxygen(O)

Now to Assign the unknown coefficients (a, b, c, d) to each chemical species.

A balance equation can be written for each of these elements.



therefore, here three simultaneous linear equations in four unknowns corresponding to each of these elements.

Now algebraic representation of the balanced,

$C \rightarrow a = c \Rightarrow a - c = 0$ .....1

$H \rightarrow 4a = 2d \Rightarrow 4a - 2d = 0$ .....2

$O \rightarrow 2b = 2c + d \Rightarrow 2b - 2c - d = 0$ .....3

Now firstly by Gauss elimination method,

$Ax = 0$

$$\begin{bmatrix} 1 & 0 & -1 & 0 \\ 4 & 0 & 0 & -2 \\ 0 & 2 & -2 & -1 \\ 0 & 0 & 0 & 0 \end{bmatrix} \begin{bmatrix} a \\ b \\ c \\ d \end{bmatrix} = \begin{bmatrix} 0 \\ 0 \\ 0 \\ 0 \end{bmatrix}$$

R<sub>2</sub> - 4R<sub>1</sub>

$$\begin{bmatrix} 1 & 0 & -1 & 0 \\ 0 & 0 & 4 & -2 \\ 0 & 2 & -2 & -1 \\ 0 & 0 & 0 & 0 \end{bmatrix} \begin{bmatrix} a \\ b \\ c \\ d \end{bmatrix} = \begin{bmatrix} 0 \\ 0 \\ 0 \\ 0 \end{bmatrix}$$

R<sub>3</sub> +  $\frac{1}{2}$ R<sub>2</sub>

$$\begin{bmatrix} 1 & 0 & -1 & 0 \\ 0 & 0 & 4 & -2 \\ 0 & 2 & 0 & -2 \\ 0 & 0 & 0 & 0 \end{bmatrix} \begin{bmatrix} a \\ b \\ c \\ d \end{bmatrix} = \begin{bmatrix} 0 \\ 0 \\ 0 \\ 0 \end{bmatrix}$$

R<sub>3</sub>-R<sub>2</sub>

$$\begin{bmatrix} 1 & 0 & -1 & 0 \\ 0 & 0 & 4 & -2 \\ 0 & 2 & -4 & 0 \\ 0 & 0 & 0 & 0 \end{bmatrix} \begin{bmatrix} a \\ b \\ c \\ d \end{bmatrix} = \begin{bmatrix} 0 \\ 0 \\ 0 \\ 0 \end{bmatrix}$$

Now C<sub>2</sub> ⇌ C<sub>4</sub>

$$\begin{bmatrix} 1 & 0 & -1 & 0 \\ 0 & -2 & 4 & 0 \\ 0 & 0 & -4 & 2 \\ 0 & 0 & 0 & 0 \end{bmatrix} \begin{bmatrix} a \\ b \\ c \\ d \end{bmatrix} = \begin{bmatrix} 0 \\ 0 \\ 0 \\ 0 \end{bmatrix}$$

Now, a-c = 0

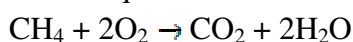
$$-2b + 4c = 0$$

$$-4c + 2d = 0$$

Solve these equations we get,

$$a = 1, b = 2, c = 1, d = 2$$

therefore equation \* becomes,



$$\text{C} = 1$$

$$\text{C} = 1$$

$$\text{H} = 4$$

$$\text{H} = 4$$

$$\text{O} = 4$$

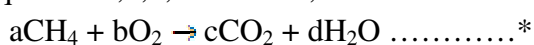
$$\text{O} = 4$$

This is required balanced chemical reaction

**Now Secondly, Substitution method**

Same problem

Equation \*,1,2,3 becomes,



$$\text{C} \rightarrow a = c \Rightarrow a - c = 0 \dots\dots\dots 1$$



$$H \rightarrow 4a = 2d \Rightarrow 4a - 2d = 0 \dots\dots\dots 2$$

$$O \rightarrow 2b = 2c + d \Rightarrow 2b - 2c - d = 0 \dots\dots\dots 3$$

From equation 1 we get  $a=c$

Substitute this equation in 3 we get,  $4c - 2d = 0 \Rightarrow d = 2a$

i.e.  $d = 2c$

now substitute  $c = 1$  and  $d = 2$  to verified this equation

then we get  $a=1$  and  $b = 2$

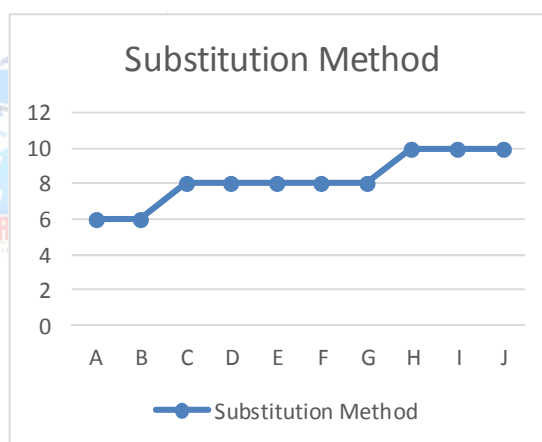
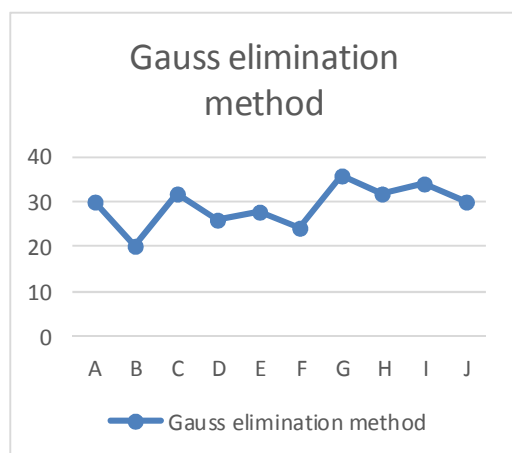
then equation \* becomes



Which is required balanced reaction.

Also, we used the little bit survey along with these two methods. Means we take 10 students (A, B, C, D, E, F, G, H, I, J) and give them same problem and asking to solve this problem firstly Gauss elimination method and secondly substitution method and counting the time

So, graphs along with time and students to both methods



**Conclusion:**

By the graphs we conclude that Gauss elimination method is time consuming method than Substitution method. Because, in gauss elimination method graph there is much more variation in time, but in substitution method there is little bit variation in time. In gauss elimination method variation of time between students C, D, E, F, G otherwise in substitution method there is no variation in time between students C, D, E, F, G.

Therefore, we conclude that Substitution method is easy and time saving method as compare to Gauss elimination method.

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## Cloud Computing in Education

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### **Abstract-**

*Every educational Institutions are under increasing pressure to deliver simpler, rich, affordable interactive services and tools for education. Cloud computing has the potential to supply computation and storage resources as services. The general public also because the private institutions both can use the cloud computing to deliver better services with very limited resources. Around 60 million people are going to be within the age bracket of 18 to twenty years by 2025 in India. to supply quality education for them are going to be one among the challenging tasks. This research paper is an analytical study on role of cloud computing in education*

**Keywords:** Software as a Service(SaaS), Virtual Computing Lab (VCL), Cloud Computing & Learning as a Service (LaaS). Interactive learning environments

### **I. Introduction:**

In recent years e-learning tools appear to be growing and are becoming widely accepted as a learning method (Ewuzie & Usoro, 2012).As we known, The ICT has played a big role in education. The concept of L3 i.e. Life Long Learning and A3 i.e. Anybody, Anytime, Anywhere is possible through ICT. The education sector is the second largest sector globally and Indian school system is the world's largest school system with more than 1.15 million schools. In the current financial crisis and being challenged by rising needs, educational institutions are facing problems in providing necessary Information Technology (IT) support for educational, research and development activities

As we know cloud computing is a part of IT policy, an educational Institute can increase their capacity without compromising security or going for heavy investments in IT infrastructure. Cloud computing makes available the educational Institutions the opportunity to concentrate more on interactive teaching and research activities rather than on intricate IT configuration and software systems management. The multimedia based e-Learning materials are the backbone for several e-Universities like IBA e-University, Asia E-University, United Kingdom of Great Britain and Northern Ireland e-University and a number of {other and several other} other e-Universities which might be created out there via cloud. in poor countries, e-Learning via cloud computing will raise the amount of education, acquisition and economic development wherever technical education is dear. In Education, the target and quality of victimisation cloud computing in education is recognized by varied universities among that University of American state, Washington State University's faculty of technology and pc Science, educational activity establishments from United Kingdom of Great Britain and Northern Ireland, Africa For formal and informal education, many applications and services on the cloud Can be easily provided to students and teachers. The cloud computing allows for more flexibility and mobility in the use of resources for teaching and learning with greater degree of communication, collaboration and sharing of resources. It also Creates a personalized learning environment or virtual communities for teaching and Learning.

**II. Cloud computing:**

Cloud Computing is the delivery of computing services such as databases, networking, software, servers, storage, analytics, intelligence, and more, over the Cloud (Internet).

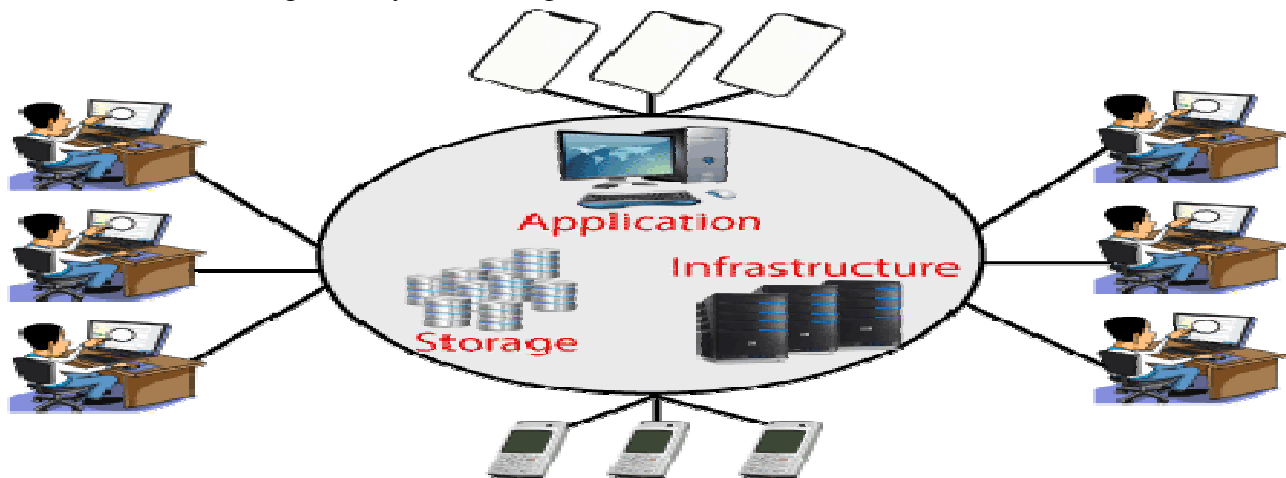


Fig (a): Cloud Computing

Cloud Computing provides another to the on-premises data centre. With AN on-premises data centre, we've got to manage everything, like getting and putting in hardware, virtualization, putting in the software package, and the other needed applications, fixing the network, configuring the firewall, and fixing storage for information. once doing all the set-up, we tend to become liable for maintaining it through its entire lifecycle.

**iii. Cloud Service Models:**

The cloud computing is an rising technology and has major readying models like non-public, Public, Hybrid, however encompasses a completely different characteristics like Client-Server, Grid Computing, Fog Computing, peer-to-peer computing. All the cloud readying models supply completely different services like Infrastructure as a service (IaaS), Platform as a service (PaaS) and software system as a service (SaaS) (Alshuwaier & Areshe, 2012).

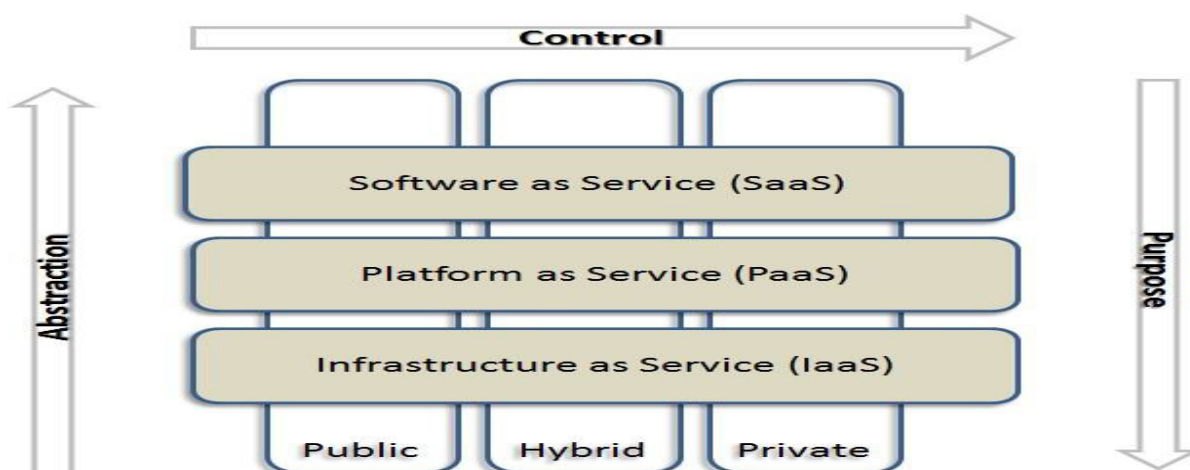


Fig (b): Cloud Service Mode

**Infrastructure as a Service (IaaS):**

In this cloud service model the service supplier hosts all the required hardware and also the web property link. The user solely share responsibility for the virtual machine hosted on this hardware and also the software's (include operational system) that runs thereon. this is often the

last / bottom layer and also the package applications run thereon. This service provides on Demand infrastructure that is storage, computing, networking, management and support elements (virtual servers). This infrastructure is accessed via web, enabling organisations to move their knowledge to cloud.

**Platform as a Service (PaaS):**

In this cloud service model the user provides the application they want to deploy, and also the cloud service supplier provides all the components needed to run this application that is additionally known as as application hosting. this is often the center layer between SaaS and IaaS. It provides operating systems and application development platform which may be accessed and utilized via the web.

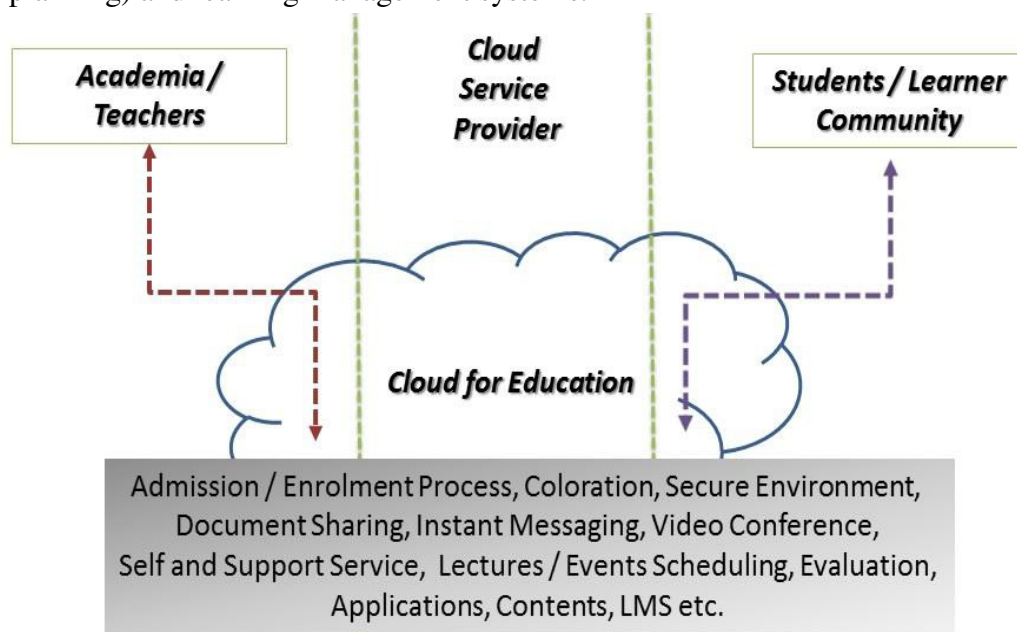
**Software as a Service (SaaS)**

In this cloud service model the service supplier supplies the software package application and every one the elements needed for its execution.

SaaS is meant to be a prison guard resolution for the shoppers. several web-ERP software package solutions are hosted on the SaaS cloud and supply accounting and business Information to the user or client. this can be the top-most layer of cloud computing. This layer involves applications like text processors, video editors and databases to be hosted by cloud service supplier and available to the users on demand via web. Few samples of software package as a service includes client relation management (CRM), email electronic communication, Google Document (Doc) etc. (Alshuwaier, Alshwaier, & Areshey, 2012)

**Community cloud**

It is for a set of users within closed group having a common objective. Lots of Universities / Institutes offer complete online education programs using hybrid cloud model. The Universities / Institutes develop cloud-based solutions for their IT infrastructure. The vital use of cloud-sourcing is for E-mail, calendaring, collaboration, videoconferencing, ERP (enterprise resource planning) and learning management systems.



*Figure 2: Cloud for education*

**Iv. Cloud Computing In Education:**

The administrator, a teacher, a student, or the parents, now have a great time to explore how cloud-based applications can benefit Students and Institute or University (Kaur & Singh, 2015). Cloud computing may be a network of computing resources settled anyplace which may be used and shared to bring around education a spread of choices that is offered in ancient IT models yet as offer answers to several of the challenges faced by the academic establishments. Desegregation the computer code and assets own by a corporation with computer code and services with the cloud provides a corporation the new selections for equalization system management, price and security at identical time helps to boost the standard of services.

Benefits	description
Less expensive or subscription based textbooks	The post graduate level textbooks are costly and have less range of copies in library. Cloud-based textbooks will solve this downside by changing them in to digital content format, that are more cost-effective than printed. this may facilitate the lower-income cluster students to have access to quality learning materials.
No more outdated learning materials	Many times, the high-priced written textbooks that students are referring from library are superannuated. Additionally thanks to financial issues or budget provisions, replacement of these superannuated resources becomes a difficulty. In Cloud based materials area unit simple to update on real time basis, so that students get access to the most recent learning resources.
Less hardware expenses	Cloud-based applications runs on net browsers and they are additionally compatible with the mobile devices. This means that learner doesn't essentially have to be compelled to own associate expensive computers / laptop computer, a Smartphone or pill can access these applications
No expensive software required	One of the largest blessings of cloud computing is that the SaaS model (software-as-a-service). several software package Applications supported humanoid based mostly devices square measure currently available either free or on affordable subscription basis.
Students reach	Cloud computing has opened a world of recent possibilities for learner and domain. currently the learner can earn their certificate via opting on-line instruction medium. There square measure several different forms of students for whom a conventional faculty atmosphere merely doesn't work, and cloud computing has provided alternate to these students.
Environment	Cloud computing not solely cut back prices, however conjointly produce an setting wherever all learner have access to high quality education resources. Such on-line cloud primarily based environment creates collaboration amongst domain and student or learner.

**V. Issues**

<b>Issues</b>	<b>descriptions</b>
Security	The client argument that the information is safer once managed internally on native hard-disk or computer network storage. Also the location of information storage is unknown within the cloud atmosphere.
Privacy	Unlike ancient computing model, the cloud computing Utilizes the virtual computing technology wherever user knowledge might be scattered at numerous virtual knowledge centers, which could be located geographically at totally different location. Wherever there may be conflict in knowledge privacy protection within the locational legal systems.
Reliability	In cloud computing servers additionally expertise down times and slowdowns and users have a better or complete captivated with cloud service supplier (CSP).
Attacks, Hacking, Theft	Hackers will invade nearly in to any server, and also the statistics show that common fraction of breaches result from taken or lost devices. the opposite reason is from employees' accidentally exposing information on the web. Attackers have ability to investigate The important task submitted by the users on the cloud.
Compliance	The regulations to the storage and use of the data require regular reporting and audit trails, cloud service providers must enable their customers to comply with these regulations. In addition the data centers maintained by the cloud service providers are also be the subject to compliance requirements.
Long-term Viability	User should develop some mechanism to ensure that the data they put into the cloud will never become invalid even if cloud provider shuts or get acquired by other company.

**A. Application of SaaS in School Education:**

School accessing cloud computing services needn't pay money to shop for industrial package license, the burden of frequent upgrades and maintenance prices. Google's cloud computing services Google Apps provides freed from value word processing, spreadsheets, PowerPoint shows, web production, e-mail and different applications for private use. Google Apps brings savings by eliminating several ancient IT costs, together with server hardware, maintenance, mend and upgrades. Pike Country faculty avoided the price of commutation one, 400 Workstations by deploying a virtual desktop answer on the IBM cloud, achieved value savings of quite hour, increased Security, reduced package license and overall maintenance Costs.

**B. SaaS for Higher Education: Microsoft Live@edu**

Microsoft Live@edu[24] is a program that gives Students, staff, school and alumni semi-permanent, primary e-mail addresses and alternative applications that they will use to collaborate and communicate on-line freed from value to academic establishments. Students are victimization Microsoft product kind of like those used in several workplaces that facilitate to organize them for jobs



**VI. Virtual Computing Lab(Vcl):**

Universities that area unit deploying the cloud are going to be enjoying the benefits not on the market with ancient labs and/or student workstation areas [5]. Some forestall to the increased personal safety of their students and also the associated reduced security prices because of the flexibility to shut those labs at the hours of darkness or even for good. Students will access VCL exploitation their laptops Or workstations from their hostel or anyplace within the field. Some universities area unit redefining those areas for student Collaboration environments or for alternative functions and activities, saving construction prices Some of the benefits of VCL are summarized in the following table:

Beneficiaries	Benefits
Students	Raises computing resource accessibility <ul style="list-style-type: none"><li>• Increases availability and integrity of data, applications and research materials for studnts</li><li>• Adds mobility</li><li>• Reduces client application and system resource footprint</li><li>• Amplifies application &amp; computing performance</li><li>• Improves server and data storage capacity</li><li>• Offers convenient web access to the VCL</li></ul>
Faculty	Grants accessibility to virtual machines <ul style="list-style-type: none"><li>• Schedules delivery of assignment instructions, study materials, syllabi or software</li><li>• Enables faculty to create custom images for specific course, independent of other faculty course images</li></ul>
Administration	Standardizes applications and processes <ul style="list-style-type: none"><li>• Provisions software, resources and management of data</li><li>• Lightens the burden of software version control</li><li>• Reduces total cost of ownership by nearly 50% to 90%</li><li>• Lowers the need for in-house IT staff</li><li>• Cuts resource management costs including power and cooling</li><li>• Brings greater virtualization</li><li>• Optimizes resource allocation</li></ul>

**Conclusion:**

The cloud computing is rapidly developing Internet-based computing model. With The combination of e-learning victimization cloud computing and management education, Opens up new ideas for any development. This paper we've got mentioned role of cloud computing in education. There's little doubt that the introduction of cloud computing into management education is possible & brings America or so infinite computing capability, measurability, advantages to the scholars.

Cloud Computing can bring a paradigm shift in teaching learning method by providing them the prospect to focus additional on teaching and analysis activities instead of on labyrinthine IT implementation. The cloud computing has uncountable prospects in fulfilling the goal of distance education i.e. Anyone, Anytime, Anyplace and something. Learning as a Service (LaaS) is probably going to be the new complete of cloud computing services in education.

By deploying cloud services, the academic establishments will significantly curtail expense of software package licensing and cut back the field IT employees. The academic establishments while not the required high-tech instructional software package will utilize it from the surrounding instructional institutes which is able to not solely result in best utilization of resources also as large quantity of economic and human resources savings.

Considering the mammoth Indian education sector the cloud computing will play an excellent role. Associate in nursing integrated approach is want of the hour to handle the case. The schools and educational establishments ought to revise the course of study to incorporate the subjects on cloud computing in order that the pass out will grab the job opportunities in cloud computing sector. Therefore as of currently very restricted effort square measure being applied for utilization of cloud computing in education sector. Majority of the academic institutes believe that security, privacy, reliability, hacking, theft, attacks would be the key issue which is able to have an effect on overall cloud adoption.

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## College Library System : Problems and Prospectus

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### **Abstract:-**

*This paper deals with the college libraries, there problems, latest technology and Librarian. Library are facing many problems main reason behind it only money or financial support. This is only way to discuss and take the solution or betterment option on particular problem. Technology is changing, information format are changing, information cost are changing, information value are changing, information explosion change the all aspects of information so user is expecting pinpointed exhaustive information. Actually it is right of user but library has needed to adopt latest technology for handling this all problems.*

### **Introduction:-**

It can be underestimated the role of a library in the education process at any level, especially in the college which aim at the overall development of student such as personality, skill, communication, career, creativity etc. the quality of education is linked with libraries. The information collected and disseminated by libraries decides the quality of teaching process in a college. Most of the education commissions have recognized the importance of libraries in higher education, but in the real situation the college authorities and the faculty reluctant to accept this truth. They consider the library as an item meant for satisfying the university investigation team. The librarians do not get any role in the college academic programmers. He is treated as a last grade employee in the college It adversely affect library activity and services.

### **Objectives;**

The objectives of a college library are

- To provide information sources necessary for teaching-learning process in the subject field of interest to the college
- To aid the teacher to be abreast of the latest developments in their area of specialization
- To develop and maintain reading habits among the students
- To aid the students in their personal growth and to sharpen their intellectual curiosity.

### **Problems In College Libraries:**

- Staff problem
- Technology expertise problems
- Data security tools problems
- Library management attitude
- Electricity problems
- Library timing
- Space problem
- Illiterate library staff (Technology)
- Problem related to the book sellers



- Purchases of foreign publications
- Collection development policy
- Impact of information technology on library services

### **Activities:**

In order to meet the above mentioned objectives, a college library collects processes and provides a wide variety of reading materials. It acquires all the textbooks and other reading material prescribed in the syllabus for the course. It also collects all general books on important subjects and the general and subject journals suitable for the academic community. The reading materials on a subject are selected by the subject faculty concerned. The reading materials of a general character are selected by the librarian. A college library gets maximum fund from college authorities and other sources for acquiring required reading material for the academic community. The available sources of fund are library fee from student, UGC grant, College authority, sale proceeds of dailies and weeklies, Grants offered by others.

- A. There are so many problems to the staff and users of college library. They affect the day to day grants. The library fee collected from the students should be exclusively used for the college library. The library shall use the amount for acquiring needed basic accessories, stationeries, binding's item etc.
- B. The library should subscribe at least one national level books selection tool like INB, Indian Books in print etc. It will contain the bibliographical detail of forthcoming publication It should be supplemented with selection of book on approval basis.
- C. The library should be housed in a separate building as far as possible. If this is not possible it must be housed in a spacious hall in the college premises, or sufficient number of rooms should be used for the library purpose.
- D. The Government should revise library staff formula liberally, should be provision to appoint ad hoc employees for completing pending library work.
- E. The book issued to the students should not be called back before the examination is over. Issue of examination hall tickets and non-dues in library should not be correlated.

### **Problems of Library Staff:**

- A) Shrinking book budget is a common problem in college libraries. Lacks of fund for acquiring required reading materials affect the library functions and services. The government and UGC do not sanction and release their grants in due time so that the librarian not get an exact idea about the book fund available for a particular period.
- A) The high cost of secondary sources or book selection sources like Indian National Bibliography, Books in print etc. do not the permit the librarian to acquire them with the insufficient book fund. He greatly depends on publisher's catalogue and books on approval programmer of local publishers to select required materials, this practice greatly affect the quality of library collection.
- B) The librarian acquires the required subject material on the basis of the recommendations made by the head of department of the subject concerned. They do not submit the list of new document required in due time which result in lapse of fund allotted for that particular department. There is no provision to use the allotment for one department to another.

- C) Most of the libraries function in small room similar to classrooms Lack of separate library building or inadequate space area hinders the overall development of library The necessary item lie shelves, catalogue cabinet, table and chairs, light and fittings etc are inadequate. They keep the reading material on bar floor.
- D) A college library is one of the largest units in a college. It is larger to a department. It enjoys major portion of the collect budget. The functions of a librarian are more or less same to the sections of a department head. Even though the librarian is the head of a larger unit he is not treated at par.
- E) There is a practice of putting a senior professor as in-charge of the library, this is not good. The touch of professional skill and interest is lost in such a practice. It is also affect the free and effective administration of the library.

### **Problems of Users:-**

Students are not generally well versed with the way in which library collection is developed and the service is organized. The classification and the different types of catalogue seem to be complicated.

- A) Closed access system still predominates fully or partially in the majority of college libraries. It does not permit the user to select the required reading materials freely. The user has to select their documents based on the library catalogue alone one the library catalogue is consulted and selected documents the user has to wait for a library staff to get the documents from the closed admires. In the most cases, the user has to accept a document which is not the selected one or has to go back with free hand.
- A) The classified organization of material pose another problem of locating documents from shelves, even if the library offers open access system. The numbers indicating each subject and the filling order of thee number is not friendly to the users. The problem becomes more complicated when libraries follow colon classification system introduced by Dr. S. R. Ranganathan.
- B) A college library keeps the reading materials on one subject in different place according to the form of material, category of users expected etc. One category of is not allowed to use certain form of materials available in section meant for another category of users.
- C) .A library catalogue is difficult to understand and use. It follows certain traditions or conventions. The classified filling of catalogue entries, lack of title entries filing of author entries according to surname etc pose problems to users.
- D) Most of the libraries insist the student's community to return all loaned documents before the issue of examination hall tickets. This practice adversely affects the preparation for and in the performance of their examination. Such rules are imposed due to the fear of loss of books or with the feeling the students may not return the documents after the completion of examination. This is against the law of library science.
- E) The information about the new arrivals is not properly communicated to the users. Some libraries exhibit the new arrivals at the entrance. This information is available to the regular visitors only.
- F) The students are unaware about the reading materials other than the prescribed textbook for study. The teacher or the library staffs do not provide such information to the students. (Bansal, V, 2010).



### **Problems of Management:-**

The physical facility like study room, Furniture for seating, software, ventilation, lighting arrangement are considered the environment.

### **Library as a Place:-**

Most of library users, researchers, faculty, students, academicians and scholars prefer library as a place for their academic and intellectual pursuit. Library is also a symbol of knowledge and rich intellectual heritage.

### **Selection of Software:-**

The selection of suitable software is very important. User friendly, effective and efficient software, its updating and its proper operation by the service provider is very crucial part of the entire service delivery. Several various functions related to customer dependent on software and at times if the customer is expected to interact with the software. As a result the quality of software and use of IT technique decides the major part of the service quality in service providing organizations.

### **Physical Facility:-**

The physical facility provided by the library like availability of suitable building, welcoming and functional furniture, proper monitoring of housekeeping, place for keeping bags, cleanliness of toilets, racks, flooring books and other places, proper ventilation, adequate lighting, comfortable seating, adequate number of computer terminals for OPAC and internet browsing, suitable library hours etc.

### **Prospectus: The Way Forward:-**

In the light of foregoing, the following are hereby recommended as the way forward;

- Governing must develop a more pro-active and progressive attitude to the implementation of the national policy for Information Infrastructure and facilities.
- Practicing Librarians must be involved in training and retaining in the knowledge of ICT competencies required for them to effectively manage the resources in the academic libraries towards globalization of their services.
- There should be massive injection of fund from the government and some international donor agencies which are involved in this.
- Academic libraries in India will need to be effectively involved in interconnectivity to facilities resource sharing. They should work at forming consortium which will eventually progress towards their active involvement in the globalization of their services.
- The problem of epileptic power supply and poor telecommunications infrastructure should be doggedly addressed by the government by injecting the necessary fund and technical expertise. (Kuri, 2013)

### **Conclusion:-**

From the discussions in this paper on the state of infrastructural facilities and requirements for globalization of college library resources and services in this electronic age, several benefits derivable from globalization of college library service as well as the problems inhabiting easy implementation of academic library. It is obvious that academic libraries will require sufficient funding to support their activities; Fund will be required for the purchase and



installation of ICT, establishment of local electronic networks and connection to external networks conversion of materials to electronic format and training of library staff in various information technology skills.

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## Communication Skills among Junior College Students

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### Abstracts:

*The primary aim of the present investigation was to study the communication skills among Junior College students in relation to sex and area. For this purpose, a sample comprising of 240 Junior College students was selected randomly from rural and urban junior colleges from Ahmednagar district of Maharashtra. The results indicate a significant difference between rural and urban students as well as girls and boys in regards with communication skills.*

**Keywords:** Communication Skills, Rural and Urban Junior College Students, Girls and Boys

Education can be defined as the cognitive, affective, psychomotor and interactional development of an individual. Education is a dynamic process which involves imparting knowledge of emotional and physical development on an individual. Physical development is directly related to the development of psychomotor organs of an individual. In other words, psychomotor organs need to be trained to develop a physical skill. According to Wikipedia, 'A skill is the learned ability to perform an action with determined results with good execution often within a given amount of time, energy or both. Life is a journey and skills are the luxury car who ensure a smooth journey. Skill is the ability to do something well, especially as a result of training, practice, etc. Soft skills and life skills are the two main types of skills required to live in a society. Among these, communication skills are considered the basic skills to survive in a society.

### Communication Skills:

Communication is an essential element for success in every field of contemporary society. The essential ingredient in a dynamic society is communication. A society can be defined as people in communication. Communication can be written or spoken, verbal or non-verbal, pictorial or graphic. It is one thing which is not easy to avoid in today's world, however hard one may try. Communication can be defined as 'the act of transmitting information, ideas and attitudes from one person to another'. The communication skills are the abilities to send messages that are properly and entirely received and understood by the target audience. The aims and objectives, the motivation, the information, the sender, the medium, the receiver, the distortion and feedback, etc. are the essential and basic factors for effective communication.

### Significance of the Study:

The life of an individual in the 21<sup>st</sup> century is very difficult and full of challenges and competition. To overcome these difficulties, the citizen should be smart enough with communication skills. The purpose of the study pertains to know the communication skills among junior college students. This is necessary for enabling students to be competent, competitive and trained by communication skills to become a democratic citizen. A junior college student is in the age of Adolescence. Adolescence is the attitude formation age of the students. Cultivating the ability to navigate the complex life and work environment requires students to pay rigorous attention to developing adequate communication skills. Hence, through

the present study, it has been tried to find the levels of communication skills among junior college students. Along with this, it has been also tried to find the differences between selected demographic variables. The result of the study will be useful to the junior college students to their communication skills.

**Objectives of the Study:**

1. To study the communication skills among Junior College students.
2. To study the difference between communication skills of boys and girls.
3. To find the difference between communication skills among rural and urban junior college students.

**Hypothesis of the Study:**

1. There is no significant difference between communication skills of boys and girls junior college students.
2. There is no significant difference between communication skills of rural and urban junior college students.

**Methodology:**

In the present study, descriptive survey method is employed.

**Sample:**

The sample of the present study comprised 240 Junior College students. They were selected randomly from rural and urban areas.

**Tool:**

The tool used for the study is a communication skills scale prepared by the researcher. The collected data was analyzed by appropriate statistical tools. (M, SD and 't' test).

**Results:**

Table No. 1. Table showing significance of difference regarding communication skills among various groups.

Group	Variable	N	M	SD	't'	Significance At 0.01 level
1	Urban	120	191.02	47.18	3.05	S
	Rural	120	173.18	43.27		
2	Boys	120	179.3	43.12	5.12	S
	Girls	120	149.7	46.44		
3	Rural Boys	60	184.73	48.33	3.00	S
	Rural Girls	60	158.43	47.69		
4	Urban Boys	60	193.49	38.48	3.46	S
	Urban Girls	60	169.32	37.89		

S – Significant

N.S. – Non-Significant

**Conclusion:**

From the above results and findings of this study, the following conclusion can be drawn. It is evident from the above table that significant differences exist between rural students and urban students, girls and boys, rural boys and rural girls, urban boys and urban girls in regards with communication skills.



### **Implications of the Study:**

From the findings and conclusion of this study, it is observed that girls and rural students have low communication skills. Hence, to impart communication skills, training program for students should be started. It is suggested that communication skills should be included as one of the important components of the school curriculum. As a result, it is important to equip students with communication skills which will help them to overcome the challenges.

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## Impact of Global Financial Crisis vs. Pandemic Covid-19 on Indian Economy

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### **Abstract :**

#### **Purpose:**

*The purpose of the study is to compare the impact of pandemic covid:19 and global financial crisis in India through four variables including GDP, unemployment rate, exchange rate, and the stock market. So, it provides insight to the government for developing effective policies to minimize the impact of covid:19 on the Indian economy.*

#### **Design/approach/methodology:**

The mixed research methodology is adopted to compare the pandemic covid:19 and global financial crisis to conduct the hypothesis testing. The deductive approach with descriptive research design is selected to provide a framework for the research study.

#### **Findings:**

The GDP declined during the global financial crisis was 9.80% to 3.89% but during pandemic covid:19 the GDP declined from 4.20% to -7.97%. The rate of unemployment during the global financial crisis was declined from 4.40% to 3.70% and during pandemic covid:19 it was declined from 6.70% to 24.25%. The stock market is also adversely impacted during pandemic covid:19 as compared to the great depression. The exchange rate was declined to -0.04% during the pandemic as compared to the global financial crisis 0.853159%. Thus, the null hypothesis is accepted.

#### **Recommendations:**

It is recommended to develop policies for providing employment opportunities in agriculture and informal sectors and improve the healthcare infrastructure of India through amending fiscal and monetary policies of India.

**Keywords:** GDP, Covid:19, employment, stock market, exchange rate, global financial crisis

#### **Introduction :**

The global financial crisis 2008 leads to experience the extreme volatility in India. Similarly, the unprecedented pandemic covid:19 impacted the economic performance of India results in a decline in economic growth. According to Ali (2012) the financial crisis 2008 was more severe than the Asian financial crisis Of 1997-98. However, the pandemic covid:19 impacted the major industries such as aviation and tourism, restaurant services, the IT sector, the automobile sector, and others. In order to curb the spread of the virus, the government imposed a

nationwide lockdown from March 25, 2020 result in a decline in the economic performance of the country. The existing studies have identified the impact of pandemic covid:19 on the various issues related to the stock market including credit contraction, the decline in investment and consumption (Dev, 2020; Ghosh,2020). Rakshit (2020) identified the indication of an increase in consumption volatility. Padhan (2021) confirmed that there is declined in the labor force participation rate. Furthermore, other researchers have identified the negative impact of covid:19 on the financial performance of industries due to lockdown. In addition, covid:19 adversely impacted the insurance market, travel industry, herding behavior, and rate of the property.

### **The rationale of the study:**

The aim of the research study is to compare the impact of the global financial crisis 2008 and pandemic covid:19 on the financial performance of India which provides insight to the government for developing a policy framework to minimize the financial crisis impact on the Indian economy in the future.

### **Research objectives :**

1. To compare the impact of global financial crisis and pandemic covid:19 on the Indian economy.
2. To explore the policy framework of government during global financial crisis and pandemic covid:19 for protecting financial-economic health.
3. To identify the major impact of pandemic covid:19 and global financial crisis on employment, stock exchange, GDP, and exchange rate.

### **Hypothesis :**

H0: There is a significant impact of pandemic covid:19 on the Indian economy as compared to the global financial crisis.

H1: There is no significant impact of pandemic covid:19 on the Indian economy as compared to the global financial crisis.

### **Research methodology :**

#### **Research method:**

The comparative study of global financial crisis and pandemic covid:19 requires the collection of qualitative and quantitative data for determining the impact on the Indian economy. In this study, a mixed research methodology is used to compare the impact of both global financial crises. The mixed research methodology is defined as the combination of quantitative and qualitative research that broadens the scope of the research study (Johnson, 2004). The qualitative data enable to compare the impact of both crises in financial terms and qualitative data allows to explore the impact of indirect economic activities, the standard of living, and others. McCusker (2015) state that the use of secondary resources in the research study allows to eliminate unnecessary gaps for measurement and data collection. Qualitative data collection helps in determining the impact of the global crisis in other terms which cannot be measured in financial terms.

#### **Research approach :**

In this study, the research variables are known so the deductive approach is selected as it is less time-consuming and suitable to compare the variables for determining the major impact of both the crisis on the Indian economy (Graneheim, 2017). However, an inductive approach is applied where variables are known with unknown ideology.

#### **Research design:**

Dulock (1993) mentioned in their study that the research design provides a framework to conduct the research study for data collection till data analysis. There are three types of research

designs including exploratory, descriptive, and experimental. In this study, the descriptive research design is adopted as it enables to analyze of the impact of the global financial crisis and pandemic covid:19 on the Indian economy. The descriptive study helps in determining the accurate results in the context of the research study.

**Data collection sources :**

There are broadly two types of data collection methods including primary data and secondary data. In this study, secondary data is collected through various resources such as peer-reviewed articles, journal papers, newspapers, government websites, and other authentic resources (Johnston, 2017).

**Data analysis method**

The reliable data is collected to determine the authentic and reliable findings of the study. The MS Excel 2014 version for analyzing quantitative data using the chart, bar graph, and table.

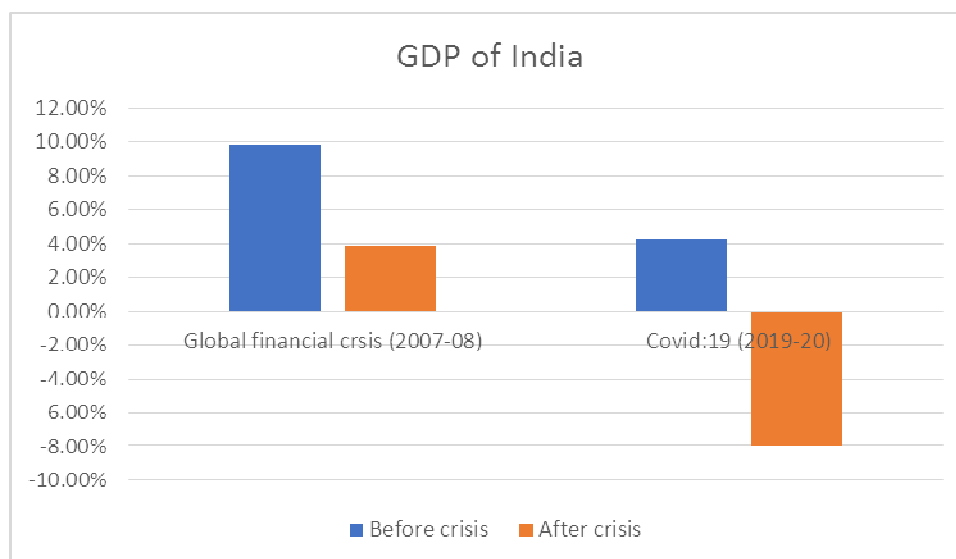
**Data analysis :**

There are four variables selected to compare the impact of pandemic covid:19 and global financial crisis 2008 including exchange rate, employment, gross domestic product, and the stock market.

**1. Gross domestic product :**

During 2019-20, the GDP growth of the economy is estimated at 6.2% by the Reserve Bank of India. However, the International Monetary Fund (IMF) lowered the forecasted growth by 1.3% point to 4.8% for 2019-20. It is self-evident that the lockdown has impacted the GDP of the economy. Padhan (2021) mentioned that the Small and Medium Enterprises has incurred a loss of approximately \$4.5Billion yearly during the lockdown. The economic downturn has adversely impacted the migrants and a decline in capital inflow result in a decline in disposable income.

	<b>The global financial crisis (2007-08)</b>	<b>Covid:19 (2019-20)</b>
<b>Before crisis</b>	9.80%	4.20%
<b>After crisis</b>	3.89%	-7.97%



The above chart has shown the impact of the global financial crisis 2008 on the GDP of India result in a decline from 9.80% (2007) to 4.20% (2008) (Dhochak, 2012). However, the pandemic covid:19 impact is adverse which declines the GDP from 3.89% (2019) to -7.97% (2020) (CMIE, 2021). It shows the pandemic covid:19 has a severe impact as compared to the global financial crisis in India.

### CORPORATE INDIA VULNERABILITY MATRIX

Variable	FY08	FY19	H1FY20#
Gross debt to equity ratio	0.65	0.82	<b>0.74</b>
Net debt to equity ratio**	0.26	0.53	<b>0.61</b>
Interest coverage ratio	10.4	5.1	<b>4.1</b>
Debt to Ebitda ratio	1.7	2.6	<b>2.7</b>
Return on equity (%)	21.4	11.7	<b>7.1</b>
Return on assets (%)	12.6	6.0	<b>3.5</b>
Cash share in equity (%)	38.9	29.1	<b>13.7</b>
Net profit to GDP (%)	3.7	1.9	<b>1.0</b>
Equity to GDP (%)	17.4	15.8	<b>14.7</b>
Revenue growth* (%)	27.3	8.1	<b>8.2</b>
Earnings growth* (%)	36.1	14.8	<b>-2.3</b>

Note: Combined ratio of a common sample of 688 companies excluding banks, non-banking finance companies & public sector oil & gas companies  
 \*Annualised growth in preceding 4-year period  
 \*\*H1FY20 ratio based on cash & bank balance only and excludes treasury investments  
 #Ratios based on balance sheet for H1FY20 and earnings during trailing 12 months ended December 2019  
 Source: Capitaline, BS calculations, Compiled by BS Research Bureau

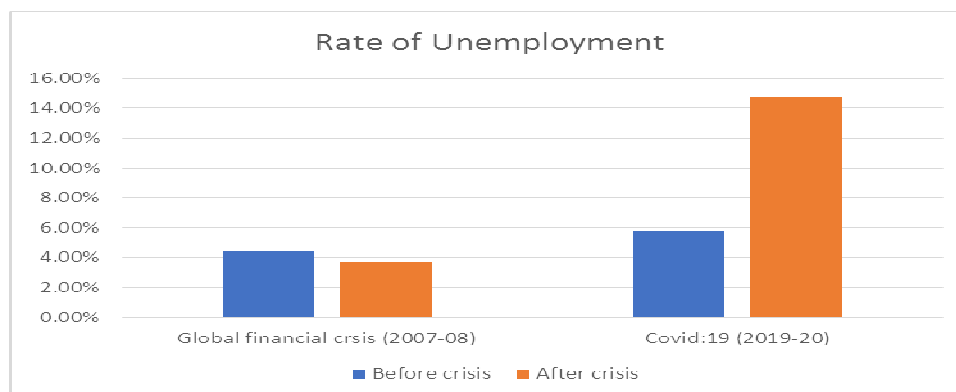
Figure: Corporate India Vulnerability Index, (Kant, 2020)

According to the corporate India vulnerability index, the interest coverage ratio is 2008 and 2019 was 10.4 and 5.1, respectively. The revenue growth in 2008 and 2019 was 27.3 and 8.1. The earnings growth in 2008 and 2019 was 36.1 and -2.3. It shows the pandemic covid:19 has a worse impact on GDP as compared to the global financial crisis (Statista, 2021).

## 2. Rate of unemployment

The healthcare sector is the fourth largest employer in the country which is affected by the lower socio-economic stratum (SES). According to the World Economic Forum, migrants are stuck abroad during the lockdown and trying to compromise with the worst situation by taking up low wage jobs, poor working conditions, risk of infection exposure, and restrict spending (Padhan, 2021).

	The global financial crisis (2007-08)	Covid:19 (2019-20)
<b>Before crisis</b>	4.40%	6.70%
<b>After crisis</b>	3.70%	24.25% (CMIE, 2021)



The above analysis has shown the adverse impact of pandemic covid:19 on the employment rate in India as compared to global financial crisis.

### 3. Stock market :

The outbreak of unprecedented pandemic covid:19 increased the global financial risk results in an adverse impact on the global financial market. The stock market is negatively affected in the form of a reduction in stock return and an increase in uncertainty. It creates obstacles in project funding, liquidity, and investment in the global financial system. Schmidhuber (2020) mentioned that the stronger role of financial contagion in generating stock return volatility. There is declined in the stock market due to delays in investors' decision-making. The below figure has shown the decline in the stock market performance during pandemic covid:19. The stock market performance is shown from January 1, 2019, to September 17, 2020 (CEIC, 2021).

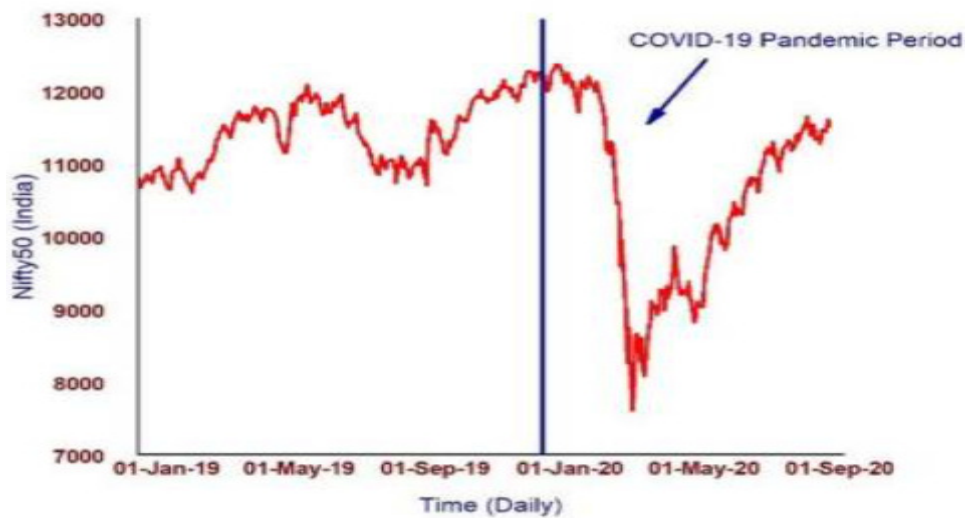


Figure: Stock market during covid:19, (Dev, 2020)

During the global financial crisis 2007-08, net FII inflows was accounted for \$ 20.3Billion which is declined to \$8.3Billion as mentioned below in the image (Gangadharan, 2012).

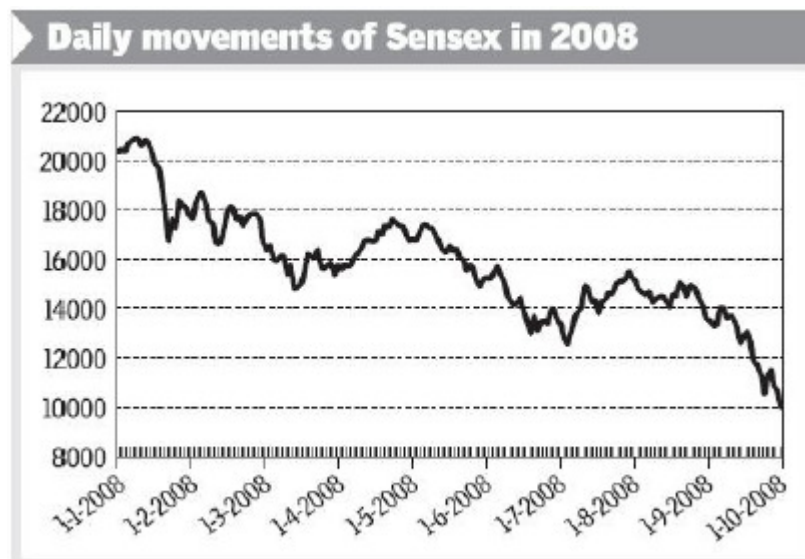


Figure: Stock market during global financial crisis, (Vidyakala, 2009)

However, the pandemic covid:19 has an adverse impact on the stock market as compared to the global financial crisis.



#### 4. Exchange rate:

The exchange rate is significant in maintaining the external stability of the economy. It is associated with export competitiveness, trade balance, capital flows, and foreign debt for maintaining a stable exchange rate. During the pandemic covid:19, the Indian economy has experienced currency depreciation and exchange rate volatility due to market sentiments and capital outflows. During the covid:19, the currency depreciation and volatile exchange rate have a detrimental impact on capital inflow, external debt obligations, currency account deficit, and financial instability. The below figure has shown the adverse impact of pandemic covid:19 on the exchange rate of India.

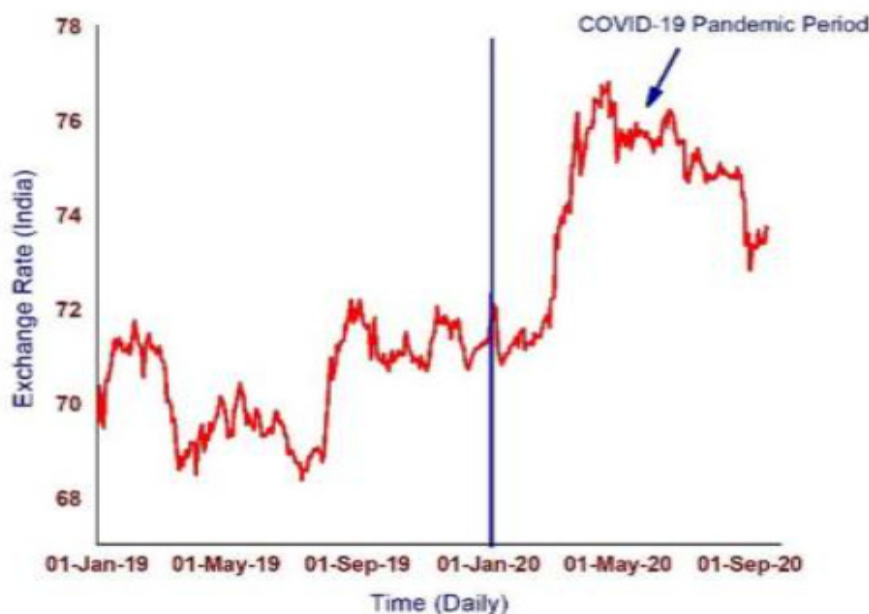


Figure: Exchange rate during pandemic covid:19, (Dev, 2020)

During a global financial crisis, there is a sharp decline in the rupee. The RBI referenced fell in rupee by approximately 25% between 1 January and October 16, 2008, even related to the weak currency such as the dollar (Vidyakala, 2009). The rupee value was declined to Rs. 39.20 from Rs. 48.86 as mentioned in the below figure.

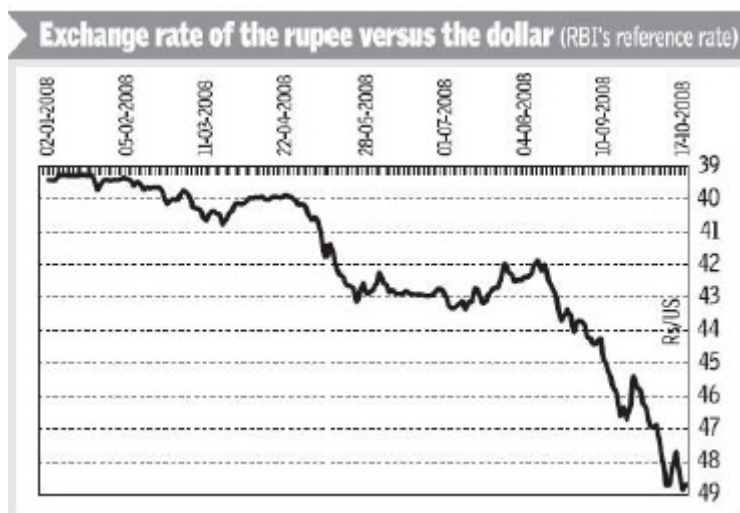


Figure: Exchange rate during global financial crisis, (Vidyakala, 2009)

The average growth rate of Sensex and exchange rate were -0.17% and 0.06% respectively during the entire lockdown period. In the first phase of lockdown, the growth rate of the exchange rate was 0.013% which was lower than the average growth rate of the exchange rate. With the extension of lockdown, the exchange rate was declined to -0.04%. It shows the major impact of covid:19 as compared to the global financial crisis on the exchange rate.

### **Government policies during pandemic covid:19 and global financial crisis :**

According to the Government of India, there are two fiscal support measures are developed to respond against the pandemic covid:19 including above-the-line measures and below-the-line measures which are designed to support shore up credit provision for several sectors and businesses. Dev (2020) mentioned the central government has announced liquidity measures including a cash reserve ratio, long-term repo operations, an increase in the marginal standing facility to 3% of the statutory liquidity ratio, and open market operations. The government has also announced various programs such as Pradhan Mantri Garib Kalyan Yojana, Vande Bharat Mission, and others.

During the great depression, the government developed contradictory fiscal and monetary policies which enable to overcome the financial crisis in India. Bhatia (2020) asserted the economic situation of India had experienced a better shape with the credit boom and high growth rate through monetary and fiscal policies. In contrast, the fiscal deficit was high before the pandemic covid:19 and breached the targets explained in the FRBM Act (Fiscal monetary and budget measurement act). The fiscal deficit during 2019-20 was 4.6% of GDP against the target of 3.5% of GDP. There is an increase in fiscal deficit due to a decline in tax revenue and other sources of revenue, for example, net tax revenue is declined by a staggering 70% in April 2020 as compared to April 2019 (Ghosh, 2020). If the fiscal deficit is increased by 10% of GDP, then it became a serious challenge for the Indian government.

Further, the monetary policies during the pandemic provide the path of monetary expansion. During December 2019, the liquidity is raised by Rs. 4trillion from open market operations and the repo rate is reduced by 135 basis points to 5.15% (Rakshit, 2020). However, the monetary policies are weakened due to structural deficiencies such as the illiquid bond market. Thus, the government policies are ineffective during pandemic covid:19 as compared to the global financial crisis in India.

### **Conclusion :**

From the above analysis, it can be concluded that the pandemic covid:19 has an adverse impact on the Indian economy as compared to the global financial crisis. The study compared the impact on both the crisis based on four variables including gross domestic product, unemployment rate, stock market, and exchange rate. The GDP declined during the global financial crisis was 9.80% to 3.89% but during pandemic covid:19 the GDP declined from 4.20% to -7.97%. The rate of unemployment during the global financial crisis was declined from 4.40% to 3.70% and during pandemic covid:19 it was declined from 6.70% to 24.25%. The stock market is also adversely impacted during pandemic covid:19 as compared to the great depression. The exchange rate was declined to -0.04% during the pandemic as compared to the global financial crisis 0.853159%. Thus, the null hypothesis is accepted, and the alternative hypothesis is rejected that there is a significant impact of pandemic covid:19 as compared to the



global financial crisis in India. The government policies during pandemic covid:19 is ineffective which requires intervention to combat the impact of the Indian economy.

**Recommendations :**

Following are policies recommended to minimize the impact of pandemic covid:19 on the Indian economy:

1. Agricultural policies to provide employment opportunities in rural areas.
2. Health policies such as food and nutrition security and health infrastructure should be improved.
3. State-level programs should be developed to support unemployed and informal workers.
4. Aggressive monetary and fiscal policies to manage money flow in the economy.





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## **'Covid-19' is A Mode of Lesson to Human Beings Taught by Nature : An Analysis**

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### **Introduction:**

Man has been considered Crown of the Creation in many respects. Man has thinking capacity, has learnt many languages, can bounce his felt ideas back and forth according to his wishes to his convenient. Above all he has trodded thousands of paths since his birth till the age of science or scientific age. In the words of a great poet George Herbert; when Man was born, he had had no particular form. So the creator bestowed upon him with the valuable gifts like strength, beauty, wisdom and honour, but he withheld only one precious gift i.e. Rest. God did it to make man to realize the value of virtuous qualities. At the same time, in this simple article I would like to refer the role of Nature in moulding the better personality of human beings. Indeed, nature is our real teacher, it has given us everything. Nature is the incarnation of God. God has been nursing all living beings/ creatures in the image of sun, moon, earth, sky, stars, etc. Man has received everything from nature, but he has failed at least to being grateful to it. Though man has achieved a lot in the scientific age through inventing radio, television, telephones, atomic energy, it is not yet possible for him to realise the need of nature and healthy environment to live beautifully in the creation.

Above all I would fail, if I do not cite about man's pretension, greediness, selfishness and miserliness in the midst of nature. Indeed, man has learnt many a languages, he has learnt to fly like birds in the sky like birds, he has learnt to swim like fishes in the water, but Alas! The same man has not yet learnt at least to walk like a man on the sacred Earth. Of course, man is placed in the isthmus of the middle state. He is neither complete nor incomplete, neither intelligent nor foolish, neither strong nor weak, even though he has been the self-created god and self-created judge. In this context, the newly detected COVID-10 an unexpected and very dangerous pandemic disease has created unimaginable fear in the mind of all individuals/citizens of India in particular, and the other countries at global level. Curing or preventing this deadly disease has become a great challenge to the so-called experts, thinkers, philosophers, environmentalists and even doctors. Almost all kinds of activities are barred due to the fear of the deadly corona virus. Especially, we the citizens of India have become victims in the cruel clutches of the disease. The impact of Corona virus pandemic on India has been largely disruptive in terms of economic activity as well as a loss of human lives. Almost all the sectors have been adversely affected as domestic demand. Agriculture is the backbone of the country. In this critical juncture, several governments have already allowed free movement of fruits, vegetables, milk, etc. The very important sectors like food, agriculture, aviation, tourism, telecom, pharmaceuticals, oil, gas, etc., have been affected by the affect of the pandemic virus

due to inadequate labour force. In this critical condition, online or distance learning during COVID-19 crisis is to keep learners engaged.

Lack of person- to- person contacts, the difficulties of communication on digital devices, the need to self-organize can become additional challenges for the learners to absorb new information and keep track of the learning process. Hence, these days, the teachers' role has become very unique in making the learners to study with the proper aim in the interest of rebuild a healthy and strong nation while developing their better personality to live beautifully in the beautiful world. In this critical juncture, it is very necessary to for man to learn the purpose of Nature. Nature is our real teacher, nature does not hurry to destroy the beautiful things or feelings and relations like selfish man, but its purpose is only to preserve and protect not destroy. Nature declares God's qualities to everyone. God is the whole-thing-together, God is omnipotent and omnipresent. Man is just a puppet in the hands of destiny. Therefore, it is the right time to man to learn a lesson that to be a human being is more good than mere human doing, inward awareness and outward compassion is the only a religion, and being good is only the real civilization. The deadly Corona virus can be destroyed only through our self-confidence, love, affection, devotion, dedication, sacrifice, mercy and kindness. Without these virtues, man's effort will be futile in reaching destination of accomplishment.

### Conclusion:

Thus, as William Shakespeare said, "we are all dramatic personae's, some are play tragic role and some are comic role, yet we all should act in accordance with the will of the creator". Therefore, the uncertain and temporary diseases are like the agents of warning to make humans to learn a good lesson to realise one's own limitations to live beautifully in this beautiful world.

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## Digital Libraries : Opportunities and Challenges in the Current Scenario

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### Abstract:

*In today's scenario, digital libraries are facing many challenges. The main challenge today is physical contact with the students and faculties. The application of information technology has provided wider opportunities in archiving and accessing data in digitized form besides conservation and preservation of traditional data. This Digitization of materials helps students and researchers to access the contents irrespective of time and space boundaries. The researcher has tried to highlight the need of today and explain the difficulties and opportunities available for the researchers. The article is written with the aim to describe the importance of digital libraries in colleges, as well as the challenges that will be faced in the implementation of digital libraries as learning resources to support education. This paper also discusses various reasons for Digitalization, processes, and selection criteria for digitalization.*

**Keywords:** Digital Library, Opportunities, Challenges.

### 1. Introduction:

Digitization of materials is the process of converting analogue information to a digital format. With the emergence of information and communication Technology and the internet facilities the traditional function of the library has changed dramatically. It refers to the process of translating a piece of information such as books, sound recording, picture or video into bits. Modern libraries are increasingly being redefined as places to get unlimited access to information in many formats and from many sources. The trend to procure and maintain e-resources has increased exponentially among the libraries. This is due to the change in the information seeking behavior of students, researchers, and faculty members. This paper explains about digital library, its importance, what are the opportunities and what are the challenges in the current scenario for developing the digital libraries.

### 2. Definition of Digital Library:

“Digital library may be a library that maintains all, or a considerable half, of its assortment in computer-processible type as an alternate, supplement, or complement to the traditional written and microfilm materials that presently dominate library collections” (William Saffady)

“Digital libraries are unit organizations that give the resources, together with the specialised employees, to select, structure, supply intellectual access to, distribute, preserve the integrity of, and make sure the persistence over time of collections of digital works so they're

pronto and economically on the market to be used by an outlined community or set of communities” (Don Waters).

### **3. Evolution of Digital Libraries:**

The history of digital libraries that is currently or so twenty years long, is that the history of a spread of various kinds of info systems that have be referred to as “Digital Libraries”. the primary system delivering information artifacts in digital kind will basically be seen as archives of digital texts accessible through a pursuit service and enforced by a centralized data catalogue. a very important example of a system formed to reply to concrete wants went on-line beginning in Aug 1991. this technique, originally named e-print archive and currently worldwide called arXiv.

Besides aeXiv, important samples of such early systems were archives of assorted sorts like Electronic Thesis & Dissertations repositories. (ETD’s), whose pilot program started in 1996; and archives of psychological feature sciences papers. Cogprints, (n.d.) each launched in 1997. In 2000, it had been created compliant with the protocol outlined by the open archives initiatives and so its computer code was regenerate into the e-prints digital repository computer code E-prints, a versatile platform supporting straightforward and quick originated of repositories of open access analysis outputs. owing to its simplicity, e-prints is presently wide used, over 250 repositories declared to admit it.

### **4. Benefits of digitization of Library Resources:**

Digitization improves access to library resources. Through digitisation of library collections, data are accessible to all or any rather than a bunch of researchers. Digital comes enable users to look for collections quickly and comprehensively from anyplace at any time. digitisation makes the invisible to be visible. Following are some edges of Digitization:

**4.1 No physical boundary:** The consumer of a processed library need to not attend the library physically; people from everyplace throughout the planet will access the same knowledge, as long as an online association is accessible.

**4.2 Round the clock accessibility:** a stimulating most popular position of advanced libraries is that people will get entrance day in and trip to the information.

**4.3 Digital Library will offer wider access:** We are able to produce multiple copies of requested document by library users. By this manner library will meet data want of the many folks simply.

**4.4 Preservation of rare assortment of library:** Through digitisation library will preserve resources that are rare in assortment. digitisation improves the potency of data search mechanisms and enhances access to library resources.

**4.5 Space:** Though' standard libraries are restricted by room, processed libraries will presumably store considerably additional knowledge, primarily on the grounds that advanced knowledge needs nearly no physical house to contain them and media storage innovations are additional moderate than any time in recent memory.

**4.6 Improved data sharing:** Through the suitable information and knowledge exchange protocols, the digital libraries will simply share data with different similar digital libraries and supply increased access to users.

## 5. Digital Library Opportunities and challenges:

### 5.1 Advantages of Digital Library:

The advantages of digital libraries as a method of simply and chop-chop accessing books, archives and pictures of varied varieties square measure currently widely known by industrial interests and public bodies alike.

**5.1.1 No physical boundary:** The user of a digital library needn't to travel to the library physically; folks from everywhere the globe may gain access to identical info, as long as an online affiliation is offered.

**5.1.2 Around the clock availability:** A digital library is accessed at any time, twenty four hours on a daily basis and one year of the year

**5.1.3 Multiple accesses:** An identical resource is used at identical time by variety of users.

**5.1.4 Structured approach:** Digital library provides access to abundant richer content in an exceedingly additional structured manner i.e. we are able to simply move from the catalog to the actual book then to a specific chapter then on.

**5.1.5 Retrieval:** The user is in a position to use any search term call to the word or phrase of the whole assortment. Digital library can offer terribly user friendly interfaces, giving click ready access to its resources.

**5.1.6 Preservation and conservation:** a definite copy of the initial is created any range of times with none degradation in quality.

**5.1.7 Space:** Whereas ancient libraries square measure restricted by cupboard space, digital libraries have the potential to store rather more info, just because digital info needs little physical area to contain them. once the library had no area for extension digitisation is that the solely resolution.

**5.1.8 Networking:** a specific digital library will offer the link to alternative the other} resources of other digital library terribly simply so a seamlessly integrated resource sharing is achieved.

**5.1.9 Cost:** The value of maintaining a digital library is way below that of a standard library. a standard library should pay massive sums of cash paying for workers, book maintains, rent, and extra books. Digital libraries do away with these fees.

### 6. Challenges of Digital Library:

**6.1 info Accuracy:** "Most of the digital library comes implement Optical Character Recognition (O C R ), that is merely ninety fifth accurate"-5 and it's true that close to regarding five and mistake might stay, raising the matter of data accuracy. Repeating while not distorting or losing info is troublesome.

**6.2. Compatibility of Hardware/Software:** Use of digital assortment for accessing and retrieving info can create compatibility drawback. Breath-taking innovations within the field of element and software's, creates the matter of compatibility within the implementation of contemporary technology with the ICT infrastructure accessible within the library, though backward compatibility is ensured by producing firm.

**6.3. Authenticity of Information:** It is ascertained that several times the data uploaded on varied internet sites, and social medias like blogs, twits, wikis, face book etc isn't authentic , that is additionally accessible in digital formats.

**6.4. IPR Issues:** Protection of holding rights isn't totally possible in digital media. Difficulties area unit still uninterrupted concerning the copyright protection of the authors and publishers etc. of e-resources.

**6.5. Data Security:** Data security is regarding keeping information safe .There are a unit key threats to information hold on in digital media, like system crash, faulty disks, equipment failure, accidently deleting or over writing the files, worm, hacking, natural disasters, cash creating, revenge etc.

**6.6. Fair Use:** The extent of 'fair use' concerning digital resources isn't enclosed in any law. it's troublesome to see what quantity one will copy beneath enjoyment.

**6.7. Convenience of usage:** Reading the data hold on within the digital type isn't as comfy, quick and effective as reading a written book, periodicals etc. It additionally puts a lot of strain on the eyes.

**6.8. Demand Technology:** In order to retrieve the data hold on in digital media, use of the devices like Computers, CD players, compact disk players, Disk drives etc become the half and parcel of the data retrieval systems.

**6.9. Costly:** To retrieve and browse the data hold on in digital type, would like bound devices, that area unit expensive and one ought to knowledge to work these devices.

**6.10. Storage life/Shelf life:** The storage lifetime of the electronic media is way a lot of but the medium. Storage lifetime of the laborious disks, floppy disks, pc tapes, CDs, compact disk etc is of few years.

**6.11. Digital reading and storage devices ought to be ubiquitous:** - A large variety of users visit the library often to satisfy their info wants, therefore, so as to avoid wasting the time of the users, the devices helpful for reading and storage of digital info, ought to be ubiquitous.

**6.12. Conversion of standard written material into digital type is tedious and really expensive:** In several libraries, substantial a part of their assortment is in the standard print type and thence, it's difficult, tedious, time overwhelming still as terribly high-ticket, to convert these print resources into the digital type.

**6.13. Need of Hardware and Software:** Software in consistence with the accessible hardware is required for the conversion of the print resources.

### Conclusion:

Libraries round the world are performing on this intimidating set of challenges for many years currently. The library/information center must overcome the inhibitions and appearance ahead for the betterment of data services to the user community by with success adopting the digital technology-the want of the hour and keep up with world. It appears that the times might not so much once the entire world would have digital libraries interconnecting all libraries to satisfy the tutorial and analysis desires among the short time. However, before digital libraries took over the library and knowledge network, the country's archives laws must be modified to satisfy this challenge within the areas of copyright protection of information and interference of corruption of information.

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## Physicochemical Studies of Water from Selected Boreholes from Villages of Barshitakli Tahsil, District Akola, Maharashtra State, India.

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### Abstract:

*The physicochemical parameters of water from 25 Boreholes from 3 different villages in Barshitakli block of Akola District, Maharashtra State, India were determined within the period of six months (February 2019 to July 2019) to investigate their quality. Analyses were done on water samples for pH, Turbidity, Total dissolved solids (TDS), Alkalinity, Total hardness, Nitrate, Fluoride and Iron using standard methods and evaluated with the World Health Organization standards. All Physicochemical parameters analyzed in borehole water samples were within recommended standards except the following: alkalinity ranged from 300.0 to 580.0mg/l with a mean value of  $402.08 \pm 71.46$  mg/l, Total Hardness 264-776 mg/l ( $415.40 \pm 92.30$  mg/l mean), Total Dissolved Solids (TSS) 429.0-1340.0 mg/l ( $741.48 \pm 194.22$  mg/l mean) all generally above Indian standard limit. But as per the IS 10500, if other source is not available these limits are permissible. Thus apart from some cases the general results showed that water from the boreholes in the studied area is acceptable quality for drinking and household utilization.*

**Keywords:** Borehole, Water quality, Physicochemical properties.

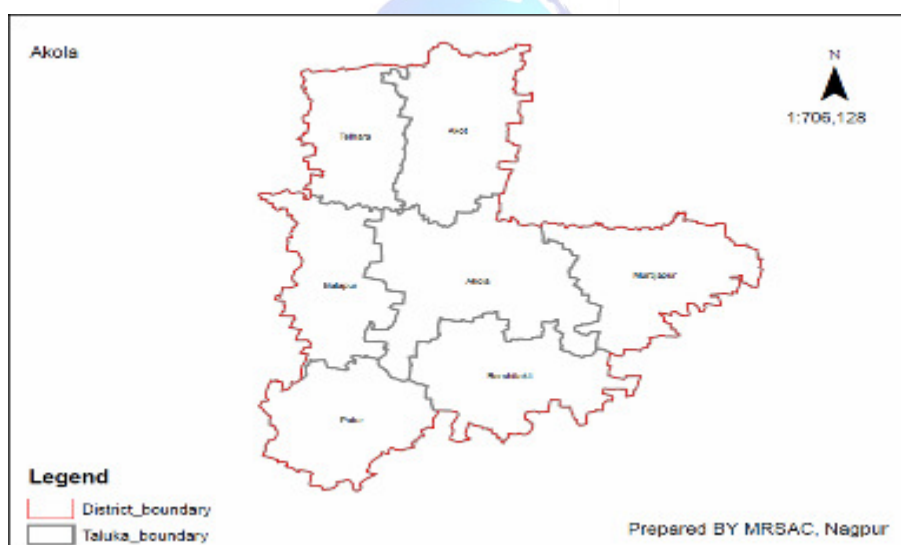
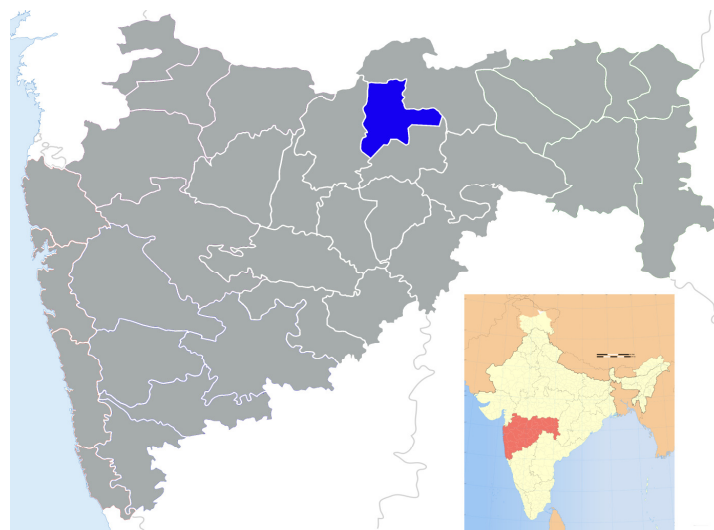
### Introduction:

Groundwater is used for domestic and industrial water supply and irrigation all over the world. In the last few decades, there has been a tremendous increase in the demand for fresh water due to rapid growth of population and the accelerated pace of industrialization C. R. Ramkrishnaiah et al (2008). As water is one of the most important compounds of the ecosystem, but due to increased human population, industrialization, use of fertilizers in the agriculture and man-made activity. The natural aquatic resources are causing heavy and varied pollution in aquatic environment leading to pollute water quality and depletion of aquatic biota. It is therefore necessary that the quality of drinking water should be checked at regular time of interval, because due to use of contaminated drinking water, human population suffers from varied of water borne diseases Basavaraja Simpi et al (2011). The water used for drinking purpose should be free from toxic elements, living and non-living organisms and excessive amount of minerals that may be harmful to health B. Rajappa et al (2011). Pollution of groundwater due to industrial effluents and municipal waste in water bodies is another major concern in many cities and industrial clusters in India. Groundwater is very difficult to remediate, except in small defined areas and therefore the emphasis has to be on prevention M. R. Mahananda et al (2010). The

present work attempts to measure the water quality of various boreholes of three villages of Barshitakli Tahsil, Akola district, Maharashtra State, India.

### **M Aterials and Methods :**

Study area: Three villages are selected from Barshitakli Tahsil. The following figure shows the location on map.



The Water Samples from 3 villages were collected in the morning hours between 10 to 12 am in Polythene bottle. The Water samples were immediately brought in to laboratory for the estimation of various parameters. Distilled water was used as a Control Sample D.S. Rathore (2014). Standard Procedures (Titration method, Atomic Absorption Spectrophotometer (AAS) were performed as per APHA.

### **Results and Discussion:**

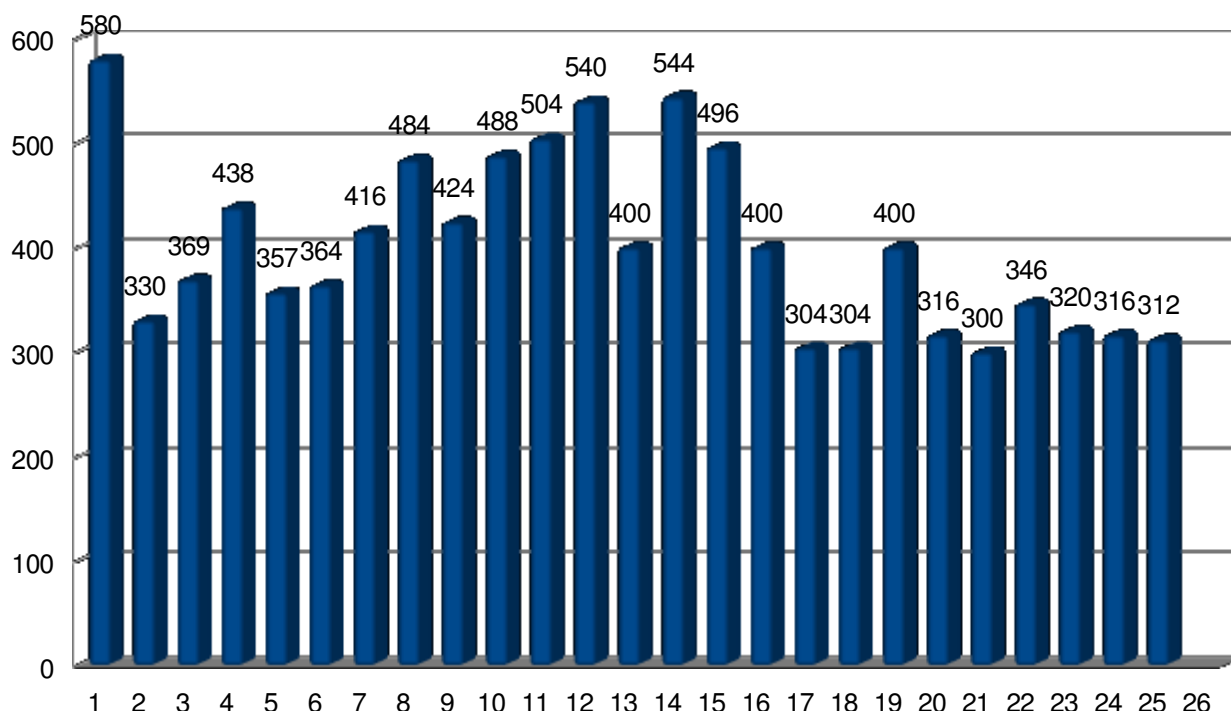
The results of the physicochemical analysis performed have been recorded in Tables 1. The water samples had acceptable levels of pH in the range of 7.38 – 7.95. In the case of turbidity, none of the sample exceeds the limits of 5 NTU. Hardness and alkalinity of drinking

water are said to be acceptable at 300mg/L and 200mg/L respective according to the WHO. Alkalinity of 402.00 mg/L is however also acceptable by the IS 10500 if other source does not available. The range of Total Dissolved Solids is large; 429.00 1340.00 ± 245.12 mg/L. Fluoride shows all the results within limits. Very few locations show more chloride and nitrate concentration that the standard values. Iron concentration is within limits for all the studied location. The graphical representation of alkalinity and total hardness is shown separately.

Sr . No.	Location	Turbidity	pH	Alkalinity	Total Hardness as CaCO <sub>3</sub>	Total Dissolved Solids	Fluoride as F	Chloride as Cl	Nitrate as No <sub>3</sub>	Iron as Fe
1	Shellgaon	0.58	7.49	580	412	752	0.04	120	25.76	1.09
2	Shellgaon	0.69	7.42	330	776	1071	0.13	152	36.25	0.9
3	Shellgaon	0.56	7.51	369	457	884	0.11	147	28.61	0.84
4	Shellgaon	0.61	7.44	438	398	901	0.08	112	31.27	0.9
5	Shellgaon	0.66	7.81	357	406	896	0.07	98	29.41	1.05
6	Shellgaon	1.01	7.38	364	480	783	0.279	116	39.537	0.851
7	Pimpalgaon chambhre	1.06	7.71	416	420	598	0.787	70	29.69	0.523
8	Pimpalgaon chambhre	0.73	7.69	484	400	944	0.484	170	56.12	0.066
9	Pimpalgaon chambhre	0.78	7.49	424	336	621	0.542	80	57.892	0.255
10	Pimpalgaon chambhre	0.83	7.59	488	484	807	0.108	114	34.18	0.458
11	Pimpalgaon chambhre	0.85	7.66	504	344	682	0.089	118	25.41	0.061
12	Pimpalgaon chambhre	1.06	7.45	540	592	1300	0.085	302	42.1	0.158
13	Pimpalgaon chambhre	0.83	7.53	400	528	737	0.04	168	80.88	0.13
14	Pimpalgaon chambhre	0.71	7.65	544	400	906	0.211	178	65.176	0.08
15	Pimpalgaon chambhre	0.62	7.33	496	740	1340	0.114	306	66.948	0.22
16	Dagadparwa	0.81	7.86	400	340	551	0.262	28	33.19	0.45
17	Dagadparwa	0.91	7.88	304	264	429	0.621	52	34.6	0.07
18	Dagadparwa	0.61	7.9	304	288	455	0.576	56	24.8	0.033
19	Dagadparwa	1.03	7.86	400	408	592	0.353	70	34	0.04
20	Dagadparwa	0.98	7.43	316	332	605	0.747	124	31.56	0.05

21	Dagadparwa	0.93	7.84	300	280	533	0.98	90	40.87	0.32
22	Dagadparwa	1.05	7.78	346	352	599	0.416	94	33.93	0.04
23	Dagadparwa	1.06	7.8	320	324	481	0.57	52	38.71	0.07
24	Dagadparwa	0.83	7.5	316	288	476	0.467	76	32.76	0.14
25	Dagadparwa	0.85	7.95	312	336	594	0.467	130	57.46	0.07

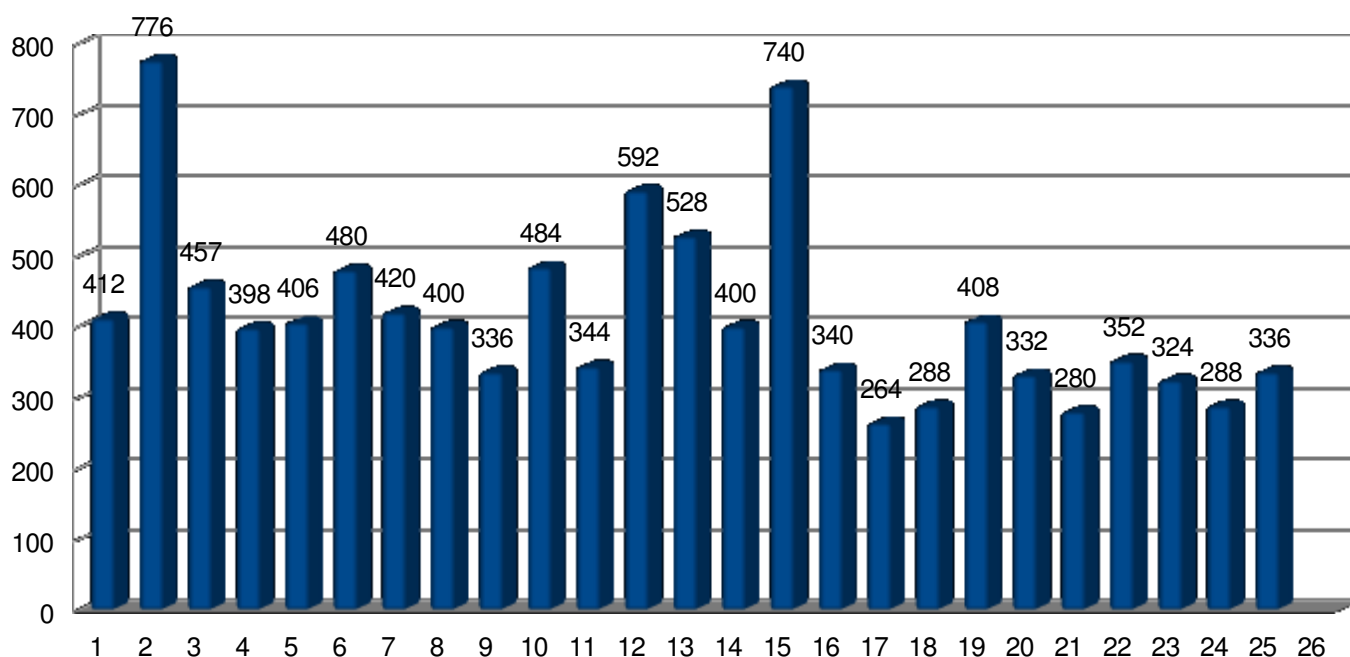
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**Tables 1: The results of the physicochemical analysis performed are shown in table.**

**Graph 1: Graphical Representation of Alkalinity.**





**Graph 2: Graphical Representation of Total Hardness.**

**Conclusion:**

There is more variation in the concentration of Alkalinity and total hardness. Total Dissolved Solids (TSS) 429.0-1340.0 mg/l ( $741.48 \pm 194.22$  mg/l mean) all generally above Indian standard limit. But as per the IS 10500, if other source is not available these limits are permissible. Thus apart from some cases the general results showed that water from the boreholes in the studied area are of acceptable quality for drinking and household utilization.

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## Women Empowerment in Light of Constitutional Provisions and Other Statute Laws

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“There is no chance for the welfare of the world unless the situation of women is improved”.

### Swami Vivekananda:

In India, male domination with a complementary suppression of women has been continuing since ancient times. There has been discrimination between male and female child, between man and woman. Women have been suppressed under custom and law for which man was responsible and in shaping of which she had no hand. Women constituted nearly half of the total population of India, but they were not empowered with their rights and hence their talent was not utilised for the development of the nation. Therefore the framers of our Indian Constitution incorporated various provisions promoting women empowerment. Apart from this, various Statutes providing for women empowerment were enacted. But still today the results are not that satisfactory. Lack of education, lack of awareness and social stigmas are some of the hurdles in the way of women empowerment. Through this paper the author highlights the need of women empowerment and makes an analysis of women empowerment under Indian Constitution and various other statute Laws. Also the author suggests some measure to achieve the real goal of women Empowerment so that women can contribute equally towards the development of the nation.

**Keywords:** Gender Inequality, Women Empowerment, Constitution, Statue Laws

### Introduction:

*God, the creator of women and men, gave equal rights and duties to both of them. But men started dominating women and gradually the status of women in Indian Society declined. It turned into male dominated society. Discrimination became the fate of her life and till today it is continuing in one or the other form. Although women constitute a majority of world population, there is still no society in which the women enjoy full equality with men. All women that may be poor or rich, illiterate or literate, house wife or working ,conservative or modern are subjected to more or less exploitation by their counterpart 'the man'. Due to their vulnerable position they are unable to empower themselves and hence women are subjected to all inequities, indignities, inequality and discrimination.*

### Women Empowerment:

Women Empowerment is the skill of women to exercise full control over their activities. It means control over intellectual assets, material resources, and even over their philosophies of life. Empowering women to achieve their real rights in society is women empowerment.

#### Need for Women Empowerment in India

Democracy requires maximum representation , but women who constitute half of the population are not given their due share .50 % of women's population cannot be left behind in the country's march towards attaining the goal of justice, liberty, and equality under the socialist, egalitarian and democratic framework of India's Constitution. Empowerment acts as a powerful tool against exploitation and harassment of women. It is a great means to get adequate legal

protection for women. If not socially and economically empowered, the global economy will be adversely affected too. Hence Women Empowerment is the need of the hour.

### **Constitutional Provisions Promoting Women Empowerment:**

Perhaps no constitution is so much soaked with gender sensitivity and gender justice as the Indian Constitution. The framers of the Constitution were aware that unless women are granted equality there can be no real women empowerment and no nation can develop fully.

#### **Preamble:**

The Preamble begins with the words 'We, the people of India', specifying that everyone is equal irrespective of gender, caste, creed, etc. It assures justice, social, economic and political; equality of status and opportunity and dignity to the all individual irrespective of sex.

#### **Fundamental Rights:**

**Art.14 Equality before law.**—The State shall not deny to any person equality before the law or the equal protection of the laws within the territory of India.

**Art.15 (1)** specifically prohibits discrimination on the basis of sex.

**Article 15(3)** empowers the State to take affirmative action's in favour of women.

**Art. 16 provides for equality of opportunity** for all citizens in matters relating to employment or appointment to any office

**Art.19 Protection of certain rights regarding freedom of speech, etc.—**

(1) All citizens shall have the right—

(a) to freedom of speech and expression;

(b) to assemble peaceably and without arms;

(c) to form associations or unions or co-operative societies;

(d) to move freely throughout the territory of India;

(e) to reside and settle in any part of the territory of India;

(g) to practise any profession, or to carry on any occupation, trade or business.

**Art.21 Protection of life and personal liberty.—**

No person shall be deprived of his life or personal liberty except according to procedure established by law.

**Art.21A. Right to education.**—The State shall provide free and compulsory education to all children of the age of six to fourteen years in such manner as the State may, by law, determine.

**Art.23 Prohibition of traffic in human beings and forced labour.—**

(1) Traffic in human beings and beggar and other similar forms of forced labour are prohibited and any contravention of this provision shall be an offence punishable in accordance with law

#### **Directive Principles of State Policy**

**Art 39(a))** The State to direct its policy towards securing for men and women equally the right to an adequate means of livelihood.

**Art 39(d))** directs the state to secure equal pay for equal work for both men and women.

**Art. 39A Equal justice and free legal aid.—**

The State shall secure that the operation of the legal system promotes justice, on a basis of equal opportunity, and shall, in particular, provide free legal aid, by suitable legislation or schemes or in any other way, to ensure that opportunities for securing justice are not denied to any citizen by reason of economic or other disabilities

**Art 42. Provision for just and humane conditions of work and maternity relief.—**

The State shall make provision for securing just and humane conditions of work and for maternity relief.

**Art.44 Uniform civil code for the citizens.—**

The State shall endeavour to secure for the citizens a uniform civil code throughout the territory of India.

**Art.51A. Fundamental duties.—**

It shall be the duty of every citizen of India—

(e) to promote harmony and the spirit of common brotherhood amongst all the people of India transcending religious, linguistic and regional or sectional diversities; to renounce practices derogatory to the dignity of women

**Reservation of seats for women in Panchayats and Municipalities.**

**Art 243 D: Reservation of seats.**

Article 243 D (1)) Seats shall be reserved for (a) The Scheduled Castes; and (b) The Scheduled Tribes,

(2)) Not less than one-third of the total number of seats reserved under clause (1) shall be reserved for women belonging to the Scheduled Castes or, as the case may be, the Scheduled tribes .

(3)) Not less than one-third (including the number of seats reserved for women belonging to the Scheduled Castes and the Scheduled Tribes) of the total number of seats to be filled by direct election in every Panchayat to be reserved for women and such seats to be allotted by rotation to different constituencies in a Panchayat.

(4)) Not less than one- third of the total number of offices of Chairpersons in the Panchayat at each level to be reserved for women.

**Art 243 T: Reservation of seats**

Article 243 T (3)) Not less than one-third (including the number of seats reserved for women belonging to the Scheduled Castes and the Scheduled Tribes) of the total number of seats to be filled by direct election in every Municipality to be reserved for women and such seats to be allotted by rotation to different constituencies in a Municipality.

Article 243 T (4)) Reservation of offices of Chairpersons in Municipalities for the Scheduled Castes, the Scheduled Tribes and women in such manner as the legislature of a State may by law provide.

**Specific Laws For Women Empowerment In India:**

In tune with various provisions of the Constitution, the State has enacted many women Specific and women related legislation so as to protect women against social discrimination, violence and atrocities and thereby empowers the women.

- ❖ Hindu Widow's Remarriage Act 1856
- ❖ Indian Penal Code 1860
- ❖ Indian Evidence Act 1872
- ❖ Special Marriage Act 1954
- ❖ Hindu Marriage Act 1955
- ❖ Hindu Succession Act 1956
- ❖ The Immoral Traffic (Prevention) Act, 1956.

- ❖ The Maternity Benefit Act, 1961.
- ❖ The Medical termination of Pregnancy Act, 1971.
- ❖ The Equal Remuneration Act, 1976.
- ❖ The Indecent Representation Of Women (Prohibition ) Act,1986
- ❖ The Commission of Sati (Prevention) Act, 1987
- ❖ The Pre-Conception & Pre-Natal Diagnostic Techniques (Regulation and Prevention of Misuse) Act, 1994
- ❖ Domestic Violence Act 2005
- ❖ National Rural Employment Guarantee Act, 2005
- ❖ The Prohibition of Child Marriage Act, 2006.
- ❖ The Sexual Harassment of Women at Work Place (Prevention, Protection and) Act, 2013.

Constitution and various statute laws provide various provisions for women empowerment. But in reality violence and crime rate against women are on peak. Apart from black and white laws written in the books, various measures are required to achieve real women empowerment.

#### **Measures for promoting Women Empowerment –**

- 1) From womb of mother to grave yard, a woman faces gender discrimination. Hence People in society must change their attitude towards women and try to Promote Gender Equality in all sphere of life.
- 2) More and more Education Awareness programmes must be undertaken by NGO Government and college through street dramas, slogan etc to highlight the importance of education for Women because unless she is educated her exploitation will not stop.
- 3) There must be strict implementation of Law and Order to curb the violence and crime against Women.
- 4) Government and NGO must come out with Health Program relating to women so that she can remain fit and fine.
- 5) Skill Development Centres for Women must be opened. Training in field of Computer, Tailoring, Cooking, Beauty parlour etc should be imparted to women. Entrepreneurship qualities in women must be motivated.
- 6) Counselling Centres for Women should be opened up and various social workers should contribute towards its effective working.

#### **Conclusion and Suggestions:**

Though, economic and social condition of women has improved in a significant way but the change is especially visible only in metro cities or in urban areas; the situation is not much improved in semi-urban areas and villages. This disparity is due to lack of education and job opportunities and negative mind set of the society which does not approve girls' education even in 21st century. Various problems related to women are still prevailing. Female foeticide, female infanticide, dowry deaths, domestic violence, sexual harassment at workplace and other heinous sex crimes against women are on the rise.

It is necessary to educate and sensitize male members of the society regarding women empowerment and try to inculcate a feeling of togetherness and equality among them so that they would stop their discriminatory practices towards her.

All must remember that the full and complete development of a country, the welfare of the world and the cause of peace requires the maximum participation of women on equal terms





with men in all fields. The Constitutions and various laws in India promoted women empowerment by putting her at par with man socially, politically and economically. Good Education has given women new wings to fly. Now Woman has proved that she can equal man in all sphere of life . She has come out of the traditional four walls of her home. Women have proved to be better doctors, artists, administrators, academicians, engineers etc than many of their counterparts. For e.g Anandibai Joshi, Vijaylaxmi Pandit , Mrs Indra Gandhi, Pratibhatai Patil, Lata Mangeshkar, Mother Teresa, Kiran Bedi, Anshula Kant , Kalpana Chawla, Saina Nehwal, Arunima Sinha, Sania Mirza, Mary Kom, P V Sandhu, . Hima Das, Tessy Thomas, Reena Kaushal Dharmshaktu etc. It's just the beginning much more remains to be done to see real women Empowerment in the society

For this to happen apart from Government, the efforts are needed from various NGOs and from enlightened citizens of the country. So let us start from our home and let us see that women empowerment exists in our family in real sense. Tomorrow would be too late - let us get moving today.

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## Digitized Diverse Nature of Trees Species Features Helps in Tree Identification

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### Abstract:

*The term "Biodiversity Informatics" was coined to circumscribe the application of IT tools technology to explore biodiversity information. In this present study the photographic methods were used for canopy, height, girth, diameter and volume and density. The effects of size of picture zoning, location of camera and number of pictures were also studied. The benefit of electronic access will reduce unnecessary handling and thus long-term preservation of the specimens digitally. In this present work computer assisted monitoring of vegetation monitoring was done by using web and geospatial data which is the recent & modern vegetation monitoring methodology by using internet technology and GIS. It is relatively new method in computing to improve modeling of the real world.*

**Key Words:** Biodiversity, Bioinformatics, Biodiversity Informatics, Morphodiversity, Roadside trees, Information System, Global environmental informatics

### Introduction :

It thus deals with the information capture, storage, provision, retrieval, and analysis, focused on individual organisms, populations, and taxa and their interaction. Biodiversity Informatics provide the skeleton for a generalized scientific information infrastructure in biology. Biodiversity Informatics is to provide a sound information management infrastructure for biodiversity and Global Change research. The grand challenge for 21st century is to harness knowledge of earth's biological and ecological diversity to understand how they shape global environmental systems. This insight benefits both science and society. Biological and ecological data are among the most diverse and complex in the scientific realm, spanning vast temporal and spatial scales, distant localities, and multiple disciplines. Environmental informatics is an emerging discipline applying information science, ecology, and biodiversity to the understanding and solutions of environmental problems (Stockwell, et al., 2000).

Information on vascular plant taxonomy, as addressed by Global Biodiversity Information Facility (GBIF) and key partners, serves as an example of current efforts to integrate information. Current areas of informatics research related to on line systems are focused on improving searches and intelligent systems, but are limited by available information (Kagan, 2006). The development of the Global Biodiversity Information Facility. (GBIF, <http://www.gbif.org>) is a major step towards providing a site from which to link to many primary sources of biodiversity information. Taxonomic information is only a small part of the data needed by people interested in biodiversity conservation and management; it is essential information and a good place to begin work on information compilation. We have opportunities to apply this technology to develop an information infrastructure that will enable us to unlock the wealth of biodiversity information that exists around the world. Biodiversity Informatics is to provide a sound information management infrastructure for biodiversity and global change research. We can, however, make rapid progress if the computer and information science and



technology research community becomes focused on the challenges posed by the biodiversity research community.

It is relatively new method in computing to improve modeling of the real world. The idea is to provide an isomorphy that is direct correspondence, between real world entities and their computer representation. This data model can be used to solve the problem that is critical to relational spatial information system in handling complex data sets. The use of objected-oriented data model is to handle the integration problem of multi-resolution, multi-temporal data sets by defining an object oriented data model (Lertlum and Murai, 1995). Herbarium database is a computational method, where the information about the herbarium specimens are digitized in such a way that it is easily accessible with the help of Internet and World Wide Web (WWW) throughout the world. The modern databases include the actual herbarium specimens as digital images with all accompanying information available on the herbarium sheet label.

Although specimens in natural history collections have traditionally been limited to physical objects, sets of open images can serve many of the purposes of the specimens if the images are collected in an appropriate manner. Image specimen sets should include standardized high resolution digital images of taxonomically important features of the organism, and the time, date, and location of image collection. (Baskauf and Kirchoff, 2008). Visual plants are at first a specimen-based database with an automatic function to compile the information as species-based. It can use on-site without having an internet connection for the education of students for dissemination of information and taxonomic and ecological research (Dalitz and Homeier, 2004). New technologies in dynamic mapping services, using technologies to crop and geo-reference, and common geospatially index component images extend the value even further. These newer methods have no offline equivalent or antecedent, but they have tremendous capabilities to not only locate desired "trees within the forest" in numerous ways, but to view and interact with these "trees" once located (Fleet, 2006).

### **Review of Literature:**

Musavi et al., (2006) worked on mapping of biotic pressure and its impact on prey densities in Melghat Tiger Reserve, Maharashtra. The Melghat Tiger Reserve in Maharashtra was under immense biotic pressure from villages both within and adjacent to it. Distribution of pressure from 10 major biotic parameters on the forests of MTR was assessed and mapped. Seetharam et al., (2000) worked on structure, composition, regeneration, status and plant diversity of Bidar District of North-eastern Karnataka. On the basis of dominance of the series of plant communities occurring in the forest were a) Chloroxylon swietenia-Anogeissus latifolia-Acatia chundra. b) Albazia amara-Bauhinia racemosa-Lannea coromandelica, c) Dalbergia paniculata-Butea monosperma-Soyimida febrifuga. Cotter and Bauldock (2000) presented a paper on Biodiversity Informatics Infrastructure. Biodiversity informatics infrastructures are being called for at national, regional, and global levels, and plans are in place to coordinate these efforts to ensure interoperability. A vast amount of information on biological resources exists throughout the world today. It has been collected by government agencies, universities, museums, and private organizations.

Kagan (2006) has shed light on challenges and opportunities for applying biodiversity information to management and conservation. Information on vascular plant taxonomy, as addressed by global biodiversity information facility and key partners, serves as an example of



current efforts to integrate information. In addition, intensive or public policy need to promote the use of standards, the long-term maintenance of data sets, the maintenance of institutions for maintaining and distributing information, and more careful use of limited resources. Roderic and Page (2008) focused on challenges of linking data and the role of shared identifiers. A major challenge facing biodiversity informatics is integrating data stored in widely distributed databases. Initial efforts have relied on taxonomic names but have limitations as identifier, being neither stable nor globally unique, and the pace of molecular taxonomic and phylogenetic research means that a lot of information in public sequence databases is not linked to formal taxonomic names. Efforts of Roderic and Page, (2008) have relied on taxonomic names as the share identifier linking record in different databases. Integrating diverse sources of digital information is a major challenge facing biodiversity informatics. Not only authors has faced with numerous, disparate data providers, each with their own specific user communities, but also the information in which author interests are diverse, and includes taxonomic names and concepts, specimen in museum collections, scientific publications, genomic and phenotypic data and images.

Lertlum and Murai (1995) carried out computer assisted monitoring of vegetation using multi-resolution satellite and geospatial data. The authors approach was object oriented, a relatively new method in computing, was an attempt to improve modeling of the real world. In their view previous modeling approaches were more record oriented, essentially to close to computers, this new Pedigram was a frame work for generating models closer to the real world features. Lertlum and Murai (1995) illustrated the use of objected-oriented data model to handle the integration problem of multi-resolution, multi-temporal data sets by defining an object oriented data model that could handle multi-resolution, multi temporal remote sensing GIS data sets. A semi-automated classification procedure was adopted by Meyera et al., (1996) for identification of forest species from digitized large-scale, colour-infrared aerial photographs to simulate imagery from future sensors with high spatial resolution capability. Joshi et al., (2004) explored the potential of multi-temporal IRS-ID WiFs (Wide Field Sensor) data for characterization of tropical forest in Central India. As the WiFS has red (R) and near infrared (NIR) band that was sensitive to vegetation. In the present study the forest cover of the central highland was accounted as 34.68% whereas the FSI reports 34.84 % forest cover.

### **Matrrials and Methods:**

In the present study especially the tree species were selected because the trees were economically and medicinally important and they show lot of diversity among them. The trees are perennial so the morphodiversity study can be carried out through out the year. Moreover, flowering and fruiting period of the trees are different, and the morphological characters are visible with necked eyes. Study of diversity was done up to the family, genus and species level. The whole information was carried over further to computational study. The plant specimens such as flowering twig, bark samples, fruits etc. were collected; date and place of collection were noted. Plants were described according to Bentham and Hooker system of classification by considering parameters such as tree code, local name, family, genera, scientific name, habitat, habit, stem, leaf, flower, calyx, corolla, androecium, gynoecium, fruit, flowering and fruiting periods. Identification of the plants to the level of species, genus, and family was done with help of publish floras.



### **Observations and Results :**

This forest was of dry mixed deciduous type hence there was always fear of forest firing in summer. The number of trees showed leaf fall during summer season and many of them had timber value. It was observed that the Teak (*Tectona grandis* Linn.) was the predominant species of the forest area. Present study was based on data recording, field survey and collection of specimens. It was seen that at ground level, tree density was quite good, while tree population was sparse with low vegetation growth at upper middle area of the hills where the vegetation was exposed directly to the sunlight. The area of compartment 1016, research plot was having both type of areas i.e. disturbed and undisturbed. Some part of the compartment was close to core area and rest was under buffer zone. Distribution of the trees species and their diversity appeared to be strongly related to environmental factors.

### **Discussions:**

Musavi et al., (2006) observed that the Melghat Tiger Reserve in Maharashtra was under immense biotic pressure from villages both within and adjacent to it. Combined biotic pressure from grazing, feulwood collection, lopping and illicit felling of trees and grass cutting affected 75% of compartments of MTR. Thus there was need for providing adequate protection to the region so that habitat in this area could be improved. The most common dominant tree species in the compartment 1016, research plot area were *Tectona grandis*, *Lagerstroemia parviflora*, *Phyllanthus emblica*, *Anogeissus latifolia*, *Desmodium oojeinensis*, *Boswellia serrata*, *Wrightia tinctoria*, *Madhuca indica*, *Buchanania lanzan*, and *Diospyros melanoxylon*.

Seetharam et al., (2000) worked on structure, composition of a dry deciduous forest of Bidar District of North-eastern Karnataka. Fabaceae was the most dominating family in terms of the species richness in the forest, followed by Rubiaceae (16), Combretaceae (12.47), Rhamnaceae (10.56), Euphorbiaceae (8.87), Meliaceae (5.97), Anacardiaceae (5.79) and Tiliaceae (4.5), Combretaceae was represented by only three species *Terminalia bellerica*, *T. arjuna*, and *Anogeissus latifolia*. In the compartment 1016, research plot Anacardiaceae, Caesalpiniaceae and Combretaceae each represented 4 species (10%); Fabaceae and Moraceae each 3 species (8%); Rhamnaceae, Rubiaceae and Verbenaceae each 2 species (5%), Rest of the families represented only 1 species (3%). Family Combretaceae was represented by only three species i.e. *Terminalia bellerica*, *T. arjuna*, and *Anogeissus latifolia* in Bidar District of North-eastern Karnataka (Seetharam et al., 2000).

Cotter and Bauldock (2000) assumes that information technology provides us tools to digitize information and store it in accessible systems; discover and retrieve data pertinent to the issue at hand; analyze data from diverse distributed databases input and promote interactions among colleagues through collaboratoria, internet-based communication facilities which enable discussions, document development and revision, and decision making in real time. In view of Kagan (2006) Biodiversity informatics has to provide consensus reference system in structural features (e.g. in database design) and and content definitions (controlled vocabularies, i.e., list of applicable terms). Taxon based information system (or system using taxon names) must find ways to map individual taxon concept reli Phattaralerphong ably. Information on vascular plant taxonomy, as addressed by global biodiversity information facility and key partners, serves as an example of current efforts to integrate information of the plant biodiversity.



Lertlum and Murai (1995) illustrated the use of objected-oriented data model to handle the integration problem of multi-resolution, multi-temporal data sets by defining an object oriented data model that could handle multi-resolution, multi temporal remote sensing GIS data sets. Joshi et al., (2004) explored the potential of multi-temporal IRS-ID WiFs (Wide Field Sensor) data for characterization of tropical forest in Central India. The WiFS product provided information on forest types, Viz., tropical moist deciduous, dry deciduous and mixed deciduous. The WiFS derived forest maps could be very useful as input to biogeochemical models that require timely estimates of forest area and type.

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## A Study on Women Empowerment with Special Reference to Constitutional Policy and Feminist Jurisprudence

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### Abstract:

*Women empowerment denotes presence of power. Power of women in the society with equality status with men. Equality in senses of economic, social and political. The first part of this paper provides information regarding women's condition in pre-independence India. The second part provides information regarding Feminism. The third part provides information regarding legal scenario which helps women to protect against all types of discrimination and help women to get equal status of women in the society. This research paper also gives suggestion for an appropriate legal framework for the empowerment of the women.*

**Keyword:** - Women Empowerment, Feminist Jurisprudence, Legislation for women, Constitution of India.

### 1. Introduction

**“Just as a bird could not fly with one wing only, a nation would not march forward if the women are left behind”.**

**-Swami Vivekananda**

History said that female confine in the family on the name of religion, society, tradition and culture. After a long battle of rights, women got specific status in the society. Social reformers, missionaries and government try to remove difficulties which make women empowerment diminution. Preamble of Constitution of India promotes equality. Thus, gender equality supported by the Indian Constitution. Feminism concept also helps to understand power structure in the society. Various legislations are made after independent to give better status to women. But still women empowerment is not satisfactory.

### 2. Objective of Study

1. To examine the concept of women empowerment and feminism.
2. To study causes which decrease women empowerment.
3. To study women's condition in pre-independence India.
4. To study various schools of feminism.
5. To study national law, international conventions and legal instrument which helps for women empowerment.
6. To give suggestion the empowerment of the women.

### 3. Research Methodology

To achieve the above objectives o, the researcher is going to use doctrinal research methodology. Doctrinal research methodology is going to use for criticizing and analyse laws, government scheme, policies, judgment, legal doctrine and principles regarding victim women empowerment and feminism.

#### **4. Women's Condition in Pre-independence**

When we talk about ancient India, From Ramayana to Mahabharata yug and all religious books talk that women have specific statutes in the society. But this grantha also contained some incidence that represents the miserable condition of women.

And when we talk about our pre-independence movement, Sardar Patel, Mahatma Gandiji, Dr. Ambedkar, Dr. Rajendra Prasad, Subashchandre Bose, Gokhale, Motilal Nehru, always be remembered for their great efforts for freedom. Women's contribution is also depth in freedom fight. But their contribution is not much more considerable in history like men. Ramkrishna Mission, Prathana Samaj, Bramho Samaj, Theosophical Society and Hindu Rashtriya Mahasabha are leading institution which changed the position of women in the society. In 1850-1915 period, many evils like Sati, child marriage were removed from society. Also widow remarriage, women right in property, women's education got an appraisal for their betterment.

During 1915-1947, women's contribution to freedom fight are notable. Organizations like All India Women's Conference (AIWC) and the National Federation of Indian Women (NFIW) were run by women for the freedom and betterment of the country. Thus, pre-independence time was not so favorable for women. Women were faced discrimination, injustice and others many more problems. But with the freedom fight many other fights also started for women's economic, political, social and legal development.

#### **4. Concept of Feminism**

According to Janet Richards, "The essence of Feminism has a strong fundamental case intended to mean only that there are excellent reasons for thinking that women suffer from systematic social injustice because of their sex, the proposition is to be regarded as constituting feminism".

Feminism is for the making awareness about women identity and problem regarding women's interest. The wave in the 1960s and 1970s gave immense contribution for theories of women's discourse. The wave in 1980s is remembered for transforming individual field. The wave in 1990s helps for academic focus on the concept of 'otherness', the differences and question of marginality.

#### **5. National law, International Conventions and Legal instrument which helps for women Empowerment.**

##### **1. National Law**

##### **(a) Social Legislation**

The following law are help for the betterment of women and for the women empowerment.

1. Article 14, 15, 16, 21A, 23, 24, 39, 42, 44, 45 and 51A(e) of the Indian Constitution.
2. Dowry Prohibition Act,1961
3. The Indecent Representation of Women (Prohibition) Act,1986
4. The Immoral Traffic (Prevention) Act,1986
5. The Maternity Benefit Act,1961
6. The Equal Remuneration Act, 1976

##### **(b) Women and Employment**

1. Medical Termination of Pregnancy Act, 1971

2. The sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013
3. Pre-natal Dignostic (Regulation and Prevention of Misuse) Act, 1994

### **(C) Women and Inheritance Right:**

The Hindu Succession (Amendment) Act, 2005 was enacted to remove gender discriminatory provisions in the Hindu Succession Act, 1956. Under the amendment, the daughter of a coparcener shall by birth become a coparcener in her own right in the same manner as the son.

### **(d) Offence against Women:**

Kidnapping : S.359 to S. 374 of the Indian Penal Code Rape : S. 375 to 376E of the Indian Penal Code. The criminal Law (Amendment) Act, 2018 inserted section for rape of women who are under 12 and 16 year of age. Section provides for rigorous imprisonment for a term which shall not be less than 20 years, but which may extent to imprisonment for life.

Adultery : A five Judge Bench of Supreme Court, in Joseph Shine V. Union of India held that adultery is no longer offence in India and struck down the section. S.497 violates right to privacy and make discrimination against women.

Cruelty : S.498A of the Indian Penal Code.

## **2. International Conventions and Legal instrument**

### **a. Contribution of UNO for the women Human Rights**

United Nation Organization is international institution works for its member country. Article 55 of the UNO charter provides that UNO shall promote, (a) Higher standard of living, full employment and conditions of Economical and social progress and development. (b) Solutions for International Economical, Sociological, Health and related problems, and international cultural and educational co-operation. (c) Universal respect for and observance of human rights and fundamental freedoms for all without distinction as to race, sex language or religion.

Art. 56, of the UNO Charter fulfill the requirements for obtaining the objective of Art. 55 of UNO.

Art. 62 is proceeded in Art. 68 in which ECOSOC has been directed to make Commissions in Economical and Social fields and for the promotion of human rights and such other commissions as may be required for the performance of its functions

### **b. Commission for Women:**

In 1946, ECOSOC established "the commission on the status of women". It's primary function is to make recommendation and report for the promotion of women's human rights.

### **c. Universal Declaration of Human Rights:**

The convention belonging particular rights for the women are as follows: 1. The right to live, liberty and security. 2. The liberty from slavery and servitude. 3. The right against cruel and inhuman behaviour. 4. The equality before law. 5. The right of privacy and 6. The right to marry and to make family.

### **d. International covenants on Civil and Political Rights:**

Convention derives some particular articles belong to the women as follows : 1. Right to life, 2. Privation of slavery, 3. Right to liberty from arbitrary arrest or detention, 4. Right to be

treated with respect for the inherent dignity and humanity, 5. Right to be recognized everywhere as a person before the law and 6. Right to marry and to found a family.

### **e. International covenants on Economical Social and Political Rights**

Convention derives some particular articles belong to the women as follows: 1. Right to the enjoyment of just and favorable conditions of world. 2. Right to social security, including social insurance. And 3. Right relating to family, motherhood and the right of free consent to Marriage.

### **6. Conclusion**

Women empowerment denotes power and status of women. For any developing country, the contribution of male and female are very necessary. Equal contribution will make a country prosperous. Thus, discrimination between male and female should be abolished. It is the duty of the state that it should increase chances of women empowerment. And for this above mention national and international law should be implemented strictly. And through Feminism, the goal of women empowerment would be established.

### **7. Suggestions**

1. The State should make law for implementation of international convention which talk about women betterment.
2. National Law for women empowerment must be implemented and its contravention must be punished strictly and speedy.
3. Seminar, workshop and conference should be arranged which talk about women empowerment and increase awareness about women's rights in society.
4. National commission for women and State commission for women established by the State should work very efficiently to remove difficulties for women.
5. Women should be trained with by education and technology so they can be part of women empowerment.

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## Working Capital Management in Kumar Rice Milling Firm : A Case Study of Davangere

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### Abstract:

*Working capital is an important component of every business for its operations and survive. Working capital management plays a crucial role in business success or failure. The present study is focusing on the working capital structure and composition in Kumar Rice Milling firm during the period of study covering five years from 2013-14 to 2017-18. The study is also focusing on the various ratios which are indicating the liquidity position such as current ratio, quick ratio, debtor's turnover ratio, inventory turnover ratio, average collection ratio and working capital ratio. The Kumar Rice Milling firm located in Davangere industrial area. This rice mill has an annual turnover of Rs2.04 crores as per 2017-18 annual accounts. The total current assets of the mill are Rs 4.81 crore and total current liabilities of Rs 3.20 crore. Attempt is also made to assess the current ratios, quick ratios and to study the gross and net working capital turnover. The attempt also has been made to examine the efficiency in utilisation of various current assets. The present study has been used a technique to analyse the data i.e. percentage method. The Chi square test used for hypothesis testing on ratios. The study has been revealed increasing trend in Total Current Assets and Total Current Liabilities during the period of study from 2013-14 to 2017-18.*

**Key Words:** Working Capital Management, Ratios, Chi square test, Annual Accounts,

### Introduction:

Working capital management is an important decision in the areas of financial management. The gross working capital usually with full current assets, which can be converted into cash within a short time without losing its value. These current assets are important to meet the short term obligations, which may occur within a year. So every business should manage working capital properly to aid the business for its smooth functioning. This is the fact that, the excess of working capital may cause block of fund and would effect on the raw material procurement etc. Conversely the deficit working capital also would have a negative impact that is current liabilities cannot be met and thereby the production activities can be stopped. So it is the responsibility on the part of finance manager to frame and employ a suitable working capital policy. Excess of Gross working capital over total current liabilities is known as net working capital. It is important to manage working capital in an appropriate way may create a proper association between liquidity and profitability of Kumar Rice Milling firm. To examine the working capital structure and composition of Kumar Rice Milling firm the study used percentage technique. The Kumar Rice Milling firm is one of the major rice mills in Davangere District. It also exports the rice to other states. This Rice mill firm is capital intensive and it is a partnership firm.

### **Objectives of the study:**

The General objective of the study is to examine the working capital management in Kumar Rice Milling firm. Specific objectives of the paper are as follows;

1. To examine the working capital structure and composition in Kumar Rice milling firm.
2. To analyse the liquidity position in the Kumar Rice Milling firm during the period of study.
3. To find the gross working capital and net working capital turnover of Kumar Rice Milling firm during the period of study.
4. To examine the efficiency in cash, debtors and inventory management in Kumar Rice Milling firm during the period of study.
5. To offer suggestions for effective working capital management, if required.

### **Review of Literatures:**

**By Balasundaram Nimalathanan**, they focused on the impact of working capital management on profitability of selected listed manufacturing companies from financial year 2003-2007. The study used correlation and regression analysis for analysing the relationship between cash conversion cycle and Return on Assets and Inventory conversion period. The study was depicted a suggestion to managers based on the study that, the manufacturing companies can increase the profitability of manufacturing firms by reducing the number of days' inventories and accounts receivables, which was as a result of the negative relationship of Inventory Conversion Period and cash conversion cycle with Return on Assets. The study had been selected 10 listed companies out of 31 listed manufacturing companies in Colombo stock exchange.

**Atham Bawa Nisfan, (2012)** examined the working capital management importance for a business survival. This is premised on the fact having too much working capital signifies inefficiency, whereas too little cash at hand signifies that the survival of business is shaky. The purpose of this research it to study the working capital management and profit in the rice mills in Addailaichenai division, so as to establish factors influencing working capital management. This study examines that how liquidity, cash conversion cycle and firm size effects on the profitability and optimum working capital management of rice mills. Analysis on the rice mill's financial statement was carried out in order to verify the researcher findings. In the analysis of the research findings, researcher employed quantitative approach to the data analysis where the impacts of working capital management on the rice mills in profit. The financial statements as interpreted reinforce the validity of this result. The current ratio and quick ratios are highly determinants on profit, the cash conversion cycle and firm size also impact on cash conversion cycle, firm size have highly impact on rice mills profitability and liquidity has negative impact on profit, which is similar to the previous literature. However, cash conversion cycle and firm size has positive impact on profit.

**Huynh Ngoc Trinh (N T Huynh)** aims at providing empirical evidences to examine such influence for Dutch Non-Financial listed companies. Particularly for the major two sectors including manufacturing and service. 62 Listed companies across two sectors were examined for the period 2006-2010. Pearson correlation analysis was employed to identify the association between the determinants of working capital management and the company profitability. In addition, fixed effects model and ordinary least squares were chosen to conduct regression analysis for examining the working capital management effect on profitability of companies dedicated to two different sectors. Fixed effect regression indicate that company profitability in both sector is all negatively influenced by number of days' accounts receivable. In the meantime, ordinary least square regression result in positive impact of firm size and sales growth and the company profitability. In addition, some other results are found specifically to each sector. Number of days' inventory and cash conversion cycle are shown to negatively affect the profitability of company's operation in manufacturing area, whereas they have positive

influences on profitability of service companies. In addition, manufacturing and service sectors respectively witness negative influence of number of days' accounts payable and aggressive policy on their company profitability.

**Azhagaiah Ramachandran and Muralidharan Janakiraman**, aimed at analysing the relationship between working capital management efficiency and Earnings Before Interest and Taxes of the paper industry in India during 1997-1998 to 2005-2006. To measure the working capital management efficiency three index values viz, Performance Index (PI) Utilisation Index (UI), and Efficiency Index (EI) are computed and are associated with explanatory variables viz, Cash Conversion Cycle (CCC), Average Collection Period (ACP), Accounts Receivable days and Accounts payable days, Inventory days. Further, fixed financial asset ratio, Financial Debt ratio and size (Natural Log of Sales) are considered as control variables in the analysis and are associated with EBIT. The study reveals that, the paper industry has managed the working capital satisfactory. The Accounts payable days has a significant negative relationship with EBIT, which indicates that by developing payment to suppliers they improve the EBIT. The paper industry in India performs remarkably well during the period, however less profitability firms wait longer to pay their bills and pursue a decrease in cash conversion cycle.

**Richard Kofi Akoto et al., (2013)** examine the relationship between working capital management practices and profitability of listed manufacturing firms in Ghana. The study used secondary data which is collected from all the 13 listed manufacturing firms in Ghana covering the period from 2005-20119. They used panel data methodology, the study finds a significantly negative relationship between profitability and accounts receivables days. However, the firms cash conversion cycle, current assets ratio, size, and current asset turnover significantly positively influence profitability. They suggest that, managers can create value for their shareholders by crating incentives to reduce their accounts receivable to 30 days.

**Venkateswararao Podile et.al., (2018)** They focused on the working capital management in Maitreya Electricals Pvt.Ltd. The attempt is also made to analyse the structure and composition of the working capital during the period of study covering ten years from 2006-07 to 2015-16. Attempt is also made to assess the liquidity position of the organisation, to examine gross working capital turnover, to study net working capital turnover and to examine the efficiency in utilisation of various current assets. Chi-Square test is used to test the hypotheses formed.

**Dr. Sanjay Kumar Sinha et al., (2012)** They made an attempt to study the correlation between liquidity and profitability of Cipla Ltd. The study was based on the secondary data. Ratio analysis, percentage method and co-efficient of correlation have been used to analyse the data. Multiple regressions were used to check the significant impact on profitability of Cipla Ltd.

**S. Selvanayaki et al., (2015)** Evaluate the working capital management practices developed by the rice milling firms and to analyse its impact on profitability. Primary data on working capital management practices were collected by using an interview schedule, and the financial data were obtained from the records maintained by the firms. The study involved assessment of the working capital management practices adopted by the rice milling firms in terms of raw material ordering system and frequencies of overstock king of inventory. Working capital management efficiency indices, namely performance index, utilisation index, and efficiency index were computed from the financial data, and it was efficient working capital management by the firms. The average CCC of the firms during the study period was 3 months, and DPO had significant and positive relationship with the profitability of the firms.

**Dr. Venkateshwararao.Podile and Hema Venkat Siva Sree (2018)**, They have made an attempt to examine and analyse the working capital management of Naga Hanuman Solvent Oils Private Limited. Structure and composition of working capital in the enterprise for a period of ten years is analysed. Current ratio, Liquid ratio, Super Quick ratio, Gross Working Capital

turnover ratio, Net Working Capital turnover ratio, Cash turnover ratio, Inventory turnover ratio, Debtors turnover ratio and average collection period are calculated. Hypotheses are tested using chi square test.

### **Hypotheses:**

**H01-**Current ratio in Kumar Industries is uniform during the period of study.

**H02-** Quick ratio in Kumar Industries is uniform during the period of study.

**H03-** Super Quick Ratio in Kumar Industries is uniform during the period of study.

**H04-** Gross working capital turnover ratio in Kumar Industries is uniform during the period of study.

**H05-** Net working capital turnover ratio in Kumar Industries is uniform during the period of study.

**H06-** Cash turnover ratio in Kumar Industries is uniform during the period of study.

**H07-** Inventory turnover ratio in Kumar Industries is uniform during the period of study.

**H08-** Debtors turnover ratio in Kumar Industries is uniform during the period of study.

**H09-** Average collection period in Kumar Industries is uniform during the period of study.

### **Material and Methods:**

This sector is divided into five sub sections. The first sub-section presents the scope. The second sub-section discusses the period of study. In the third sub-section data sources are discussed. The fourth illustrates the reliability and validity. Whereas last sub-section highlights the types of statistical technique employed to test the hypotheses.

### **Scope and period of the study:**

The sample unit is Kumar Rice Milling firm, which is established in Davangere industrial area. The present study covers one Rice Mill Unit for the five-year period of study from 2013-14 to 2017-18.

### **Sources of data:**

The study has been used secondary data to fulfil the objectives of the study. The data in the form of annual reports, which includes Profit and Loss account and Balance Sheet from Kumar Rice Milling firm. For further fulfilment of objectives, the study also used text books, research articles etc.

### **Reliability and validity:**

The study is used annual reports which were cross checked and verified. Because of this effort the researcher satisfied content validity.

### **Types of statistical technique:**

For analyse the data, the study is employing Chi-Square technique. For the study, the entire data analysed by the personal computer. Most powerful indices which are most commonly used are ratios such as Current ratio, Quick ratio, Super quick ratio, cash turnover ratio, debtors' turnover ratio, inventory turnover ratio, average collection period, which will measure the efficiency in managing working capital by the firm are discussed below.

### **Analysis- Structure and Comparison of Working Capital:**

Working capital structure of Kumar Rice Milling firm private Limited is presented in the table 1. It is found that Debtors occupied highest percentage of total current assets during the period of study. The percentage of debtors varied between 47.95 during the year 2018 and 62.29 during 2015. Cash and bank balance as a percentage of total current assets varied between 4.37 during the year 2015 and 17.45 during 2018. Loans and advances as a percentage of total assets varies 1.28 during 2018 and 1.67 during 2014, which was also second least percentage of total current assets during the 5 years' period of study. Deposits as a percentage of total current assets varied between 0.45 during 2016 and 1.07 during 2017, which was also least percentage of total



assets during the 5 years' period of study. But the closing stock was almost constant during the period of study with small variations, It is observed that, the total current assets has been increasing during the periods of study, where 3.70 crore Rs was during 2014 and 4.81 crore Rs during 2018. The industry maintained high level of current assets during the years from 2016-2018. In case of current liabilities which is also a component of working capital structure, it is found that, sundry creditors occupied highest percentage of total current liabilities which varied from during the year 2014 (99.92) to 2018 (99.85), on an average the sundry debtors are more than 99 percent of total current assets. Other current liabilities as percentage of total current liabilities varied 0.07 during the year 2014 and 2015 and 0.14 during 2018. The total current liabilities also increase year by year during the period of study, where 2.86 crores in 2014 and it is 3.20 crores during 2018. Both total current assets and total current liabilities are kept on raising from the year 2014 to 2018. It is observed that the networking varied 84.28 crore during the year 2014 and Rs 1.62 crore during the year 2018. The industries maintained high level of networking capital during years from 2015-2018.

**Table-1: Working Capital Structure**

(Figures in Rupees)

Particulars	2014	2015	2016	2017	2018
<b>Current Assets</b>					
Cash & Bank Balance	21,83,146	17,13,377	6,38,2176	62,73,152	84,12,615
% of TCA	5.89	4.37	14.44	14.02	17.45
Debtors	2,21,73,055	2,44,13,397	2,24,06,868	2,24,07,892	2,31,15,510
% of TCA	59.85	62.29	50.72	50.10	47.95
Loans & Advances	6,20,000	6,20,000	6,20,000	6,20,000	6,20,000
% of TCA	1.67	1.58	1.40	1.38	1.28
Deposits	1,81,751	1,81,751	2,00,000	4,80,000	4,80,000
% of TCA	0.49	0.46	0.45	1.07	0.99
Closing Stock	1,18,87,410	1,22,61,251	1,45,60,640	1,49,40,744	1,55,69,832
% of TCA	32.08	31.28	32.96	33.40	32.30
<b>Total Current Assets (TCA)</b>	<b>3,70,45,362</b>	<b>3,91,89,776</b>	<b>4,41,69,684</b>	<b>4,47,21,788</b>	<b>4,81,97,957</b>
<b>Current Liabilities</b>					
Sundry Creditors	2,85,93,787	2,85,93,787	3,14,53,166	3,14,53,166	3,20,25,042
% of TCL	99.92	99.92	99.89	99.89	99.85
Other Current Liabilities	22,748	22,748	31,540	31,540	46,540
% of TCL	0.07	0.07	0.10	0.10	0.14
<b>Total Current Liabilities (TCL)</b>	<b>2,86,16,535</b>	<b>2,86,16,535</b>	<b>3,14,84,706</b>	<b>3,14,84,706</b>	<b>3,20,71,582</b>
<b>Net Working Capital (NWC)</b>	<b>84,28,827</b>	<b>1,05,73,241</b>	<b>1,26,84,978</b>	<b>1,32,37,082</b>	<b>1,61,26,375</b>

Source: Annual Reports of Kumar Rice Milling firm from 2013-14 to 2017-18.



**Current Ratio:**

As shown in the table 2, the Current Ratio in the Rice Milling firm maintained at a moderate level. It has varied between 1.29 during 2014 and 1.50 during 2018. It is found in significant test that Current ratio is Uniform during the period of study. The industry should try to improve its current ratio to the standard that is 2:1, because the during the study period nowhere the industry could reach that standard. The standard will help the mill to manage current obligations efficiently.

**Table-2: Current Ratio**

(Figures in Rupees)

Year	2014	2015	2016	2017	2018
<b>Current Assets</b>	3,70,45,362	3,91,89,776	4,41,69,684	4,47,21,788	4,81,97,957
<b>Current Liabilities</b>	2,86,16,535	2,86,16,535	3,14,84,706	3,14,84,706	3,20,71,582
<b>Current Ratio</b>	<b>1.29</b>	<b>1.36</b>	<b>1.40</b>	<b>1.42</b>	<b>1.50</b>

**Source:** Annual Reports of Kumar Rice Milling firm from 2013-14 to 2017-18.

The calculated value of  $X^2$  for Current Ratio=0.018. The critical value of  $X^2$  at 4 degrees of freedom at 5% level of significance is 9.49. Calculated value is less than critical value i.e.  $0.018 < 9.49$ . Hence  $H_0$  is accepted.

**Quick Ratio**

The table 3 shown the quick ratio. As shown in the table quick ratio has varied between 0.89 during 2014 to 1.01 during 2018. It indicates an increasing in the liquid assets in the mill. It is found in the significance test that; quick ratio is uniform during the period of study.

**Table-3: Quick Ratio**

Year	2014	2015	2016	2017	2018
<b>Quick Assets</b>	2,51,57,952	2,69,28,525	2,96,09,044	2,97,81,044	3,26,28,125
<b>Current Liabilities</b>	2,86,16,535	2,86,16,535	3,14,84,706	3,14,84,706	3,20,71,582
<b>Quick Ratio</b>	<b>0.89</b>	<b>0.94</b>	<b>0.94</b>	<b>0.94</b>	<b>1.01</b>

**Source:** Annual Reports of Kumar Rice Milling firm from 2013-14 to 2017-18.

The calculated value of  $X^2$  for Quick ratio=0.008. The critical value of  $X^2$  at 4 degrees of freedom at 5% level of significance is 9.49. Calculated value is less than critical value i.e.  $0.08 < 9.49$ . Hence  $H_0$  is accepted.

**Super Quick Ratio:**

As shown in the table 2, the super quick Ratio in the Rice Milling firm maintained at a moderate level. It has varied between 0.89 during 2014 and 1.01 during 2018. It is found in significant test that Super Quick ratio is Uniform during the period of study.

**Table-4: Super Quick Ratio**

(Figures in Rupees)

Year	2014	2015	2016	2017	2018
<b>Cash</b>	21,83,146	17,13,377	6,38,2176	62,73,152	84,12,615
<b>Current Liabilities</b>	2,86,16,535	2,86,16,535	3,14,84,706	3,14,84,706	3,20,71,582
<b>Super Quick Ratio</b>	<b>0.07</b>	<b>0.05</b>	<b>0.20</b>	<b>0.19</b>	<b>0.26</b>

**Source:** Annual Reports of Kumar Rice Milling firm from 2013-14 to 2017-18.

The calculated value of  $X^2$  for Super quick ratio=0.211. The critical value of  $X^2$  at 4 degrees of freedom at 5% level of significance is 9.49. Calculated value is less than critical value i.e.  $0.211 < 9.49$ . Hence  $H_0$  is accepted.

**Gross Working Capital Turnover Ratio:**

As shown in the table 2, the Gross Working Capital turnover Ratio in the Rice Milling firm maintained at a moderate level. It has varied between 0.42 during 2018 and 0.49 during 2014&15. It is found in significant test that is Gross Working Capital Ratio Uniform during the period of study.

**Table-5: Gross Working Capital Turnover Ratio**

(Figures in Rupees)

Year	2014	2015	2016	2017	2018
Sales	1,84,99,763	1,93,08,113	2,02,25,963	2,04,54,429	2,04,89,975
Gross Working Capital	3,70,45,362	3,91,89,776	4,41,69,684	4,47,21,788	4,81,97,957
Ratio	<b>0.49</b>	<b>0.49</b>	<b>0.45</b>	<b>0.45</b>	<b>0.42</b>

**Source:** Annual Reports of Kumar Rice Milling firm from 2013-14 to 2017-18.

The calculated value of  $X^2$  for Gross working capital turnover ratio=0.008. The critical value of  $X^2$  at 4 degrees of freedom at 5% level of significance is 9.49. Calculated value is less than critical value i.e.  $0.008 < 9.49$ . Hence  $H_04$  is accepted.

**Net Working Capital Turnover Ratio:**

As shown in the table 6, the Net Working Capital turnover Ratio in the Rice milling firm maintained at a moderate level. It has varied between 1.27 during 2018 and 2.19 during 201. It is found in significant test that is Net Working Capital Ratio Uniform during the period of study.

**Table-6: Net Working Capital Turnover Ratio**

(Figures in Rupees)

Year	2014	2015	2016	2017	2018
Sales	1,84,99,763	1,93,08,113	2,02,25,963	2,04,54,429	2,04,89,975
Net Working Capital	8428827	1,05,73,241	1,26,84,978	1,32,37,082	1,61,26,375
Ratio	<b>2.19</b>	<b>1.82</b>	<b>1.59</b>	<b>1.54</b>	<b>1.27</b>

**Source:** Annual Reports of Kumar Rice Milling firm from 2013-14 to 2017-18.

The calculated value of  $X^2$  for Net working capital turnover ratio =0.082. The critical value of  $X^2$  at 4 degrees of freedom at 5% level of significance is 9.49. Calculated value is less than critical value i.e.  $0.082 < 9.49$ . Hence  $H_06$  is accepted.

**Cash Turnover Ratio:**

As shown in the table, the Cash turnover ratio in the Rice milling firm maintained at a moderate level. It has varied between 2.79 during 2018 and 9.91 during 2015. It is found in significant test that is Net Working Capital Ratio Uniform during the period of study.

**Table 7-Cash Turnover Ratio**

(Figures in Rupees)

Year	2014	2015	2016	2017	2018
Sales	1,84,99,763	1,93,08,113	2,02,25,963	2,04,54,429	2,04,89,975
Average Cash Balance	21,83,146	19,48,262	40,47,777	63,27,664	73,42,884
Cash Turnover Ratio	<b>8.47</b>	<b>9.91</b>	<b>4.99</b>	<b>3.23</b>	<b>2.79</b>

**Source:** Annual Reports of Kumar Rice Milling firm from 2013-14 to 2017-18.

The calculated value of  $X^2$  for Cash turnover ratio=6.858. The critical value of  $X^2$  at 4 degrees of freedom at 5% level of significance is 9.49. Calculated value is less than critical value i.e.  $6.858 < 9.49$ . Hence  $H_07$  is accepted.

**Inventory Turnover Ratio:**

As shown in the table, the Inventory turnover ratio in the Rice milling firm maintained at a moderate level. It has varied between 1.34 during 2018 and 1.59 during 2015. It is found in significant test that is Net Working Capital Ratio Uniform during the period of study.

**Table 8: Inventory Turnover Ratio**

(Figures in Rupees)

Year	2014	2015	2016	2017	2018
Sales	1,84,99,763	1,93,08,113	2,02,25,963	2,04,54,429	2,04,89,975
Average Inventory	1,18,87,410	1,20,74,331	1,34,10,946	1,47,50,962	1,52,55,288
Ratio	<b>1.55</b>	<b>1.59</b>	<b>1.50</b>	<b>1.38</b>	<b>1.34</b>

**Source:** Annual Reports of Kumar Rice Milling firm from 2013-14 to 2017-18.

The calculated value of  $X^2$  for Inventory turnover ratio=0.031. The critical value of  $X^2$  at 4 degrees of freedom at 5% level of significance is 9.49. Calculated value is less than critical value i.e.  $0.031 < 9.49$ . Hence  $H_0$  is accepted.

**Debtors Turnover Ratio:**

As shown in the table, the Debtors turnover ratio in the Rice milling firm maintained at a moderate level. It has varied between 0.828 during 2015 and 0.900 during 2018. It is found in significant test that Net Working Capital Ratio was not Uniform, there was a wide range of fluctuation during the period of study.

**Table-9: Debtors Turnover Ratio**

(Figures in Rupees)

Year	2014	2015	2016	2017	2018
Sales	1,84,99,763	1,93,08,113	2,02,25,963	2,04,54,429	2,04,89,975
Average Debtors	2,21,73,055	2,32,93,226	2,34,10,133	2,27,61,189	2,27,61,701
Ratio	<b>0.834</b>	<b>0.828</b>	<b>0.863</b>	<b>0.898</b>	<b>0.900</b>

**Source:** Annual Reports of Kumar Rice Milling firm from 2013-14 to 2017-18.

The calculated value of  $X^2$  for Debtors turnover ratio=21.380 The critical value of  $X^2$  at 4 degrees of freedom at 5% level of significance is 9.49. Calculated value is more than critical value i.e.  $21.380 > 9.49$ . Hence  $H_0$  is rejected.

**Average Collection Period:**

As shown in the table, the Average collection period in the Rice milling firm has varied between 406 days during 2015 and 441days during 2018. It is found in significant test that Average collection period was not Uniform, there was a wide range of fluctuation during the period of study.

**Table-10: Average Collection Period**

(Figures in Rupees)

Year	2014	2015	2016	2017	2018
Days in a year	365	365	365	365	365
Debtors Turnover Ratio	<b>0.834</b>	<b>0.828</b>	<b>0.863</b>	<b>0.898</b>	<b>0.900</b>
Average Collection Period	<b>438</b>	<b>441</b>	<b>423</b>	<b>406</b>	<b>406</b>

**Source:** Annual Reports of Kumar Rice Milling firm from 2013-14 to 2017-18.

### Conclusion:

Finally, it is concluded that, the analysis describes the debtors occupied first place followed by the inventory as a percentage of total current assets in Kumar rice milling firm. Other current liabilities occupied least percentage of total current liabilities during the period of study. As the observation results, there is an increasing trend throughout the study period in networking capital, it shows increase in the operating activities size. The current ratio of the company is at moderate level, which indicates that, the company is more likely to meet its current liabilities. Gross working capital turnover ratio, Net working capital turnover ratio, Inventory turnover ratio, cash turnover ratios are uniform during the period of study. The current ratio, quick ratio and super quick ratio are uniform during the period of study.

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## Judicial Appointment

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### Abstract :

*Judicial Appointments New Delhi: The Supreme Court Collegium has devoted itself to the administration's argumentative "national security" statement in the draft Memorandum of Procedure (MOP), which sets out the system for the highest judicial system of judges.*

*Judicial Appointments Times India F India initially detailed the progress on Wednesday. The legislature is given the appropriate veto to repeal the name suggested by the legislature in the National Security Statement. Perspective Since August 2016, the administration and the legislature have been different from this point of view. Former Chief Justice T.S.*

*Thakur said the expression "national security" is vague and pervasive and should hardly be characteristic. The issue of autonomous secretariat on legal adjustment must be raised in the high courts and the Zenith Court has yet to be settled.*

### Introduction

The Indian judiciary can be divided into two main categories, the higher judiciary and the lower judiciary. The higher judiciary consists of the high courts and the Supreme Court and the rest is the lower judiciary.

#### Lower Judiciary

The appointment process in the lower judiciary is carried out by the State Public Service Commission or by the High Courts (PCSJ). The process usually involves a written test consisting of an initial objective test and then a major subjective test. Once you qualify, you are eligible for an interview, after which if you are cleared you become a judge in the lower judiciary. Another set of examinations is taken by the High Court to include judges at the level of additional district judges, called HJS or higher judicial services when they are higher than PCSJ, in terms of overall scheme. Still lower judiciary. The procedure for HJS is similar but requires experience as a judge or lawyer (7 years). Both of these posts are regularly promoted and eventually some make it to the high courts or the Supreme Court.

#### High judiciary

The higher judiciary consists of the high courts and the Supreme Court. The appointment of this judiciary is as follows.

1. By promotion by the Lower Judiciary
2. Through direct promotion of practicing lawyers (have been advocates of the High Court for at least 10 years)

High. In the case of the Supreme Court through direct promotion and promotion by the High Courts. (High Court / S has a judge for at least 5 years) The evolution of appointments to the higher judiciary The appointment of judges in the higher judiciary has always been controversial. It has been the subject of both politics and law. The history is very interesting though Before 1981 Prior to 1981, was appointed by the government. The constitutional process states that appointments will be made in consultation with the Chief Justice. This opinion was not binding on the government in this consultation. The government (by the president) appoints



who deserves to be elevated in his opinion (although they meet the minimum criteria in the constitution).

### **Object of the study**

1. To study Criticism of Collegium System
2. To study judiciary on justice delayed is justice denied

### **Justice Hans Raj Khanna: The man who gave us Basic Structure:**

When this was the compromise norm, the post of Chief Justice was usually given to the person who was the most senior judge in the Supreme Court. There was nothing in the constitution that made it mandatory but this was the practice. However, in 1977, Prime Minister Indira Gandhi (through the President) H.P. R. Persuaded Khanna and m. H. Bag appointed. Additional District Magistrate, h. R. Khanna's dissenting opinion, ... Vs. S. Shukla etc. on April 28, 1976 and Kesavananda Bharti v. For the discovery of the principle of basic structure in the state of Kerala. This principle limited the power of Parliament to amend the Constitution, a principle which, in the opinion of Prime Minister Indira Gandhi, was an impediment to her reform.

### **After 1981:**

This was the year where the dominance of the judiciary in the appointment of judges was to begin. The process was going to become opaque and the democratic representatives took control of the judiciary, as PM Indira Gandhi made the mistake of interfering too much in the judiciary. Between 1981 and 1998 there were cases of three judges in which the collegium system of appointment of judges was the cornerstone.

### **Collegium system:**

The appointment of justice legislation system was almost a process in which the Chief Justice and four senior majority judges of the Supreme Court made nominal recommendations to be appointed to the High Courts / Supreme Court.

### **Criticism of the collegium system**

C transparency The legium system was criticized mainly for its lack of transparency, accountability and democratic process. In all modern democracies the appointment process of judges was done either by elected representatives or by independent commissions, although the collegium system was a very opaque and unaccountable system where it never knew what was going on inside. While it was argued that this ensures the independence of the judiciary, it is still not a fair process. Representation of the people, representatives of interest groups and transparency seemed necessary.

However, Parliament never took the initiative to make the appointment system appropriate as the era of coalition governments and unstable parliaments was beginning. Parliament was not so determined to confront all the powerful Supreme Courts (after Keshavanand Bharti).

### **Judicial Appointment Commission:**

In the second term of the UPA government, there was a consensus that the proper method of appointing judges in a democracy was not the collegium system. But a powerful body like the

Supreme Court will only take care of such a powerful parliament. This equally powerful parliament was given by the BJP and its allies. Launched the 2001 Lok Sabha elections and quickly moved the NJC Bill through Parliament and the Constitutional Amendment (181st Amendment). The bill now needs to be notified to become law.

The real test will come when laws and amendments are challenged in the Supreme Court as a violation of the Constitution and the Supreme Court is called. Parliament, the media and the people must come together to make this bill a reality. While the bill isn't perfect, though, it's better than what we had (i.e. before 1981 and after the three-judge case).

### **Conclusion :**

For lower level judiciary, examinations are conducted under the supervision of higher courts. Instructions are issued and then examinations are held. These examinations are conducted in each state.

Judges of the high courts are appointed by two etiquettes. Either the above appointed judges are appointed in the high courts or the senior lawyers studying in the courts are made judges of the high courts. This is currently done on the recommendation of the Judges' Caucus.

Judges of the Supreme Court are usually the Chief Justice of the High Courts. The bench of senior lawyers has also been augmented on some rare occasions. This is currently done through the collegium system.

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## Control of Insect Pest With the help of Spiders in the Agricultural Fields of Ner-parsopant Tahsil, District Yavatmal, Maharashtra

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### **Abstract:**

*Spiders are one of the most diverse animal groups in the World. Spiders are among the most abundant insectivorous predators of Terrestrial ecosystem. Spiders are carnivorous creature. Spider plays an important role in regulating insect pests in the Agricultural Ecosystem. They mostly feed on insects, even though they may also feed on various other kinds of prey. Spider's predatory capacity can have an effect in decreasing densities of insect pests, when they are used to balance the effect of insecticides and Pesticides. If pesticides are avoided, spiders can invariably take shelter in the fields, feed on the pests and increase the productivity.*

*The constant use of a wide range of pesticides has caused many side effects, like loss of biodiversity, the problem of secondary pests, insecticide resistance, residual toxicity, the recovery of insect pests and Environmental Pollution. Spiders consume a large number of prey, and do not injure vegetation. Predatory arachnids such as Spiders are an important group of biological control agents. During the present survey in Sep. 2019- August 2020, we have reported 97 Species belonging to 15 Families and 42 Genera of Spiders in Agricultural fields of Ner-parsopant Tahsil, District Yavatmal, Maharashtra State. Spiders of Families Araneidae, Clubionidae, Eresidae, Gnaphosidae, Hersilidae, Linyphiidae, Lycosidae, Oxyopidae, Philodromidae, Salticidae, Sparassidae, Tetragnathidae, Theridiidae, Thomisidae, Uloboridae were recorded during the investigation. Some spiders are among the most effective predators of leafhoppers, caterpillars, and other pests. Aphids are rarely important pests of Cotton. Some Spiders and Spider lings are main control agents of aphids. Due to destroying the pest or insects, spiders are important Pests control agents.*

**Key Words:** Insect Pest, Spiders, Agricultural fields.

### **Introduction:**

Spiders are insectivorous predators on earth. Spiders are one of the most diverse animal groups in the globe. Spiders are eight legs and eight eyes small creatures. Spider activity in regulating insect pests in the Agricultural fields. They mostly feed on insects, even though they may also feed on various other kinds of prey. There are 44,219 spiders species are found all over the world in almost every kind of habitat. They mainly prey on insects, even though they may also feed on various other kinds of prey Platnick (2011).

Spiders are beneficial to human beings in the sense that they feed not only on the pests of agro ecosystem but also the pest of man livestock such as cockroaches & flies. In households, a particular spider as the giant crab spider has been known as an effective in controlling cockroaches and other insect pests found in the domestic environment Bhattacharya (1941b).

Predatory arachnids such as spiders are an important group of biological control agents. Spiders are main predators of pests of Cotton, Banana, Rice and various other crops.

Use of chemical pesticides has killed natural predators in the agro ecosystems and also disturbing the natural fauna. Several toxic insecticides and pesticides are recommended to control pests in Agricultural field. These chemicals insecticides and pesticides are destroying the vegetation S. Jeyaparvathi (2013). Some recent workers on Indian spiders include Sadana and Goel (1995), Biswas et al. (1996), Gajbe, U. A. (1999). During the present survey in Sep. 2019- August 2020, we have reported **97 Species** belonging to **15 Families and 42 Genera of Spiders in Agricultural fields of Ner-persopant Tahsil, District Yavatmal, Maharashtra State**. Spiders of Families Araneidae, Clubionidae, Eresidae, Gnaphosidae, Hersilidae, Linyphiidae, Lycosidae, Oxyopidae, Philodromidae, Salticidae, Sparassidae, Tetragnathidae, Theridiidae, Thomisidae, Uloboridae were recorded during the investigation.

### **Material and Method:**

A survey of Spiders was carried out in Agricultural Fields of Ner-persopant Tahsil, District Yavatmal during 2020. Spiders were collected from different areas of Cotton Fields. For collection of spiders direct searching, collected by Insect nets, Pit fall trapping, beating steak and umbrellas were used. The Spiders Specimens were identified according to Kaston spider book (1970). The photographs were taken in different views, to get the clear eye position, pattern and shades of cephalothorax and abdomen, spines and hairs pattern.

### **Observation and Result:**

During the present survey in Sep. 2019 - August 2020, we have reported **97 Species** belonging to **15 Families and 42 Genera of Spiders in Agricultural fields of Ner-persopant Tahsil, District Yavatmal, Maharashtra State**. Spiders of Families Araneidae, Clubionidae, Eresidae, Gnaphosidae, Hersilidae, Linyphiidae, Lycosidae, Oxyopidae, Philodromidae, Salticidae, Sparassidae, Tetragnathidae, Theridiidae, Thomisidae, Uloboridae were recorded during the investigation. For details we have arranging the data in a Table Format of systematic way.

**Table 1: Checklist of Spider fauna from Agricultural Fields of Ner-persopant Tahsil, District Yavatmal of Maharashtra State.**

<b>Sr. No.</b>	<b>Family</b>	<b>Genera</b>	<b>Species</b>
01	Araneidae	08	19
02	Clubionidae	02	04
03	Eresidae	01	02
04	Gnaphosidae	03	07
05	Hersilidae	01	02
06	Linyphiidae	02	04
07	Lycosidae	05	16
08	Oxyopidae	04	06
09	Philodromidae	02	03
10	Salticidae	06	18
11	Sparassidae	01	02
12	Tetragnathidae	01	02
13	Theridiidae	02	04
14	Thomisidae	03	07
15	Uloboridae	01	01
<b>Total</b>		<b>42</b>	<b>97</b>

### Conclusion:

The constant use of a wide range of pesticides has caused many side effects, like loss of biodiversity, the problem of secondary pests, insecticide resistance, residual toxicity, the recovery of insect pests and Environmental Pollution. Spiders consume a large number of insect pest and do not injure vegetation. Predatory arachnids such as Spiders are an important group of biological control agents. Spider's predatory capacity can have an effect in decreasing densities of insect pests, when they are used to balance the effect of insecticides and Pesticides. Some Spiders and Spider lings are main control agents of Insect pest.

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## **Women Empowerment : Issues and Challenges**

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“The country which does not respect women have never become great now and nor will ever in future”.

### **Swami Vivekananda:**

Women are considered as subordinate to men. They are dominated and exploited by their counterparts. Indian Society is basically a male dominated society where women are deprived of Decision Making Power, Freedom of Movement, Access to Education, Access to Employment, Access to health related facilities, Exposure to Media etc. Crimes against women are on rise. To improve the position of women in the society it is very necessary to empower her. Empowerment of women is essentially the process of upliftment of economic, social and political status of women, in the society. Women empowerment plays a crucial role in attaining gender equality, poverty reduction and other internationally agreed development goals. This paper attempts to analyze the status of women and several issues & challenges in the way of Women Empowerment. It also describes the various schemes and policies undertaken by the Government and provides certain suggestions to see that women are really empowered and the term 'Women Empowerment' does not just remains a phrase in the book.

**Keywords:** Gender Inequality, Women Empowerment, Issues & Challenges, Government Schemes

### **Introduction:**

During vedic period woman enjoyed freedom and equality with men. In selecting life partner, women had equal rights. But in post vedic period, the deterioration in status of women in the society began with the imposition of severe restrictions on them under the influence of Manusmriti. According to manu, a woman was never fit for independence. Woman was forbidden to study Vedas, offering sacrifices etc. In matters of property, a wife was not allowed to have any dominion over property. Even in medieval period, with the invasion of Alexander and Huns, the position of women was reduced to 'war prison'. Women's were deprived of basic human rights like right to education, right to property and right to study religious scripture. Position of women didn't change much even during Mughal and British period. Her societal positioning was never at par with men.

Later on after Independence Constitution and various Statute laws provided for Gender equality and promoted for women empowerment so that the position of women in the society may rise. Now in almost every sphere of life we see women working shoulder to shoulder with men giving tough competition and thereby contributing for the development of nation.

### **Women Empowerment:**

To empower means 'to give power to', 'authorize', 'delegate', or 'to enable' According to the World Bank, 'Empowerment is the process of increasing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes.' Women Empowerment means women must exercise full participation in decision-making

process in all walks of life. A woman's empowerment begins with consciousness, perceptions about herself and her rights, her capabilities and her potentials, awareness of how gender and socio-cultural and political forces affect her.

### **Current Scenario:**

Now-a-days, women are increasingly gaining control over their lives and are actively taking their own decisions with regard to their education, career, profession and lifestyle. But we have a few ideals of successful women in every field except these numbers can be checked just on fingertips. In India, women are occupying highest offices of Prime Minister, President, Lok Sabha Speaker and most eminent positions in the corporate segments .But at the same time crime against women is on peak. Domestic violence, female foeticide, Sexual abuse, acid attacks, dowry death, child marriage, rape and murder, prostitution, illegal trafficking and other issues etc are the various crimes committed against the women. United Nations had to proclaimed the year 2001 as the 'International Year for Women's Empowerment' after declaring the 'Women's Decade' in 1975. India also declared the year 2001 as the 'Women's Empowerment Year'. But even after long 20 years of passage of time, still there is a long race to go.

### **Government Schemes and policies for Women Empowerment:**

Government has incorporated various schemes, Programme and policies for women Empowerment which are as follows:

1. Rastria Mahila Kosh (RMK) ,
2. Mahila Samridhi Yojana (MSY).
3. Indira Mahila Yojana (IMY).
4. Women Entrepreneur Development programme given top priority in 1997-98.
5. Mahila Samakhya being implemented in about 9000 villages.
6. Swayasjdha.
7. Swa Shakti Group.
8. Support to Training and Employment Programme for Women(STEP).
9. Swalamban.
10. Crèches/ Day care centre for the children of working and ailing mother.
11. Hostels for working women.
12. Swadhar.
13. National Mission for Empowerment of Women.
14. Integrated Child Development Services (ICDS).
15. Rajiv Gandhi Scheme for Empowerment of Adolescence Girls (RGSEAG)
16. The Rajiv Gandhi National Crèche Scheme for Children of Working Mothers.
17. Integrated Child Protection scheme (ICPS) (2009-2010).
18. Dhanalakahmi
19. Short Stay Homes.
20. Nirbhaya 2012.
21. Scheme for Gender Budgeting (XI Plan).
22. Integrated Rural Development Programme (IRDP).
23. Training of Rural Youth for Self Employment (TRYSEM).
24. Prime Minister's Rojgar Yojana (PMRY).

25. Women's Development Corporation Scheme (WDCS).
26. Working Women's Forum.
27. Indira Mahila Kendra.
28. Mahila Samiti Yojana.
29. Khadi and Village Industries Commission.
30. Indira Priyadarahini Yojana.
31. SBI's Sree Shakti Scheme.
32. SIDBI's Mahila Udyam Nidhi Mahila Vikas Nidhi.
33. NGO's Credit Schemes.
34. National Banks for Agriculture and Rural Development's Schemes.. .
35. Beti Bachao Beti Padhao Scheme.
36. One-Stop Centre Schem
37. Women Helpline Scheme.
38. Ujjawala
39. Nari Shakti Puraskar.
40. Mahila E-Haat
41. Mahila Police Volunteers2016
42. Mahila Shakti Kendras (MSK)

However there is significant gap between policy advancements and actual practice at the community level .Government initiatives alone would not be sufficient to achieve this goal. Society must take initiative to create a climate in which there is no gender discrimination and women have full opportunities of self decision making and participating in social, political and economic life of the country with a sense of equality.

### **Issues & Challenges:**

#### **1) Family Structure:**

Women are considered as inferior to men. They are demotivated for taking on job or commencing any business. Women have to deal with the conflict between their personal and professional life. How to manage their children and family and get the support of their family is the biggest challenge they face because at the end, the upbringing of the children is posed on the mother.

#### **2) Gender Discrimination:**

Gender inequality is deeply rooted in Indian society. Due to various customs prevailing in our society, male child is much preferred than a female child. Male child is looked as an asset and female child is looked as liability for the family Selective abortion and female infanticide is the most common practice for years in India in which abortion of female fetus is performed in the womb of mother after the fetal sex determination and sex selective abortion by the medical professionals. Girls' children are becoming real victims of the discrimination. There is also discrimination of power and work between men and women because of the patriarchal system families in India. Because of 'The Pre-Conception & Pre-Natal Diagnostic Techniques (Regulation and Prevention of Misuse) Act, 1994' and Governments' Beti Bachao Beti Padhao programme some improvement has taken place. Yet much remains to be achieved.

### **3) Economic Empowerment:**

Women in India are paid less than their men and the problem is even worse in the unorganized sector, especially in places with daily wages. Despite doing the same amount of work for the same amount of time, women are paid significantly less than men, and such work shows the power disparity between women and men. Women working in the organized sector are paid less than men, despite having the same experience and qualifications. No doubt we have Equal Remuneration Act 1976, but still there is no such equality prevailing in some of the sectors in India. With policy reforms, the government can give women the power to stand against socio-economic discrimination. Female empowerment promotes Economical Development. So once she is economically empowered majority of the hurdles in the way of women empowerment is automatically solved.

### **4) Lack of women Education:**

Gender inequality is one of the major hurdles in the way of education of women. They are not educated hence they can be easily exploited. It is said that 'Good Education is Good fortune'. Hence educating women is must to overcome their majority of problems.

Mahatma Gandhi said "if you educate a man you educate an individual, but if you educate a woman you educate a whole family." Social change is possible through education hence women's education has to be paid special attention .Women education percentage is low in India especially in the rural areas because they are discouraged for higher education like professional and technical education. . Child Marriage, poverty etc are some of the challenges in the way of education.

### **5) Problems related to unemployment:**

Lack of education is one of the hurdles in getting employment. In some cases, even if a woman is highly educated and if she gets job in some other place apart from her family home, she is not allowed to leave the family and move ahead. Hence women are getting more problems in searching their suitable work. Again, they become more prone to the exploitation and harassment in the work areas too. We have The Sexual Harassment of Women at Work Place (Prevention, Protection and) Act, 2013 but still the scenario has not changed much.

Women are taken to be emotional and temperamental in handling situations which may be adverse at times. Women entrepreneurs are considered to be incapable of taking a risk and bearing losses. There are innumerable schemes and ways of raising capital to promote women entrepreneurship but women aren't given same priority and support as men.

### **6) Poverty:**

As per UN Report 1980, women Constitutes half of the world population, and they perform 2/3<sup>rd</sup> of its work hour and share meagre amount of world income almost less than 1/10<sup>th</sup> and possess 1/100<sup>th</sup> property. Again according to UNDP's Human development Report for 1995, a women account for 70% of the worlds poor. Women and girls living in poverty are more vulnerable to sexual exploitation, including trafficking. And those who experience domestic or intimate partner violence have fewer options to leave violent relationships, due to their lack of income and resources. Studies show that poor girls are 2.5 times more likely to marry in childhood than those living in the wealthiest quintile.

### **7) Health & safety:**

Gender disparities in nutrition are common in India. Inadequate nutrition in the infancy and childhood, adolescent and reproductive phase affects women in their later life. India has exceptionally high rates of child malnutrition, because tradition in India requires that women eat last and least throughout their lives, even when pregnant and lactating. Malnourished women give birth to malnourished children, perpetuating the cycle. No care is taken for the needs of women in the provisions of safe drinking water, sewage disposal, toilet facilities, sanitation etc especially in rural areas and urban slums.

### **8) Dowry System**

Dowry system is one of the major challenge in the way of women empowerment. Women are ill-treated, man-handled, disrespected, tortured and suffer other cruelties (violence, murder and suicide) because of the lack of dowry at the time of marriage. It causes degradation of women status to a great extent. Due to dowry system parent considers the birth of girl child as a liability and hence offence like female foeticide is increasing. Dowry Prohibition Act 1961, Section 304 B of IPC, Domestic violence Act 2005 etc are enacted to curb dowry related problems yet bride burning or dowry death is the one of the daily news.

### **Conclusion & Suggestions:**

A woman is considered as 'Ardhangini' half part of male. On one hand female is seen as divine, creative, nurturing and supportive and on the other hand, she is considered to be the epitome of what is dangerous, carnal and evil. Indians worship Goddess Durga, Laxmi, Saraswati and believe in the union of 'Shiv +Shakti'. But practically women are always given subordinate place in the Indian Society. Since independence various steps are been taken by govt to curb the discrimination against women and to promote women empowerment. And this is not the situation which prevails in India alone. It's a global issue. Much concerned is shown and many schemes are framed for women empowerment but the results are not that satisfactory.

### **Suggestions:**

- ❖ Education is a key to Empowerment, which in turn is key to achieving other millennium development goals. Education of a girl child has positive impact on infant mortality, maternal mortality, health and hygiene. Hence more and more programmes relating to girl education must be promoted.
- ❖ Improvement of employment opportunities and earning power should be given utmost priority.
- ❖ Family members should not discriminate between female and male children in nurturing and imparting education to them.
- ❖ Schemes should be introduced to help women who are victims of marital violence and those connected in sex activities.
- ❖ Various amendments and laws are fruitless if there is no change in the attitude of the People in the society. Hence programme relating to Sensitization of stakeholders must be undertaken.
- ❖ Awareness programmes for women must be carried out and they must be made aware of their various rights, various government schemes and policies etc.





So let's get united and fight for a women Empowerment so that the world becomes a better place to live in for all.

*"I raise up my voice—not so I can shout, but so that those without a voice can be heard...we cannot succeed when half of us are held back."* – *Malala Yousafzai.*

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