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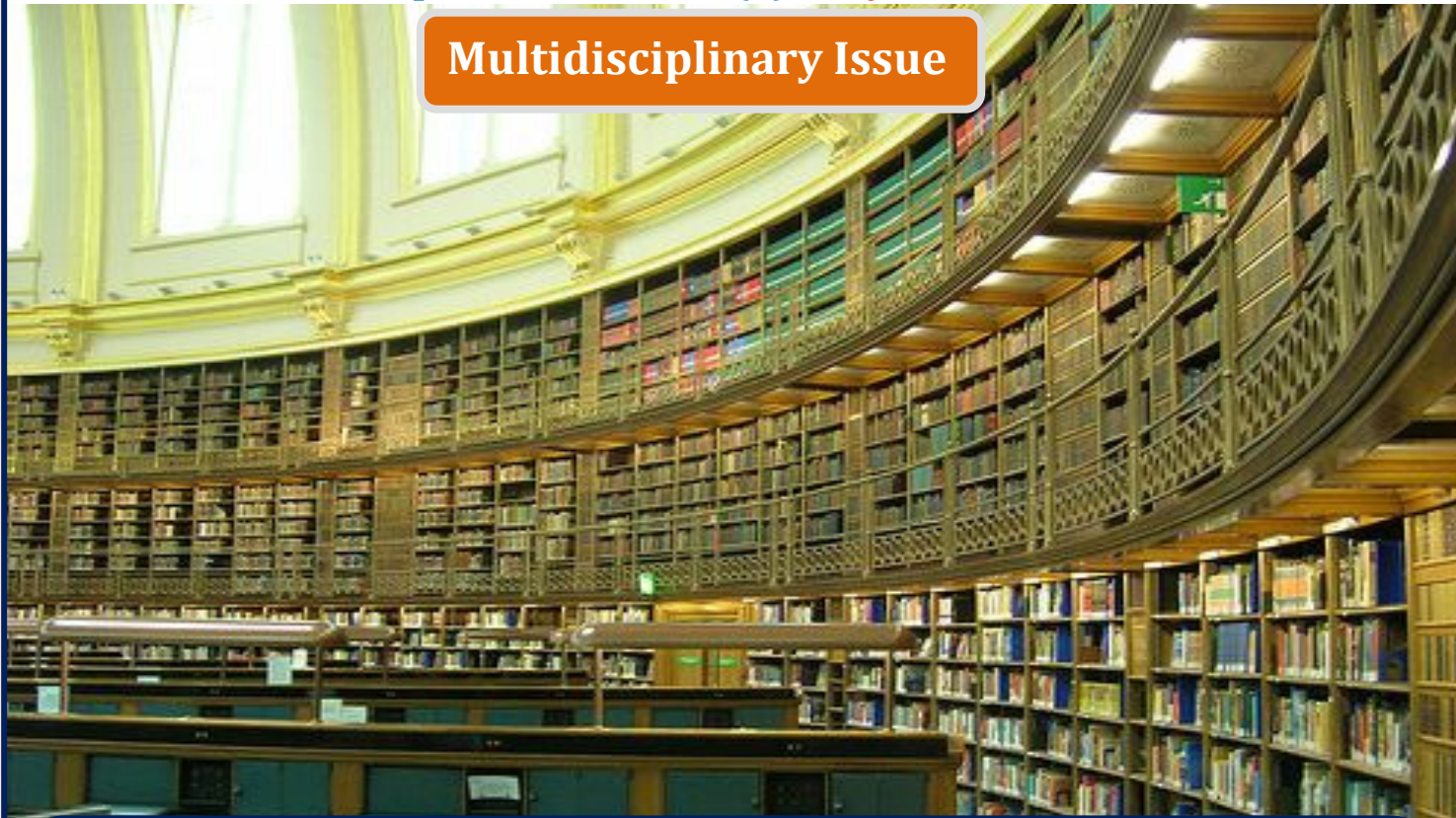
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Multidisciplinary Issue



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Customer Satisfaction Towards Service Quality of Nationalized Banks in Nagappattinam District

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Abstract:

Service quality has become a competitive strategy in the public sector banks. In this backdrop, a study on customer's perception about service quality in digital environment the mind of customers and an analysis will provide banks to meet the customer's expectations. In this study how customers satisfied with the service provided by the banks and the effect of service quality on customer satisfaction. Hence, in the present study is to analyze the effect of service quality on customer satisfaction towards digital environment in public sector banks in Nagappattinam district of Tamilnadu. Based on the major findings of this study, the researcher has made several recommendations to the public sector banks to increase digital service quality and enhance customer satisfaction. The result of the study shows that the customers have low perception about digital services, therefore, it is suggested that the public sector banks should be more conscious of the customer's need of latest technology facilities to enhance customer satisfaction.

Keywords: Perceived Service Quality, Customer satisfaction, Digital services

Introduction:

Many research activities on service quality has been conducted out worldwide. Now a day's banks provide a variety of services ranging from opening a savings account, granting loans to selling insurance, providing locker facilities to transferring money abroad through internet banking and mobile apps. Customers ranging in the society from illiterate farmers to multinational corporations having its business activities all around the world. The banks have to satisfy all the customers belonging to different social groups in the digital era. The banking has therefore become more complex and now it requires specialized skills. The public sector banks have responded to customer needs by paying more attention to enhancement of service quality in order to retain its market position. Now, public sector banks are increasingly facing more competition, whereas foreign and private sector banks are trying to win customer satisfaction, loyalty, and commitment by providing them better quality services.

Review of literature:

Suzana markovi, et al (2000)⁵ examined customers' perceptions of service quality in the Croatian hotel industry. The aim is to assess the perceived service quality and to determine the factor structure of service quality perception.

Amber Abraheem Shlash Mohammad, et al (2001)⁸ examine the level of service quality as perceived by customers of commercial bank working in Jordan and it's affect customer

satisfaction, Service quality measure is based on a modified version of SERVQUAL as proposed by Parasuraman et al. (1988),

Ahmad Jamal, et al (2002)11 pointed out that understanding the outcomes of customer satisfaction is a critical issue for both academics and bank marketers. Previous research has identified expectations, performance, disconfirmation, desires, affect, service quality and equity as important antecedents of customer satisfaction

Research Objectives;

- .To assess the perception and expectation of the customer on digital services in public sector banks
- To evaluate the effect of service quality on customer satisfaction in public sector banks towards digital services among different groups of customers.

Research methodology:

The study was conducted in Nagappattinam district of Tamilnadu. Nagappattinam district measuring 1397 km² is one of the 38 districts in the Tamilnadu state of India. The district headquarters is Nagappattinam town with district population of 1,261288. Nagappattinam district is made up of 8 taluks namely Kilvelur, Kuthalam, Mayiladuthurai, Nagappattinam, Sirkazhi, Tharangambadi, Thirukuvalai and Vetharanyam. Due to potential growth, a number of public and private sector banks have established their branches in this district and there is intense competition in the banking industry in the current digitalized era.

There are 11 public sector banks functioning in the Nagappattinam district with a total of 57 branches. Among the public sector banks functioning in Nagappattinam district, Indian Overseas bank, Indian bank and State bank of India have a large number of branches. Therefore, these banks are selected for the study. They have established 20, 19 and 18 branches respectively in the district. Ten branches of each bank were selected by random sampling technique (drawing lots). Thus 30 bank branches were selected for the study. Since the number of customers in each of the bank branches was large, the customers could not be selected on a proportional basis. Two customers having a savings bank account or fixed deposit account or current account were selected from each of the selected branches, thus the total number of respondents from the 30 branches came to 60 respondents. Therefore, 60 customers were selected on the basis of non-probability purposive sampling method

A five point scale on the Likert model was used to measure customer satisfaction. The customer satisfaction questionnaire consists of 10 items including 9 items of product accessibility and friendliness, 2 items of efficiency and 2 items of security. The mean score obtained by the respondents is given in the succeeding pages.

These indicate that the customers have low satisfaction with the parameters. The respondents have obtained the mean score of 49.29 per cent for product accessibility and friendliness

Product Accessibility and Friendliness

Sl.No	Parameter	Mean Score	Mean Score (%)
1	Availability of modern banking facilities such as ATM, online banking, credit/debit cards, draft making creates great convince to the customer	3.63	83.40
2	Less complexity is associated with opening	3.54	7.80

	a deposit account in banks through online		
3	Efficient E-banking system	3.17	63.40
4	All types of fees and charges are affordable	1.96	39.20
5	The bank is Flexible for loan re-payment through digital	2.87	57.40
6	Time used by bank to issue loans when apply online	2.14	42.80

Table shows the mean score secured by the respondents for product accessibility and friendliness. There are six items were framed to assess the customer satisfaction with regard to product availability and friendliness, of which the respondents have secured low score of 39.40 per cent, 39.20 per cent and 42.80 per cent for fees and charges, loan procedure, interest rate, fees and charges for disbursement loan and time taken to issue loan respectively. These indicate that the customers have low satisfaction with the parameters. The respondents have obtained the mean score of 49.29 per cent for product accessibility and friendliness.

Efficiency:

The mean score obtained by the respondents for the efficiency of the banking services provided by the public sector banks in the study area is shown in the below table

Sl.No	Parameter	Mean Score	Mean Score (%)
1	Response to customer digital complaints is fast	1.15	23.0
2	Staff is cooperate and friendly	1.98	39.60

Above Table indicates the mean score obtained by the respondents for efficiency of service provided by the public sector banks in the study area. The average mean score of 31.30 per cent was secured by the respondents. The respondents have secured low mean score of 23 per cent and 39.60 per cent in response to customer complaints and punctuality, cooperation and friendliness of the staff. Therefore, it can be inferred from the table that the customers are not satisfied with the efficiency of the services provided by the public sector banks in the study area

Security :

The mean score secured by the respondents for the security of the public sector banks in the study area is given in the below table

Sl.No	Parameter	Mean Score	Mean Score (%)
1	Security for digital transactions is satisfactory	3.94	78.80
2	Customers feel safe in their transactions	2.87	57.40

As per the above table, the average mean score obtained by the respondents was 68.10 per cent for a security arrangement of the public sector banks. The respondents have secured 78.80 per cent and 57.40 per cent for the parameters security arrangement and safety of the transaction with the bank. It implies that the customers are satisfied with the security arrangement of the public sector banks in the study area

The overall mean score secured by the respondents for three variables selected for measuring customer satisfaction with the services of public sector banks in the study area is shown in the below table .

Product Accessibility and Friendliness:

Sl.No	Parameter	Mean Score
1	Product Accessibility And Friendliness	12.37
2	Efficiency	3.13
3	Security	6.81
	Total	22.31

Above table shows the overall mean score obtained by the respondents for overall customer satisfaction. The overall mean score secured by the respondents was 22.31. The respondents have secured low mean score by the respondents for product accessibility and friendliness. The respondents have secured low mean score of 23 per cent

Level of Customer Satisfaction:

The level of satisfaction of the respondents is divided into three categories, i.e. average, below average and above average levels, which have been defined as High, Medium and Low level of perception respectively. The lower and upper limits of average level have been calculated with the help of the following formula: Lower limit of average level = Mean -1 Standard deviation, Upper limit of average level = Mean + 1 Standard deviation. The level of customer satisfaction with mobile phone services is analyzed in table

Level of satisfaction	High	Medium	Low
Indian overseas Bank(N=50)	23(38)	15(25)	26(43)
State Bank of India	20(36)	19(32)	14(21)
Indian Bank	17(26)	26(43)	20(36)
Total	60(100)	60(100)	60(100)

Above table shows the level customer satisfaction with digital banking services in the study area. Out of 60 respondents, nearly 41 per cent of the respondents experienced low levels of satisfaction. Among them, 43 per cent, 14 per cent and 20 per cent of the respondents are Indian overseas bank, Indian bank and State bank of India respondents respectively. Out of 60 respondents who experienced moderate level of satisfaction, about 15 per cent, 19 per cent and 26 per cent of the respondents belong to the Indian overseas bank, Indian bank and State bank of India. Among the respondents who have a high level of satisfaction, nearly 38 per cent, 36 per cent and 17 per cent of the respondents are the customers of State bank of India, Indian overseas bank and Indian bank respectively. It can be inferred from the table Indian bank customers have low level of satisfaction followed by the Indian overseas bank and State Bank of India with regard to the digital services the banks.

Findings and Conclusion:

The findings suggest that the customers have a low level of perception about the reliability. Therefore, the reasons for these customers opinion need to be analyzed by the management of the public sector banks thoroughly in order to make their customers more satisfied and to close their expectation gaps with perceived quality. Furthermore, banks need to be more effective and efficient in order to do digital services on time, as promised and right at the first time. The result of the study indicates that customers perceived service quality as poor in services. In this regard, all the dimensions show a gap between expected service and perceived service. The study also reveals that the overall satisfaction of the customer is poor in select



public sector banks in the study area. The study indicates that there is a strong relationship between the service quality and customer satisfaction in all the banks and service quality is a strong predictor of customer satisfaction. It is of paramount importance to banks particularly because they deliver undifferentiated products and the way they deliver their services ultimately affects their success and growth. Hence, the bank managers are advised to formulate appropriate new technological marketing strategy to satisfy their customers.

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Application of Electronic Security Systems in Libraries

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Abstract:

Use and application of various electronic security systems in the library is become very essential. Due to increasing number of users, space and collection, it is possible to the library staff to overlook all the library premises with traditional security measures. Automated surveillance security system has to be adopted by all the libraries to prevent theft and illegal use of library materials. The Present paper highlights the point related to application of such electronic systems in the libraries and its advantages to upgrade the library services with better quality.

Introduction:

Library is supposed to be a important organ (Like, heart, brain, etc.) of any academic institution. It is because, it renders the curricular and knowledge based needs of the patrons. As the collection number of users and space of the library increase, the security and surveillance problems increase. It is beyond the ability of the library staff to supervise the overall library without help of any automated systems. Thus, the need of such electronic devices or automated system arises to overcome this problem.

Nowadays, we find modern surveillance system in every super Bazar, Mall, Cinema theater, such as CCTV cameras, RFID detector tags on each product, Biometric machines at main entrance of the building like fingerprint scanning, iris scanning facial recognition, voice recognition and palm vein authentication. Such technology minimizes the threats of theft, mutilation or misuse of the material of the owner. In Libraries, books and other reading materials are kept for its stakeholders for years. If these technologies are used in the libraries, there will be lot of advantages, in case of staff management, space management, and user management. It is important to secure library resources. It is equaled important to ensure that the security is performed as seamlessly as possible. Without interfering with the library's objective of providing a user-friendly environment. Electronic security system is devices that are used with the aid of Electrical apparatus to secure library materials. They help libraries to control minimize or avoid library material theft and unethical losses Examples of electronic security systems installed in libraries are electronic surveillance camera (CCTV) 3 M electronic security systems (electronic security gates), radio frequency identification (RFID) system, perimeter alarm system etc.

Need for security of the Library Resources:

Many Libraries follows the open access method to serve their patrons. The advantage of this practices is that the number of users in the library grows, because use gets direct access of the library resources, without any hindrance. But due to open access system, the library material gets disturb, mutilated any misplaced by the users. The possibility of theft also cannot be denied other reasons for the security of the library resources are as follows.

- To preserve rare and costly reading material for present and future generation.

- Non-availability of xerography service in the library that users have to allow to enter in the stacking area.
- The misbehavior of users, like hiding books, cutting required pages of books, writing slang matters on the books, keep the book on its improper place.
- Some users try to steal bag/baggage and other valuable material of other users, in the library. To prevent such malpractices, library needs some security system.
- To prevent from natural calamities like, flood fire storm and to get inform the circumstances fire, storm and to get inform the circumstances of the library, the authorities would need such security system in the library

Advantages of application of various electronic surveillance systems in library:

- Electrical surveillance systems helps the library personals to observe the activates in the library personals to observe the activates in the premises without physical interfering
- It keeps the watch on users as well as the library staff for their fare behavior in the premises.
- The common mischievous activities in the libraries like tearing of the page from the books, hiding the books, sitting in comers and gossiping and book theft can be reduced maximally.
- Trace-passers can be overcome for illegal entry in the premises.
- Library staff can be punctual in their work and cannot be get out off control from the librarian
- Librarian can get the meaningful data of library use

Types of Electronic surveillance in the Library:

1. C.C.T.V (Close Circuit Television) :

CCTV users a video camera to transmit a signal to a specific or limited set of monitors. Nowadays, it is being used for surveillance in areas like Banks Airports, Railway stations and City centers, etc., where strict security is of utmost importance Traditionally VCR,CCTV pictures are sent via CCTV cameras to a closed area like a CCTV monitor. In library, where, hundreds of users have a number of transaction of books. A group of library personnel cannot supervise or keep watch on them with the help of such CCTVs Library can overlook the activities of the user in the library premises CCTV can be used in libraries to monitor the student activities and their behavior in the library. The common mischievous activities in the libraries like tearing of the pages from the books. Hiding the books, sitting in corners and gossiping and book theft can be reduced to a great extent.

2. Biometrics :

By measuring something unique about an individual and using that to identify an individual is the present generations from of security. Biometrics refers to the automatic identification of a person based on his/her physiological characteristics like fingerprints, eye-retina and irises, facial patterns hand measurements, etc. Behavioral characteristics like signature, gait typing pattern, voice recognition etc. are also use in pattern, and voice recognition, etc. are also used in Biometrics. The use of biometrics method for personal authentication is more accurate than the method of using passwords or PIN codes. The use of

biometrics is not new to the world, and we all are familiar with the thumb-prints in place of signature. on important documents, particularly legal documents and money transactions.

A few libraries in the world have already switched over to biometric identity. It is very useful to know the presence of users and their use data for the librarians to evaluate the usage of library. Biometric system is also useful for the library staff for their timely attendance

3. RFID Technology (Radio Frequency Identification Device) :

It is technology similar to the theory of barcode identification. It consists of an antenna a transceiver which reads the radio frequency and transfers the information to a processing device and a transponder or tag. The tag is an integrated circuit containing the radio frequency circuitry and information to be transmitted By attaching RFID tags to the library's materials the leading process can be automated and made faster Management of the library's bibliographic resources can also be accomplished with more speed and efficiency. In addition, the system helps in preventing the unauthorized removal of materials from the premises. The technology also helps the library personnel's to take the annual stock and find out the misplaced documents.

4. Electromagnetic gate :

This type of gate can be installed at the entrance of the library. The gate will have sensors entrance of the library. The gate will have sensors which keep watch on the users who get the reading material without proper circulation process of the library. The magnetic strip inserted in each book of the library helps to identify the malpractices of the users. Any unauthorized exit of library material will produce alarm to alert the library staff.

5. Sensitizer/ de-sensitizer unit :

The device is used for the circulation work. Where there will not be any library staff. It is a fully automated circulation process, where a user is served with the machine De-sensitizes each book that is issued out and re-sensitizes each book that is issued out and re-sensitizes each book that is returned to the library.

6. Security Alarm Monitoring System :

This system users door alarm devices and passive infrared detectors to monitor the library premises. When these devises are triggered, an alarm sound and Security staff is alerted. This system records the location of the alarm and the time and date when it is triggered. This information is stored locally on the system and can only be accessed by authorized staff. In case of emergency like fire, food e earthquake etc. the alarm get on so that all the library staff become conscious and get ready to face the problem.

Conclusion :

Libraries are always having the problems of its security issues. It is difficult to replace materials that are stolen from the libraries or mutilated as such materials may be out of print or the library may not have the money to purchase a replacement copy. The traditional ways of manually checking patron's bags are both inefficient and not user-friendly. A better way to deal with security in academic libraries is to embrace the electronic security systems. That will better ensure an effective security of library materials from theft, mutilation, or other forms of crimes.



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Management of E-Resources

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Abstract :

The advent of Internet has dramatically changed the way people and institutions function. It has led to tremendous change in the way libraries function and offer services to their users. At present, the libraries actively procure, organize, display and issue e-forms of books, journals, newspapers, theses and dissertations. This is also due to change in information seeking behavior of users. The new generation of users prefer online resources as they want all information at the click of mouse. The e- resources have certain inherent characteristic features which offer convenience to the users. This lesson discusses the concept and importance of e-resources. E resources are also known as online information resources covering bibliographic databases, electronic reference books, search engines for full text books, and digital collections of data. They include both "born digital" material which has been produced directly online. For example e-journals, databases, and print resources which have been scanned and digitized. The e-resources, e-journals, online databases are not "owned" by the libraries as they own the print material. Ownership of electronic resources lies with the providers of these resources. Access to the e-resources may be free via Internet or may be available against a fee or subscription.

Keywords : E resources, e books, consortia, internet, research, pdf, online, app, organization, UGC, INDEST, AICTE, J STOR

Introduction :

During the last couple of years, the world has seen a drastic shift in the way researchers search and collect the information required by them. In view of the growing users' preference, migration from print to electronic resources has become a priority for librarians and information professionals. In the current scenario, number of E-Journals, eBooks, bibliographic/citation databases and full-text aggregated E-Resources are subscribed by most of the libraries which are growing rapidly. Most of these contents are licensed or lease by the libraries. Libraries are facing lot of challenges to manage E-Resources subscribe by them. Librarians are finding ways to manage and build the E-Resource Collection more efficiently. Due to the increasing prices of E-Resources, publishers and vendor dominated market, change in demand of the users, availability of various access/pricing models and monopoly of the publishers, it is not possible to fulfil all the demands of the users.

E-Resources :

E-resource is defined as a resource which requires computer access or any electronic device that delivers a collection of data. Currently, libraries are shifting towards new media, namely E-resources for their collection development so that the demands of users are better fulfilled. E-Resources mainly refers to e-journals, e-books, or all types databases, e-images, audio-visual content etc.



The explosion of information and inadequate library urged the libraries to adopt new philosophies and technologies for collection development and reduce the costs information. The electronic environment, as manifested by the World Wide Web, provides an opportunity to improve the measurement of the use of these resources. In the electronic arena we can more accurately determine which information is being accessed and used.

N-List :

Website : <https://nlist.inflibnet.ac.in/>

The Project entitled "National Library and Information Services Infrastructure for Scholarly Content (N-LIST)", was jointly executed by the e-ShodhSindhu Consortium, INFLIBNET Centre and the INDEST-AICTE Consortium, IIT Delhi provides for i) cross-subscription to e-resources subscribed by the two Consortia, i.e. subscription to INDEST-AICTE resources for universities and e-ShodhSindhu resources for technical institutions; and ii) access to selected e-resources to colleges. The N-LIST project provides access to e-resources to students, researchers and faculty from colleges and other beneficiary institutions through server(s) installed at the INFLIBNET Centre. The authorized users from colleges can now access e-resources and download articles required by them directly from the publisher's website once they are duly authenticated as authorized users through servers deployed at the INFLIBNET Centre.

Archive :

Website : <https://archive.org/>

The Internet Archive, a 501(c)(3) non-profit, is building a digital library of Internet sites and other cultural artifacts in digital form. Like a paper library, they provide free access to researchers, historians, scholars, the print disabled, and the general public. Their mission is to provide Universal Access to All Knowledge.

They began in 1996 by archiving the Internet itself, a medium that was just beginning to grow in use. Like newspapers, the content published on the web was ephemeral - but unlike newspapers, no one was saving it. Today they have 20+ years of web history accessible through the Wayback Machine and they work with 625+ library and other partners through their Archive-It program to identify important web pages.

Anyone with a free account can upload media to the Internet Archive. They work with thousands of partners globally to save copies of their work into special collections.

Goodreads :

Link: <https://play.google.com/store/apps/details?id=com.goodreads&e=->

EnableAppDetailsPageRedesign

Goodreads is a free service. The world's largest site for readers and book recommendations. More than 75 million members have added more than 2.2 billion books to their shelves.

Academia :

Website : <https://www.academia.edu/>

Academia.edu is a platform for academics to share research papers. The company's mission is to accelerate the world's research.



Academics use Academia.edu to share their research, monitor deep analytics around the impact of their research, and track the research of academics they follow. Over 108 million academics have signed up to Academia.edu, adding 24 million papers. Academia.edu attracts over 78 million unique visitors a month.

FreeFullpdf :

Website : <http://www.freefullpdf.com/#gsc.tab=0>

The aim of FreeFullPDF.com is to increase the visibility and ease of use of open access scientific journals, theses, posters and patents. All scientific subjects are covered and all content are freely available in PDF format. FreeFullPDF.com was developed by KnowMade. KnowMade is a Technology Intelligence company specialized in the research and analysis of scientific and technical information. They provide customized watching services and on demand studies with high added value to businesses and research laboratories.

Google Play Books :

Link: <https://play.google.com/store/apps/details?id=com.google.android.apps.books&e=-EnableAppDetailsPageRedesign>

Google Play Books is the one app that you need for enjoying audio books and ebooks purchased from Google Play.

Choose from millions of best selling ebooks, comics, textbooks and audio books. Download your book to read or listen. When you've finished, find your next favourite from recommendations personalized just for you. Audiobooks and ebooks as you go – with no subscription required

Google Books :

Website : <https://books.google.co.in/bkshp?hl=en&tab=rp>

Google Books (previously known as Google Book Search and Google Print and by its codename Project Ocean) is a service from [Google Inc.](http://www.google.com) that searches the full text of books and magazines that Google has scanned, converted to text using [Optical Character Recognition](http://www.google.com) (OCR) and stored in its digital database. Books are provided either by publishers and authors through the Google Books Partner Program or by Google's library partners through the Library Project. Additionally Google has partnered with a number of magazine publishers to digitize their archives.

Jstor :

Website : <https://www.jstor.org/>

JSTOR provides access to more than 12 million academic journal articles, books, and primary sources in 75 disciplines.

It helps to explore a wide range of scholarly content through a powerful research and teaching platform. JSTOR collaborate with the academic community to help libraries connect students and faculty to vital content while lowering costs and increasing shelf space, provide independent researchers with free and low-cost access to scholarship and help publishers reach new audiences and preserve their content for future generations.

JSTOR is part of ITHAKA, a not-for-profit organization that also includes Artstor, Ithaka S+R, and Portico.



E-Shodhsindhu :

Website : <http://nlist.inflibnet.ac.in/members.php>

Based on the recommendation of an Expert Committee, the MHRD has formed e-ShodhSindhu merging three consortia initiatives, namely UGC-INFONET Digital Library Consortium, NLIST and INDEST-AICTE Consortium. The e-ShodhSindhu will continue to provide current as well as archival access to more than 15,000 core and peer-reviewed journals and a number of bibliographic, citation and factual databases in different disciplines from a large number of publishers and aggregators to its member institutions including centrally-funded technical institutions, universities and colleges that are covered under 12(B) and 2(f) Sections of the UGC Act.

Shodhganga :

Website : <http://shodhganga.inflibnet.ac.in>

Shodhganga is an Open Access Repository of full-text theses submitted to universities in India. Membership is not required to browse, view, search and download theses available in Shodhganga. However, INFLIBNET signs MoUs with universities so as to facilitate submission of electronic version of theses into Shodhganga and synopses/approved research proposals into Shodhgangotri. The eligible universities that signs MoUs with INFLIBNET Centre on Shodhganga are provided access to anti-plagiarism software. Colleges are not eligible for this benefit.

“Shodhganga” is the name coined to denote digital repository of Indian Electronic Theses and Dissertations set-up by the INFLIBNET Centre. The word “Shodh” originates from Sanskrit and stands for research and discovery. The “Ganga” is the holiest, largest and longest of all rivers in Indian subcontinent. The Ganga is the symbol of India’s age-long culture and civilization, everchanging, ever-flowing, ever-loved and revered by its people and has held India’s heart captive and drawn uncounted millions to her banks since the dawn of history. Shodhganga stands for the reservoir of Indian intellectual output stored in a repository hosted and maintained by the INFLIBNET Centre.

Conclusion :

With decreasing library budget, the judicious use of money to satisfy the need of maximum users is the need for the time. With availability of ICT and internet technology, library consortia are one of the ways to tackle this problem. It benefits the libraries to procure more electronic resources in the library with limited budget and increasing demands of the library users. Collective and logical negotiation with the publishers to get the maximum resources at the minimum price is a way by which librarians can optimise the use of resources. There are various issues involved with consortia, but these issues can be tackled by adopting right approach and following the right procedures with the coordinated approach of the members of the consortia. In a developing country like India, a major portion of education and research are funded by the Government, national consortium is the practical solution, making one payment and adjustments while allocating their individual budgets may be the worthwhile solution. It may be a cost-effective mechanism, if worked out.



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E-Banking Service Quality : A Study on Public Sector Banks in Virudhunagar District

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Abstract:

Technology has played a major role in today's current business world. The advancement in the Information Technology has changed the entire face of the banking practices nowadays. Information Technology has provided the competitive banking products to the customers. Banking industry around the world has rapid transformation over the last decade. The fastest growth and extensive use of the Internet in the marketing practices of business firms, service quality delivery through electronic platforms for electronic commerce becomes one of the most critical issues for marketers in the service sector. The purpose of this study is to find the effectiveness of electronic banking service quality and to know how much customers are adapted to electronic banking. This empirical study is based on primary data collected from the customers of public sector banks.

Keywords: Electronic Banking, Information Technology, Service Quality,

1. Introduction

The banking sector has been sustained growth its operation by making use of technology. The advancement of this technology, banks has adopted various systems to carry banking transactions easily and quickly. Nowadays Electronic banking is a very common service that is used by every person in a way or another for making transactions. It can be use of internet banking services, mobile banking, ATM services. Banks offers wide range of E-banking services. Service quality aims to serve the customers in a better way such that customer need is satisfied besides customer to attain complete satisfaction while using a particular service. The customer has a certain set of attributes in his mind with respect to a product or service. So service quality has become an important factor to determine the customer liking and disliking for a particular service.

2. Objective Of Study:

To examine the electronic banking service quality of public sector banks

3. Research Methodology :

Primary data method has been used for this study. It was collected through the interview schedule method. The 100 samples selected conveniently of the survey were people living in Virudhunagar District that have been users of electronic banking system of public sector banks for at least one year.

4. Results And Discussion :

Analysis of demographic portion of the questionnaire for the study is shown below:

Table - 1

Profile Variables

S. No	Profile	Categories	Frequencies	Percentage
1.	Gender	Male	57	57
		Female	43	43
2.	Age	Below 25	16	16
		25 - 35	23	23
		35 – 45	41	41
		Above 45	20	20
3.	Education	SSLC	11	11
		HSC	14	14
		UG	52	52
		PG	21	21
		Others	02	02
4.	Occupation	Private employees	58	58
		Government employees	22	22
		Business man	06	06
		Agriculture	09	09
		Others	05	05
5.	Type of account	Saving account	67	67
		Current account	22	22
		Fixed account	11	11

Source: Primary data

Table 1 reveals the profile of the bank customers in which 57 percent of the respondents are male and 43 percent are female. As depicted in table 1, 41 percent of the bank customers come under the age group of 35 to 45 years. In total, 52 percent of the customers completed undergraduate, 58 percent of the respondents are private employees and 67 percent of the respondents had a savings account.

TABLE – 2 :E- Banking Services

S. No	Factors	Very High	High	Normal	Low	Very Low	Mean
1	ATM services	47	38	9	5	41	4.25
2	Debit card services	46	31	12	5	6	4.06
3	Credit card services	36	21	23	17	3	3.70
4	Internet banking services	50	24	10	7	9	3.99
5	Mobile banking services	45	33	6	5	11	3.96
6	Other IT based services	32	33	22	3	10	3.74

Source: Primary data

Table 2 upshots that the highest E-banking services are 'ATM' (4.25), 'Debit card services' (4.06) and 'Internet banking services' (3.99), are also the major E-banking services provided by the public sector banks.

Table – 3
Motivating Factors of E- Banking

S. No	Factors	Very High	High	Normal	Low	Very Low	Mean
1	Rewards	36	40	12	8	4	3.96
2	Free transaction	27	43	16	6	8	3.75
3	Simpler/clearer services	40	32	16	7	5	3.95
4	Higher security	32	35	12	10	11	3.67
5	Personal training to use E- banking services	33	36	10	9	12	3.70

Source: Primary data

Table 3 upshots that the highest motivating factors of E-banking are 'Rewards' (3.96), 'Simpler/clearer services' (3.95), 'Free transaction' (3.75), are also considered as the major motivating factors of E-banking services.

TABLE - 4
Problems For Customers Not Using E- Banking

S. No	Factors	Very High	High	Normal	Low	Very Low	Mean
1	Lack of Knowledge	38	43	10	3	6	4.04
2	Lack of internet connection	30	40	16	9	5	3.81
3	Lack awareness of E- banking	50	20	13	10	7	3.96
4	Security worries	26	29	8	19	18	3.26
5	Difficulties in process	40	30	9	9	12	3.77

Source: Primary data

Table 4 brings to notice that major problems for the customer's not using E- banking are 'Lack of Knowledge' (4.04), 'Lack awareness of E- banking' (3.96), 'Lack of internet connection' (3.96), are the major problems for the customer's not using E- banking services.

4.1. Relationship Between Atm Services And Free Transactions

Table – 5 Correlations

Variables	ATM Services	Free Transactions
ATM Services	Pearson Correlation	1
	Sig. (2-tailed)	.374**
	N	100
Free Transactions	Pearson Correlation	.374**
	Sig. (2-tailed)	.000
	N	100

** . Correlation is significant at the 0.01 level (2-tailed).

Table 5 shows that there is a strong and positive relationship between ATM services and free transactions as $r=0.374$.

4.2. Relationship Between Internet Banking Services And Higher Securities

**Table – 6
Correlations**

Variables			Internet Banking Services	Higher Securities
Internet Services	Banking	Pearson Correlation	1	.801**
		Sig. (2-tailed)		.000
		N	100	100
Higher Securities		Pearson Correlation	.801**	1
		Sig. (2-tailed)	.000	
		N	100	100

** . Correlation is significant at the 0.01 level (2-tailed).

Table 6 shows that there is a strong and positive relationship between Internet banking services and Higher Securities as $r=0.801$.

5. Conclusion:

As previously stated, this paper has given an account of the customers view on Electronic banking. The main goal of the study is to know how many customers are adapting this e-banking. The customers are satisfied with these e-banking services or not.

The major findings from the study include:

The customers are lack of awareness among e-banking services. Insecurity is the main thing that makes them to move away from digital banking. The customers are most preferred to ATM and debit card services; still we have lots of issues regarding proper maintenances of ATM machines. Electronic banking has immense benefit for the customers and saves a lot of time and things get done with less effort. Internet banking has huge potential in our country. Internet banking is an opportunity for the banks to customize their service and build a profitable customer relationship in the process.

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Future Education: A Critical Review of Literature

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Abstract:

Education aids in the development of our own analytical and problem-solving abilities. Those who obtain an education earn more money, have more chances in life, and are generally healthier. High rates of education completion help societies by reducing crime, improving overall health, and increasing civic participation. Future education will continue to learn with technology, therefore both learners and facilitators will need to keep an open mind and be flexible when teaching and learning. According to a study by C. Henny, education will take on various forms. They have compiled a list of nine factors that will affect the future of education, including diversity in time and place. Personalized learning, freedom of choice, project-based learning, on-the-job training, field experience, data interpretation Exams will undergo significant changes, and student ownership and mentoring will become increasingly crucial. The purpose of this article is to review the teaching-learning process for future education. The researcher used data from previously published online by organisations and researchers, which were generally used to consider the majority of the material from the en.unesco.org report and other research publications that were related to the current study, which is future education teaching learning. The researchers devised a methodical approach to analysing the findings of other academics' studies.

According to Emily Boudreau (2020)⁷ Technology should be used to support rather than dictate the vision of educators and leaders as they build, develop, and imagine the future. As technology becomes an increasingly important component of how we communicate and exchange ideas, educators must consider how to wisely employ technology. Human relationships and interactions are at the centre of education for teachers. At this point, it is abundantly evident that the teacher's role in the school community is indispensable. Despite the fact that the future of education appears bleak, the teacher and educational institution are critical to academic success. Where pupils will be able to incorporate so much independence in to their learning process. In the information jungle, teachers will serve as a focal point. Freedom of choice and personalised learning will become increasingly important. The significance of altering educational systems and teacher training for future education will allow for new types of teaching and learning, as well as self-expression.

Keyword: Education, Teaching, Learning, Technology, Skill

Introduction:

As you all know the Pillars of Life are Relationships, Love, Career, Money & Time, Health, Fitness and Personal, Spiritual Growth. Education is the facilitation of learning, or the acquisition of knowledge, skills, values, morals, beliefs, and habits that aid in the development of our personalities. Education aids in the development of knowledge, analytical abilities, and problem-solving abilities. When students leave for college, they often live away from their families for the first time in their life, gaining independence and responsibility. The primary



goal of education in society is to prepare and qualify individuals for work in the economy, as well as to integrate people into society and teach them society's values and principles. It's also necessary for socialising individuals and maintaining society's smoothness and stability. Early Childhood Education allows youngsters to learn in a variety of ways. By interacting with children from many cultures and backgrounds, children develop appropriate social interaction. As a result, early learning instils positivism, self-esteem, and confidence in them. There are numerous new technologies being used in classrooms today, such as social networking, online teaching, class blogs and wikis, podcasts, interactive whiteboards, and mobile devices. The future education is flexible with online teaching, which means it will be the same with increased accessibility of data by employing technology. Class blogs and wikis expand the range of topics that can be discussed and allow students to contribute outside of the classroom. The history of technology in education can be traced back over 2,500 years. Teachers are eager to replicate new learning strategies with the use of technology, which has altered learning in classrooms. As a result, Online education allows both the teacher and the student to establish their own learning speed, with the added benefit of being able to create a schedule that works for everyone. Online learning teaches you important time management skills, making it simpler to strike a solid work-study balance. Both learners and facilitators will need to keep an open mind and be flexible when it comes to learning in the future. Schools in the future will resemble technological schools, with more social learning and teaching processes. In some ways, educational technology may be traced back to the invention of very early tools.

The conventional student unit may exist in the schools of the future generation. With the exposure of educational apps, mobile learning sources or e-learning programmes, massive open online courses (MOOCs), and so on, some of the changes have already taken hold. In the future, computers will play a larger role in education than just during school hours. Education in the future Learning to know, learn to live together, learn to do, and learn to be are the four pillars of learning. These four learning pillars are viewed as foundational concepts for transforming education in the twenty-first century. Each of them has a unique perspective and point of view that aids pupils in seeing and understanding various topics. The four pillars of education can be used by teachers to prepare students. As a result, a teacher's duty in future education will be to provide classroom instruction that will assist pupils in learning. Teachers must design successful lessons, grade student work and provide feedback, manage classroom materials, navigate the curriculum effectively, and communicate with other staff to accomplish this. According to UNESCO Futures of Education, where the International Commission received responses on the Future of Education Progress by the end of April 2021 and issued a report, education in 2030 will be similar to technology-assisted learning procedures. It will concentrate on information processing and decision-making.

It will concentrate on data processing, decision-making, and learning. It will assist students in having a more thorough learning experience. In the year 2050, students will have evolved into self-directed learners, while teachers will have evolved into other-directed facilitators, guiding pupils as they develop their own projects and timetables. Educators are already discussing new types of textbooks, including e-textbooks. Students will have the freedom to study and learn anything they want, whenever they want, and for whatever long they want. It will also allow for greater physical, mental, and religious freedom, as well as more time spent with family. In the year 2050, the school environment is more favourable at home. By 2050, the

educational system will have changed significantly, with at least 90% of students pursuing online degree programmes. Students will be unrestricted by age, socioeconomic, regional, or national boundaries in their education, which will be truly democratised and globalised. The standard student-to-staff ratio will be 100:1. The global health crisis has shone a harsh focus on humanity's weaknesses and challenges. It has given us a clear picture of current inequities as well as a clearer image of the measures forward we need to take, the most important of which is to address the education of more than 1.5 billion pupils whose learning is at risk.

The International Commission on the Futures of Education, which was founded by UNESCO in 2019, collaborated on this study. It proposes nine important ideas for navigating through the COVID-19 crisis and its aftermath, arguing that while we face tremendous disruption to economies, societies, and, in this case, education systems, we must remember core values and established strengths. According to the UNESCO 2020 study report, we cannot return to the world as it was previously. One of the report's most powerful messages is that our shared humanity needs worldwide solidarity. We cannot accept the levels of inequity that have been allowed to flourish on our common home. It is critical that the world invests in 21st-century education infrastructures, which will necessitate the mobilisation of resources and help from rich countries, particularly in the form of debt cancellation, restructuring, and new finance. When it comes to the digital gap in Africa, the scale of the problem is clear. For example, only 11% of learners in Sub-Saharan Africa have a home computer, and only 18% have access to the internet, compared to 50% of learners worldwide who have a home computer and 57 percent who have access to the internet. We can already see how the pandemic's disruptions are worsening inequality inside and across countries. We desperately require investment and structural reform to prevent short-term setbacks from escalating into larger, long-term issues. COVID-19 has the potential to undo decades of progress, particularly in the areas of poverty alleviation and gender equality. While the pandemic proves that we are all part of one humanity, the virus's effects are unequal and unjust due to social education in a post-COVID world and economic arrangements. Girls' educational attainment is anticipated to suffer as a result of gender discrimination, with the possibility that many will not return to school after COVID-19. This is something we must not accept; we must do everything we can to avoid it.

Objective of The Study : To review the teaching learning process in future education

Review of Literature:

En.Unesco.Org (2021)¹ UNESCO has initiative aims to rethink education and shape the future. The initiative is catalyzing a global debate on how knowledge, education and learning need to be reimaged in a world of increasing complexity, uncertainty, and precarity. International commission The Director General of UNESCO has convened an independent International Commission to work under the leadership of the President of Ethiopia, Her Excellency President Sahle-Work Zewde, and develop a global report on the Futures of Education. The Commission will focus on rethinking the role of education, learning and knowledge in light of the tremendous challenges and opportunities of predicted, possible, and preferred futures. The International Commission has released several publications including a Progress Update (March 2021) and a June 2020 report titled Education in a Post-COVID World: Nine ideas for Public Action. The Futures of Education: Learning to become initiative is about sparking conversations on how knowledge and learning can shape the future of humanity



and the planet. Inputs from individuals, networks, and organizations will inform the work of the International Commission and shape the global debate. So far over 1 million people have engaged with the Futures of Education initiative.

En.Unesco.Org (2021)² Educational Futures Across Generations: conversations about the future of education in global and local contexts April 27, 2021 In the framework of the global consultation of UNESCO's Futures of Education initiative, the Center for Research for Educational Impact (REDI) at Deak in University and the Department of Education at the University of Oslo sparked reflections and discussions through the launch of an e-Platform called Educational Futures Across Generations. The aim of the project was to bring together various perspectives on the future of education and the way the pandemic has and continues to impact education and learning. It seeks to broaden and deepen understandings and conversations about the future of education in both a global and local context. Scholars from across the globe were invited to submit video responses for up to three questions prescribed by the research team. The consensus from the submissions so far is that education and learning systems need to adjust to meet significant social and cultural change, especially: first question is how teachers and students access and use technology; second question about in response to the disruption to face-to-face teaching third question is to the decline in civic responsibility of schools. The everyday common place of virtual communities and digital learning. The website is still evolving with new contributions, and the community of video statements is intended to expand so as to include new stakeholder groups such as teachers and principals in different countries.

En.Unesco.Org (2021)³ The discussion was moderated by Elisa Guerra, founder of Colegio Valle de Filadelfia in Mexico, educator and member of the International Commission on the Futures of Education. During his keynote speech, J Grange shared his personal journey, from dealing with a difficult childhood, traumatic experiences of exclusion and struggles with mental health, to being diagnosed with Attention deficit hyperactivity disorder (ADHD), and eventually finding music and a passion for helping others. He emphasized that education systems and teacher training need to change to ensure they celebrate differences and strengths to combat divisions and inequalities in school and in society. He called for a modern schooling model tailored to individual needs, rather than one focused on preparing students for jobs that may not exist in the future. The existence of role models living with disabilities for children and youth can also be powerful in celebrating differences. He ended his speech by sharing a preview of his new song to be released this summer, titled We Will Rise, reflecting his belief that if we all come together we can make the world a better place. Several speakers, including the moderator Elisa Guerra, emphasized the important role of parents and the need to support them and facilitate communication with teachers. Mind Thitiphorn Prawatsricha Network of Music and Arts for persons with disabilities, agreed that teachers, parents and communities can take steps for inclusion, but governments also need to step up with education policy and financial resources. Sylvain Obedi, a National Youth Gender Activist, Human Rights Activist, and Co-Founder of Enable the Disable Action, also highlighted the importance of educating families and communities to foster inclusivity. He elaborated on raising awareness of differences, fighting violence in schools, changing education policies and ensuring the participation of learners with disabilities in the evaluation of their own needs, with an emphasis on including girls with disabilities in decision-making processes.



En.Unesco.Org (2021)⁴ Avenues to promote inclusion and solidarity: Other avenues for inclusion were discussed by the panelists. Georgine Obura, who is passionate about bringing accessible learning materials closer to learners with disabilities, noted that technology can provide a pathway to make learning more accessible to children with disabilities. The role of arts, music and sport was also discussed, as Mind Thitiphorn Prawatsrichai explained that music and the arts can facilitate new ways of teaching and learning, self-expression, and heal stress and mental health issues. Sylvain Obedi discussed the benefits of sport, not only for physical well-being but also for social cohesion. He explained that when children, both with and without disabilities, can play sports together, it increases visibility and builds relationships, which can change people's mindsets and foster inclusivity. The inspiring speakers were hopeful for an education that is inclusive for all one that recognizes differences and ensures rights for persons with disabilities to leave no one behind. The discussion revealed that collective efforts, along with proper training, support, and awareness, can create a brighter future where persons with disabilities and neurodivergent learners are not only seen, but celebrated.

En.Unesco.Org (2021)⁵ In the framework of UNESCO's World Conference on Education for Sustainable Development, the Futures of Education team organizes a *roundtable discussion on the Futures of Sustainability and the Futures of Education. Youth Webinar Series on the Futures of Education organized with the United Nations Office of the Secretary-General's Envoy on Youth. The discussion was moderated by Elisa Guerra, founder of Colegio Valle de Filadelfia in Mexico, educator and member of the International Commission on the Futures of Education. Panelists were joined by keynote speaker J Grange, British rapper, songwriter, and mental health and neurodiversity advocate.* Our planet and its inhabitants are under increasing pressure: Human-induced climate change, limited and recklessly exploited resources, rising temperatures and sea levels, pollution and shrinking biodiversity are just a few of the issues governments and populations face around the world. The current Covid-19-pandemic amplifies existing weaknesses and challenges in our societies. Education for Sustainable Development (ESD) is crucial to empower people to have the knowledge, skills, values and attitudes to meet these crises and other sustainable development challenges. It is still possible to move away from the disastrous path of climate and other emergencies by transforming our societies through education.

En.Unesco.Org (2019)⁶ UNESCO, launched the *Futures of Education* initiative to reimagine how knowledge and learning can shape the futures of humanity in a context of increasing complexity, uncertainty and precarity during a high level event at the United Nations General Assembly in New York on 25 September. The initiative aims to reconsider how knowledge and learning can contribute to the common good of humanity, said UNESCO Director-General Audrey Azoulay. Speaking of UNESCO's leadership role in education, Ms Azoulay said that Our deeply humanist DNA cannot let us reduce education to a technical or technological issue, nor even to an economic one. The event was marked by the presence of President Sahle-Work Zewde of Ethiopia, President Marcelo Rebelo de Sousa of Portugal, President Rumen Radev of Bulgaria and the Prime Ministers of Norway and Andorra, Erna Solberg, and Xavier Espot respectively. UNESCO has an important role to play in visioning and strategizing on what should be the role and purposes of education, said that the President of Ethiopia This new initiative brings that global intellectual leadership into a new era. As we face the profound challenges and exciting opportunities before us, we have a deep obligation to listen



to children and youth and fully involve them in decisions about the future of our shared planet In his keynote address, Professor Arjun Appadurai stressed that a vital task for educators in the next few decades will be to build the capacity of the young, the poor, and the marginal to imagine, to anticipate, and to aspire. Educators, representatives of civil society, technology, academia and business also shared their diverse perspectives on the policy challenges and opportunities for learning systems of the future. The establishment of an independent International Commission on the Futures of Education was announced during the launch. Under the chair of Ethiopian President Sahle-Work Zewde, the International Commission is mandated to develop a flagship global report on the futures of education for release in 2021. The Director-General said the project would engage a global conversation as well as a report on the future of education, drawing on the diverse and fruitful ways of learning practiced around the world, resolutely forward-looking, yet grounded in human rights at the service of the dignity of all.

Emily Boudreau (2020)⁷ What the Future of Education Looks Like from Here Demographic and technology changes, firmer mandates for access and equity, and whole-child, human-centered commitments amid growing global connections. After a year that involved a global pandemic, school closures, nationwide remote instruction, protests for racial justice, and an election, the role of education has never been more critical or more uncertain. The Future of Education panel, moderated by Dean Bridget Long and hosted by HGSE's Ask with Forums, focused on hopes for education going forward, as well as HGSE's role. The story of HGSE is the story of pivotal decisions, meeting challenges, and tremendous growth, Long said that we have a long history of empowering our students and partners to be innovators in a constantly changing world. And that is needed now more than ever. Joining Long were Associate Professor Karen Brennan, Senior Lecturer Jennifer Cheatham, Assistant Professor Anthony Jack, and Professors Adriana Umaña-Taylor and Martin West, as they looked forward to what the future could hold for schools, educators, and communities they have stated that After the pandemic subsides existing gaps and disparities and exposed a need to rethink how systems leaders design schools, instruction, and who they put at the center of that design. For the global community As much as the pandemic isolated individuals, on the global scale, people have looked to connect with each other to find solutions and share ideas as they faced a common challenge. For technological advancements. As educators and leaders create, design, and imagine the future, technology should be used in service of that vision rather than dictating it. As technology becomes a major part of how we communicate and share ideas, educators need to think critically about how to deploy technology strategically. For teachers Human connections and interactions are at the heart of education. At this time, it's become abundantly clear that the role of the teacher in the school community is irreplaceable. They have to think that the next few years hinge on how much we are willing to invest in educators and all of these additional supports in the school which essentially make learning possible

Editorial Staff 9 (2020)⁸ After the success of My Word 2015 survey, that the United Nations launched a few years ago, UNESCO proposes a new survey. It is about the Futures of Education: Learning to Become. The starting idea comes from an independent International Commission. It is about rethinking education and shaping the future in a world of increasing complexity, uncertainty, and precariousness. The initiative is the outcome of the work inside UNESCO. It comes under the leadership of the President of Ethiopia, Her Excellency President Sahle-Work Zewde That Futures of Education: Learning to Become is a UNESCO's new



flagship initiative in the field of education. The focus is on reimagining together *how knowledge and learning can shape the future of humanity and the planet*. The aim of the survey is *to make sure that young people's ideas and opinions can be heard to make a difference*. Furthermore it is worth mentioning that the survey is available in multiple languages. Indeed the aim is to meet the needs of everyone and guarantee the broader participation possible. To become part of this global initiative, individuals and organizations can either submit their ideas and views on the futures of education or vote on the top challenges and purposes of education in 1-minute survey and submit an artwork to share their vision of Education projected in 2050. The survey *takes only one minute* to complete. It asks respondents to share their views on the top 3 challenges that lie ahead. It also asks what the top 3 priorities of education should be in order to address these challenges. The answers and the participation of organizations are relevant and meaningful. UNESCO will use them to prepare the *next global report on the futures of education*.

Emily Boudreau (2020)⁹ focused on Future of Education: Leading for Equity Leaders from three large and diverse public school districts share their insights about leading for racial equity. In a conversation that offered insights and inspiration on how to move forward how to keep working toward racial equity, especially amid the current crises. The panel also explored the importance of curriculum, inequities in science and mathematics, the structural injustices created by policies, and how to think about and measure success. A few key takeaways from the conversation of value to all educators and leaders are spotlighted here. They told that Be Bold that they have to stop waiting and putting it to the next generation. Cassellius encouraged leaders to step up to the plate and to take on the responsibility of driving equity work forward. Davis recognized that as many people and communities carry hurt and anger because of racism and injustice, learning to feel empathy and build connection between people is key. That they need to teach forgiveness, Forgiveness can't be forgotten, because so many of us have been wronged in so many different ways, and we carry that toxicity with us. We need to learn to forgive people so we can move on, and that allows you to engage and to grow in ways you couldn't before. Davis added later in the conversation that those in positions of power need to be ready to take up the call to action and be ready to set an example in this work. It may not be your fault, but it is your fight, he said. The Future of Education is HGSE's Centennial discussion series, meant to explore less-visible ideas and solutions, share new knowledge, and foster constructive conversation about the most important issues in education. Throughout 2020, these convenings will dig deep into critical topics and big picture ideas, with scholars, practitioners, and thought leaders from across and beyond the education sector.

News Editor (2020)¹⁰ discussion about the interconnected challenges of listening, belonging, and collective responsibility when it comes to educating and nurturing young people today on Future of Education: Global Voices to Create Welcoming Communities.

En.Unesco.Org/Futuresofeducation (2021)¹² Provisional Report Outlined that Regenerative Education for Common Future. The survival of humanity and the planet at risk strengthening education as a global common good Reframing humanism for shared futures such



as The Worlds of Education Today and Tomorrow planet transformed by human activity Digital, biotechnology and neuroscience developments Shifting demographics and human mobility. The uncertain future of the world of work Radical uncertainty about governance and democratic participation. Intellectual decolonization a depistemic diversity, Rethinking Education towards 2050 the place of education in wider society strengthening a common public education. The organization and governance of education building inclusive educational ecosystems. The content and methods of teaching and learning fostering knowledge construction and pedagogical communing new times for teachers. Key roles for higher education the urgency of global solidarity and international cooperation, Manifesto for Public Action Key messages and Epilogue and continuation.

News Editor March 4, (2020)¹³ Future of Education: Human Development and Psychology the Panelists from the fields of neuroscience, media and technology, and adolescent development will discuss how far the field of human development has come, and where it could and should be going in the future. Panelists will reflect on the ideas that have been central to their respective areas of the field including neuroscience, media and technology, and adolescent development and how ideas have evolved. Speakers will also share their concerns about the future of human development as well as their hopes for how the field might make greater contributions to both our understanding of child and adult development and our efforts to improve education.

Christiaan Henny (2016)¹⁴ As technology is rapidly changing the world around us, many people worry that technology will replace human intelligence. Some educators worry that there will be no students to teach anymore in the near future as technology might take over a lot of tasks and abilities that we have been teaching our students for decades. According to C. Henny study Education will never disappear. It will just take up different forms. Here they have list 9 things that will shape the future of education during the next 20 years. Diverse time and place, Personalized learning, free choice, Project based, Field experience, Data interpretation, Exams will change completely, Student ownership, Mentoring will become more important.

Methodology:

The information was gathered from secondary sources and published in numerous journals online. The pointing approach was used to analyse the collected literatures in relation to future schooling. According to Editorial Staff 9 (2020)⁸ there have published their article by collecting data through online survey which may *takes only one minute* to complete. It asks respondents to share their views on the top 3 challenges that lie ahead. It also asks what the top 3 priorities of education should be in order to address these challenges. The answers and the participation of organizations are relevant and meaningful. UNESCO will use them to prepare the *next global report on the futures of education*.

Discussion and Findings:

Researchers used the pointing approach to summarize some of the study's findings in order to better understand the teaching-learning process in future education. Some of the research focuses on the importance of education, teaching, learning challenges and opportunities and knowledge. Education and learning systems, particularly in virtual or digital learning, will evolve to meet important social and cultural shifts. They all emphasized the significance of reforming education institutions and teacher training to allow for new types of teaching and learning as well

as self-expression in future education. As technology becomes an increasingly important component of how we communicate and exchange ideas, educators must consider how to wisely employ technology. For teachers, human relationships and exchanges are at the heart of their work. Education in the future will be reframed for shared futures such as Today's and Tomorrow's Educational Worlds, as well as our collective efforts to improve education.

En.Unesco.Org (2021)¹ UNESCO has launched an effort aimed at rethinking education and influencing the future. In view of the enormous difficulties and opportunities of expected, conceivable, and preferred futures, emphasis on the role of education, learning, and knowledge.

En.Unesco.Org (2021)² Educational Futures across Generations is the title of the conference. It aims to widen and deepen understandings and discussions regarding education's future in both a global and local context. They explained that education and learning systems must adapt to meet major social and cultural change, particularly in the areas of virtual communities and digital learning.

En.Unesco.Org (2021)³ Elisa Guerra, the moderator, stressed the importance of changing education systems and teacher training to ensure that differences and capabilities are celebrated in order to battle divisions and injustices in schools and society. They also underlined the importance of parents roles, as well as the necessity to assist them and make contact with teachers easier.

En.Unesco.Org (2021)⁴ According to Thitiphorn Prawatsrichai, future education will allow new forms of teaching and learning, self-expression, and the healing of stress and mental health difficulties. Sylvain Obedi spoke about the advantages of sports, not just for physical health but also for social cohesiveness.

En.Unesco.Org (2021)⁵ the present Covid-19 pandemic exacerbates our societies' existing flaws and issues. Education for Sustainable Development (ESD) is critical in equipping individuals with the knowledge, skills, values, and attitudes necessary to address these crises and other barriers to sustainable development. By altering our communities via education, we can yet move away from the tragic path of climate and other calamities.

En.Unesco.Org (2019)⁶ According to UNESCO Director-General Audrey Azoulay, the programme attempts to reassess how knowledge and learning may contribute to humanity's common good. They told that their strongly humanist DNA cannot let us reduce education to a technical or technology issue, nor even to an economic issue. Ms Azoulay said of UNESCO's leadership role in education. The initiative, according to the Director-General, will involve a global dialogue as well as a report on the future of education, based on the different and fruitful modes of learning practised around the world, resolutely forward-looking, yet grounded in human rights at the service of all people's dignity.

Emily Boudreau (2020)⁷ global pandemic, school closures, nationwide remote instruction, protests for racial justice, and an election, the role of education has never been more critical or more uncertain. Technology will becomes a major part of how we communicate and share ideas, educators need to think critically about how to deploy technology strategically. Human relationships and interactions are at the centre of education for teachers. At this point, it is abundantly evident that the teacher's role in the school community is indispensable.

Editorial Staff -9(2020)⁸ A fresh survey has been proposed by UNESCO. It's all about the Futures of Education, Learning to Be. An impartial International Commission came up with the first concept. In a world of rising complexity, uncertainty, and precariousness, it's about

reimagining education and moulding the future. The survey's goal is to ensure that young people's thoughts and opinions are heard in order to make a difference. It's also worth noting that the poll is available in a variety of languages. Indeed, the goal is to suit the requirements of everyone and to ensure the broadest possible involvement.

Emily Boudreau, September 24, (2020)⁹ The panel discussed the relevance of curriculum, science and math imbalances, policy-induced structural injustices, and how to think about and quantify achievement. Here are a few significant conclusions from the discussion about value for all educators and leaders. They advised Be Bold to quit waiting and pass the torch to the next generation.

en.unesco.org/futuresofeducation (2021)¹² For Future Education Humanity's and the planet's survival are in threat. A Planet Transformed by Human Activity Innovations in digital, biotechnology, and neuroscience Human mobility and changing demographics. Today's and Tomorrow's education as a global common good Humanism reframed for improve future education.

News Editor March 4, (2020)¹³ Speakers have discussed on their concerns about the future of human development, as well as their hopes for how the field may contribute more to our knowledge of child and adult development, as well as our attempts to improve education.

Christiaan Henny (2016)¹⁴ Students will learn outside, using various technologies and listening to an instructor of their choice. Skills will not be evaluated on paper, but rather on how well they perform in the field. Education, according to a study of C. Henny, expressed that education will never take on new forms. They have compiled a list of nine factors that will affect the future of education such as Personalized learning, freedom of choice, project-based learning, on-the-job training, field experience, data interpretation Exams will undergo significant changes, and student ownership and mentoring will become increasingly crucial.

The Future Education: Will Change As Following:

1. Students will have additional opportunities to learn remotely and at their own speed.
2. Students will work out a solution to a problem they are having with a subject.
3. During the learning process, students will be reinforced.
4. Students will be able to change how they learn.
5. Students will use a variety of technologies to learn.
6. Students can apply this knowledge in their future academic careers.
7. Students will learn how to use their talents in a variety of circumstances in a shorter time frame.
8. Students can assess themselves throughout the learning process.
9. Self-learning is the best way to test knowledge.
10. Students will have a great deal of autonomy in their learning process, and
11. In the information jungle, teachers will serve as a focal point.
12. Students will make their way across the internet.
13. Technology can help teachers and students work more efficiently.
14. Every statistical analysis will soon be handled by computers.
15. Data will become a critical component of this literacy.

Conclusion:

Lack of education is considered the root of poverty and encourages people to commit crime. The future education is going to be the greater accessibility of data by using technology means it will take a different form. Education in the future will take on a new shape as data becomes more accessible through the use of technology. It's also crucial for both learners and facilitators to keep an open mind and be flexible when it comes to learning.

According to Emily Boudreau (2020)⁷ It has become abundantly evident that the teacher's role in the school community is irreplaceable at this time. They must believe that the next few years will be determined by how much we are willing to invest in educators and all of the supplementary school services that make learning feasible. As technology becomes an increasingly important component of how we communicate and exchange ideas, educators must consider how to wisely employ technology. The importance of curriculum, scientific and math imbalances, policy-induced structural inequalities, and how to conceive about and evaluate accomplishment were all discussed in other studies. Human Activity Has Changed the World Digital, biotechnology, and neuroscience innovations Changing demographics and human mobility Which may assist us in re-framing future education for Today's and Tomorrow's Educational Worlds, as we all strive to better our teaching and learning processes as technology evolves.

Despite the fact that the future of education appears bleak, the teacher and educational institution are critical to academic success. COVID-19 has the potential to dramatically transform our world, according to UNESCO's 2019 result of the International Commission on the Futures of Education's collective work report, but we must not simply sit back and watch it unfold. For teachers, human relationships and exchanges are at the heart of their work. The time for public debate and democratic accountability has arrived. Now is the time for thoughtful, coordinated action.

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Electronic Banking; A Cashless Economy

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Abstract:

The Banking sector plays an important role in the economic development of a country. A strong banking sector can be termed as lifeline of an economy. Indian banking industry, today is observing an IT revolution. The implementation of internet in the banking organizations has modernized the banks. The implementing e-banking approach has benefited both consumers as well as banks. Considering the benefits, the banks all over the globe have implemented the internet banking and banking organizations in India are no exception. The competition among the banks has led to the increasing total banking automation in the Indian banking industry.

The Internet banking is playing a very important role in the present scenario. The progress of e-banking is measured through various parameters such as internet banking, computerized bank branches and various transactions through retail electronic methods, etc. The change in the currency notes also has the greatest impact on the Indian financial industry. The current study focus on e-banking system in India. Demonetization has also played a key role in the economic affairs of the country. The decision taken by The Prime Minister, Shri Narendra Modi has encouraged the cashless transactions in the country and the growth of internet banking. People in India have now changed their mindset and they are following and moving towards Internet banking and e-shopping.

Keywords: E-banking, RBI, ATM, Mobile Banking

Objectives: The objective of this paper deals with defining the concept of e-banking, its impact on Indian banking system, and to identify the challenges and opportunities of adopting e-banking in the Indian context.

Methodology: The paper is based on secondary data. The secondary information is gathered from various reference books related to e-banking; Trade commerce, industry, economics and management.

The secondary data is also collected from various websites and other related literature and reviewed it from the various national and international research journals which are related to Internet banking business practices.

Introduction:

In recent years the world economy has experienced another marvel which is considered as one the most imperative changes since the industrial revolution, i.e. the birth of "Internet-based Economy". The trend of E-banking an account is spreading fast in developing countries. Banks are encouraged to give web setting aside cash organization to its worldwide customers. It is demonstrated as a financially savvy path for banks. It has enriched relationship with customers by providing them easy to operate mechanism for banking and financial functions. Many innovative banking products are customized to cater the individual customer's needs. It provides an online platform for various banking transactions through which it offers various services like checking account balance, transaction history, paying bills, online transfers funds between accounts, requesting credit card or cheque books, managing investments, online stock trading, on line shopping etc. The utilization of web as a conveyance channel for saving money

administrations is expanding generally in managing an account division. Internet banking facilities enable financial institution and customers to access their accounts, transactions and getting information on financial products & services. Now a day's the majority of the business banks has propelled different administrations through web saving money, including most recent administration like opening web based sparing records and interest for these administrations is expanding quickly.

Internet Banking:

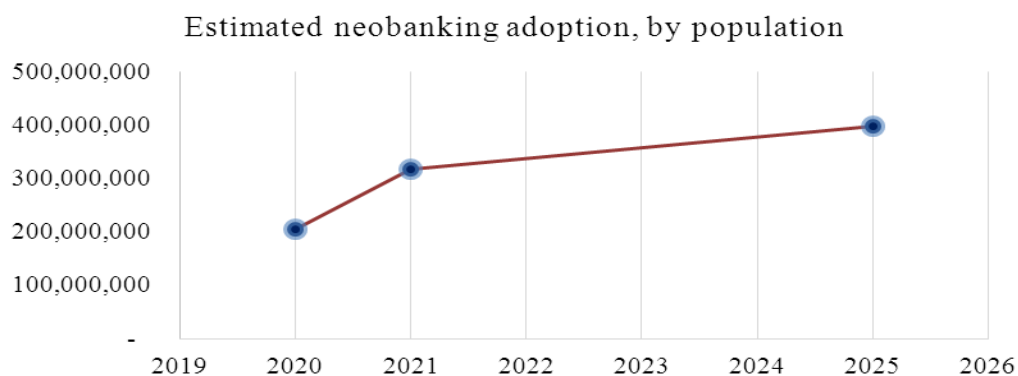
:Internet banking, e-banking, e-managing an account or virtual banking, is an electronic payment system that enables customers of a bank or other financial institution to conduct a range of financial transactions through the monetary foundation's site. It is a generic term making use of electronic channels through a personal computer (PC), personal digital assistant (PDA), automated teller machine (ATM), kiosk, or touch phone etc., for delivery of banking services and products. The concept and scope of e-banking is still in the transitional stage. E-banking has broken the barriers of branch banking.

Current Scenario of Internet Banking in India:

Internet Banking has become a fundamental piece of keeping money framework in India. The idea of e-banking is of fairly recent origin in India. Till the early 1990's traditional model of banking i.e. branch based banking was prevalent, but after that non-branch banking services were begun. The Govt. of India enacted the IT Act, 2000, with effect from the October, 17th 2000, to examine different aspects of internet banking. RBI set up a committee on Internet Banking. The committee had focused on three major areas of Internet banking, Technology and security issues, legal issues and regulatory and supervisory issues. RBI had accepted the suggestions and recommendations of the Working committee and accordingly issued guidelines for banks to implement internet banking in India. The old manual frameworks which were common in Indian managing an account for a considerable length of time appear to supplant by present day advances.

The extra push that the "COVID-19" has given to digital banking and payments continues to accelerate into 2021, according to research by finder. However, even though the pandemic continues to rage, maintaining the digital momentum of 2020 beyond the current appeal of contactlessness and remote banking isn't a given. It will require banks and credit unions to double down on seemingly pedestrian features that customer require to feel comfortable with new channels.

Over the next year, a further 12% of respondents say they plan to open a digital-only or 100% online bank account and an additional 9% say they plan to open one over the next 5 years. That means within 5 years, more than 397 million Indian adults are expected to hold online-only bank accounts.



Source: Google survey, march 2020

Who is most likely to use a 100% online banking account?

Men are currently more likely than women to have a digital-only or neobank account. According to the study, 24% of men are neobankers, compared to 15% of women – a difference of 9 percentage points. However, when you take into account those planning to open an account, the gap widens. By 2025, 34% of women say they plan to have an online-only bank account compared to 46% of men.

Table no. 1 and 2 exhibit a few facts and figures related to internet/electronic banking to present its current scenario. Table 1 shows evidence for ATM, POS (Point of sale) and electronic cards (credit and debit cards) deployed and issued by the schedule commercial banks (SCBs) in India as of December 2020. It also provides evidence of the growing statistics of mobile banking users in India. According to it currently 2,08,480 ATM, 57,41,106 Point of sale devices, 60.39 million credit cards and 886.41 million debit cards are working in India. The table also shows the growth rate of these banking channels and it seems to be great in Indian context. Table no. 2 shows transaction statistics performed through banking delivery channels. By December 2020, the number of transactions through ATM/credit cards were increased by 45.39 percent and through POS by 73.84 percent and so on.

TABLE-1

Various Internet/Electronic Banking Delivery Channels

Type of internet/electronic channels	Number of Channels			Growth (%)
	Year			
	Dec-14	Dec-17	Dec-20	
No of ATM deployed (In Actual Figure)	1,45,858	2,06,609	2,08,480	0.90%
No of POS deployed (In Actual Figure)	10,34,161	20,15,847	57,41,106	64.89%
No of CREDIT CARDS issued (In Millions)	18.97	28.84	60.39	52.24%
No of DEBIT CARDS issued (In Millions)	380.33	778.56	886.41	12.17%

Source: Compiled from Bank wise ATM/POS/Card Statistics, Reserve Bank of India website

Table-2

Transactions Through Internet/Electronic Banking Delivery Channels

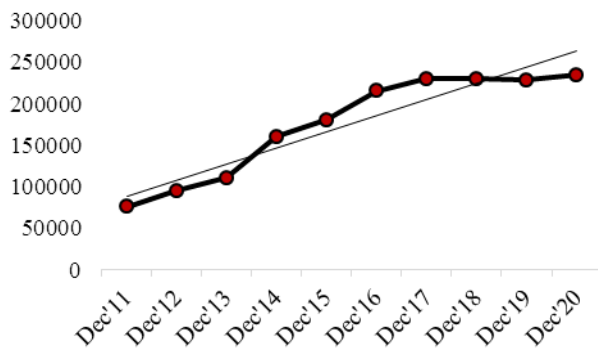
Transaction Through	Transactions (In Millions)		Growth (%)
	Year		
	Dec-14	Dec-20	
Credit Cards; No. of Transactions (Actual)			
ATM	274156	502048	45.39%
POS	45578598	174207947	73.84%
Amount of Transactions (Millions)			
ATM	1505.73	24669	93.90%
POS	141620.33	6360057	97.77%
Debit Cards; No. of Transactions (Actual)			
ATM	53837754	591521092	90.90%
POS	53832983	379177310	85.80%
Amount of Transactions (Millions)			
ATM	1722318.05	30648321	94.38%
POS	84977.59	6467611	98.69%

Source: Compiled from Bank wise ATM/POS/Card Statistics, Reserve Bank of India website

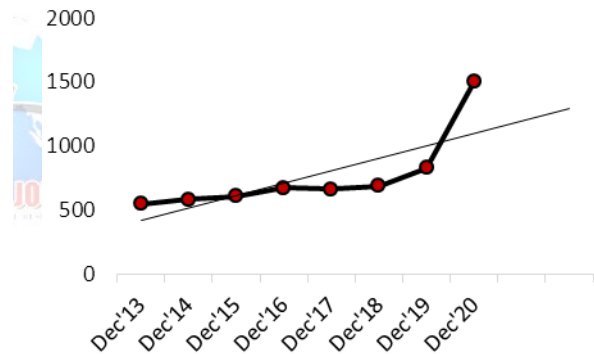
A Paradigm Shift: Online and ATMs usages

- The wide scope and ease of online banking has led to a paradigm shift from traditional branch banking to net banking
- Around 45% people are using Internet banking, which remains the most favorite mode of payment among internet users in India
- Extensions for facilities such as fund transfer, account maintenance and bill payment at ATM stations have reduced branch banking footfall
- The increase in the number of ATMs would lead to increase in the number of ATMs per million population from 205 thousand units in 2016 to about 300 thousand units by 2017 and later a declining numbers causing a rapid increment in online users
- Post the announcement of a demonetisation drive by the Central Government on 8th November 2016, banks all over the country witnessed a surge in card usage, especially debit cards, for purchasing and making payments
- Debit card spends in June rose to 77% of the levels seen in February before the pandemic hit. In May, debit card spends were at 59% of February levels. For credit cards, spends in June rose to 69% of February levels compared to just 52% in May. (shown in pic IV. below)

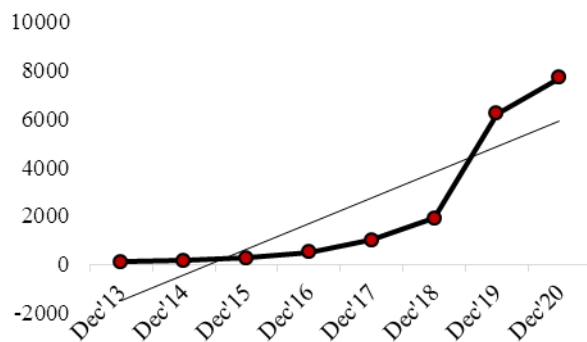
Trends of ATM machines in India (Numbers)



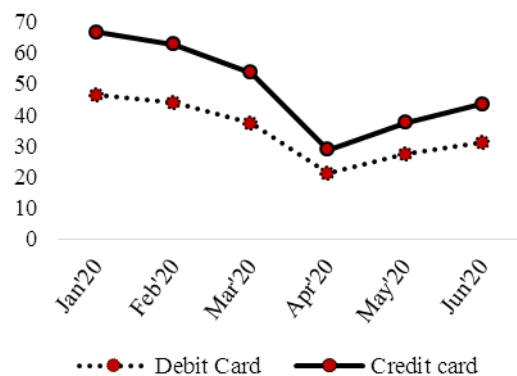
Number of foot falls at ATM machines (Millions)



Number of mobile banking payments (Millions)



Card Transactions volumes (Millions)



Source: Compiled from Bank wise ATM/POS/Card Statistics, Reserve Bank of India website

Internet Banking offers different online services in India. According to a report published by the Reserve Bank of India (RBI), there are three distinct levels of banking services offered through internet banking:

The first level i.e. Fundamental level services: It is basically about websites which spread data about different services and products offered by banks. It generally includes receiving and replying to customers' inquiries through e- mail.

The following level i.e. Simple Transactional Websites: It enables customers to present their instructions and applications for various services, queries about their account balances, etc. but do not permit any fund-based transactions on their accounts.

The third level i.e. Completely Transactional Websites: It enables customers to deal with their records, facility of fund transfer, bill payment, ticket booking, avail facility of other banking products and services and trading in securities etc.

The use of the internet by the customers for banking or financial services has seen an upward movement during the 2010-11 survey. As per the report of McKinsey & Company India, the number of bank consumers who use the internet for banking information and transactions are close 7% of the aggregate bank account holders. When contrasted with the year 2007 it is a sevenfold increase of users opting for internet banking. The increased usage of internet banking has affected the traditional banking system in India i.e. branch based banking as for the first time in the last thirteen years, branch banking has decreased by a 15 percentage points during the same period.

To sustain in the growing competition, commercial banks in India have adopted several initiatives to improve banking services and to gain competitive advantage. The few of the initiatives taken by Indian banks for internet banking are mentioned below:

- Bank of India (BOI) recently launched its card-less money withdrawal service. This facility encourages clients to send cash to anybody utilizing Internet banking or by using ATM, with the assistance of a beneficiary's portable number.
- The Business Transformation Program is being actualized by the Bank of Baroda which will give its client accommodation counts on a 24 X 7 premise in India and abroad with incorporated conveyance channels like, Internet, Phone, Mobile, and others.
- A number of Indian banks have executed Online Tax Accounting System (OLTAS) for a gathering of charges in the interest of Central Board of Direct Taxes, Government of India.
- ICICI bank launched 24x7 electronic branch, which is a one-stop shop for all banking transactions. It offers facilities such as cheque deposit machine and an electronic kiosk through which customers can be accessed internet banking services. ICICI Bank has also introduced E-Locker for its customers. It is a virtual locker, which can be accessed through ICICI internet banking which facilitates customer to store soft copy of their important documents safely such as legal documents, agreements, policies and various important certificates. ICICI bank is offering various gifts to customers for start to use internet banking for the first time.
- The banks are influencing their essence via web-based networking media like Facebook and Twitter for focusing on enormous client base and in addition potential clients, there

will be round-the-clock tweets and remarks on the banks' items and administrations. Subsequent to propelling records on Facebook and Youtube, SBI made one more stride on the online networking by propelling a twitter handle.

Advantage and Disadvantage of Internet Banking/E-Banking:

Advantages:

Internet Banking has several advantages over traditional banking one which makes operating an account simple and convenient. It allows you to conduct numerous transactions using the bank's website and offers various advantages. Some of the advantages of web banking are:

- Online account is simple to open and easy to work.
- It is quite convenient as it can easily pay bills, can transfer funds between accounts, etc. Now; do not have to stand in a queue to pay off bills; also do not have to keep receipts of all the bills as it can now easily view account transactions.
- It is accessible all the time, i.e. 24x7. It can perform its tasks from anywhere and at any time zones; even at night when the financial institutions are closed or on holidays. The only thing need to have is an active internet connection.
- It is quick and proficient. Funds get exchanged from one account to the other very quick. The same can also manage several accounts easily through e-banking.
- Through e-banking, the same can keep an eye on its transactions and account balance all the time. This facility also keeps account **safe**. This means by the ease of monitoring of account at any time, and can get to know about any fraudulent activity or threat to accounts before it can pose to severe damage.
- Internet banking also acts as a great medium for the banks to vitalise their products and services. The services include loans, investment options, and many others.

Disadvantages:

Though there are many advantages of e-banking, but nothing comes without disadvantages and everything has its pros and cons; the same is with i-banking. It also has some disadvantages which must be taken care of. The disadvantages of e-banking include the following:

- Understanding the usage of internet banking might be troublesome for a beginner at the first go. In spite of the fact that there are a few locales which offer a demo on the best way to get to online records, yet not all banks offer this official. In this way, a man who is new might confront some trouble.
- You cannot approach to online banking if you don't have an internet connection; consequently without the availability of internet access, it may not be helpful.
- Security of exchange & transactions is a major issue. Your record data may get hacked by unapproved individuals over the web.
- **Password security** is an unquestionable requirement. In the wake of getting your secret word, do transform it and retain it generally your record might be abused by somebody who becomes more acquainted with your watchword coincidentally.
- You cannot utilize it, in case, the bank's server is down.
- Another issue is that sometimes it becomes difficult to note whether your transaction was effective or not. It may be due to the loss of net connectivity in between, or due to a slow connection, or the bank's server is down.

Initiatives taken by the government of India for developing the E-Banking:

For growth and development and to promote e-banking in India the Govt. of India and RBI have been taken several initiatives.

- The Government of India enacted the IT Act, 2000 with effect from October 17, 2000 which provided legal recognition to electronic transactions and other means of electronic commerce.
- The Reserve Bank monitors and reviews the legal requirements of e-banking on a continuous basis to ensure that challenges related to e-banking may not pose any threat to financial stability of the nation. The IT Vision Document- 2011-17, which provides an indicative road map i.e. guidelines to enhance the usage of IT in the banking sector.
- The Reserve Bank is striving to make the payment systems more secure and efficient. It has advised banks and other stakeholders to strengthen the security aspects in internet banking by adopting certain security measures in a timely manner. RBI believes that the growing popularity of these alternate channels of payments (such as: Internet Banking, Mobile Banking, ATM etc.) brings an additional responsibility on banks to ensure safe and secure transactions through these channels.
- National Payments Corporation of India (NPCI) was permitted by the RBI to enhance the number of mobile banking services and widen the IMPS (Immediate Payment Service) channels like ATMs, internet, mobile etc. Along with this, NPCI is also working to bring more mobile network operators which can provide mobile banking services through a common platform.
- On the recommendations of the Damodaran Committee, the guidelines were induced by RBI that provide internet banking as totally secured and protected, zero-liability against loss of any customer induced transaction & multi-lateral arrangements among banks to deal with internet banking frauds. To deal with online banking frauds, customers can approach with their complaints to Banking Ombudsman. Under this Banking Ombudsman Scheme 2006, a customer can file their complaint against any deficiencies in banking service including internet banking, credit cards & ATM.
- The Basel Committee on Banking Supervision's (2001) has defined risk management principles for electronic banking. They primarily focus on how to extend, adapt, and tailor the existing risk-management framework for the electronic banking setting.

Challenges in adoption of E-Banking:

E-banking is facing following challenges in Indian banking industry:

- Not safe and secure: The most serious threat faced by e-banking is that it is not protected and secures all the time. There might be loss of information because of specialized defaults.
- High start up cost: E-saving money requires high introductory start up cost. It incorporates web establishment cost, cost of cutting edge equipment, programming, modem, PCs, cost of support of all PC types of gear, and cost of reorganizational structure.

- Lack of Professional: There is deficiency of web engineers' substance suppliers and educated experts to perform banking exercises through web.
- Restricted Business: All banking transactions cannot be performed electronically. Many banking activities require personal visit of customers.
- Improper infrastructure: There is lack of proper infrastructure for the installation of e-conveyance channels.
- Unavailability of internet services: availability of internet band width and connectivity is not uniform.
- Competition: The nationalized banks and commercial banks have the competition from foreign and new private sector banks. Competition in banking sector brings various challenges before the banks such as product positioning, innovative ideas and channels, new market trends, cross selling ad at managerial and organizational part this system needs to be manage, assets and contain risk. Banks are restricting their administrative folio by converting manpower into machine power i.e. banks are decreasing manual powers and getting maximum work done through machine power. Skilled and specialized man power is to be utilized and result oriented targeted staff will be appointed.

Opportunities in E-Banking:

Despite of various challenges that are prevailing in context with e-banking in India, the following opportunities are motivating the marketers for implementing e-banking:

Increasing Internet Users & Computer Literacy: To utilize e-banking it is very important or initial requirement that people should have knowledge about web technology so that they can easily adopt the e-banking services. The fast moving web users in India can be a very big opportunity and banking industry should encash this opportunity to attract more internet users to adopt e-banking services. The below figure shows evidence of increasing number of mobile internet users in India. As per the last available data (fig: 1), as on 2013, there were 110 million Indians who are using mobile internet and it has increased more than three times in recent year e.i approximately 314 million in the year 2017. The number of internet user has also increased from 189.6 million in the year 2013 to 503 million in the year 2017 as per IAMAI-IMRB Internet in India industry report (Fig: 2). It is very much evident through the data provided by IAMAI (The Internet and Mobile Association of India). According to the ComScore Report, 2013 India is now world's third largest Internet user after U.S. and China. The computer literacy has gone upward in the last decade. Those with higher IT literacy may have a more positive perception towards e-banking in general and may thus, be more likely to accept e-banking services.

Initiatives taken by government agencies for financial literacy: Financial literacy and education play a crucial role in financial inclusion, and inclusive growth and development. A study reported that there is significant impact of financial literacy on use of e-banking, If customers are not financially educated, they will simply avoid using new online services and not prefer to change their traditional way of banking, thus banks will not be able to convert users into their new online web banking strategies. Various Govt. institutions like RBI, SEBI, IRDA and various other market players have taken a number of initiatives on financial education. They have arranged school educational modules alongside different themes internet banking, banking

product and services, net banking to educate the school students, college students, working executives, middle income group, home makers, retired personnel, self help groups etc.

Competitive Advantage: The advantage of adopting e-banking provides a competitive advantage to the banks over different financial players. The implementation of e-banking is useful for bank from various perspectives as it lessens cost to banks, improves customer relation, increases the geographical reach of the bank and so forth. The advantage of e-banking has become opportunities for the banks manage their banking business in a better way.

Conclusion & Scope for further research:

With the time, the idea of e-banking has got consideration in the Indian context. The majority of the banks has already implemented the e-banking facilities, as these facilities are beneficial to both i.e. banks as well as consumers. But the adoption of e-banking by the consumers is still at the early stage due to various challenges. The challenges such as security risk, privacy risk, trust factor and less awareness among consumers about e-banking are acting as a hurdle in the adoption of e-banking facilities. Considering the challenges and risk related to e-banking, the Govt. of India along with various government agencies is making an effort to make e-banking more safe, secure and reliable.

The paper only presents the overview of e-banking in Indian context. Studies in the past have shown that with the time Indian consumers are opting internet banking services with the time. Considering this in mind, the future studies may be conducted to analyze the various factors which influence the consumer intention to adopt internet banking services.

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Ethical Philosophy of Indian Business in Covid Pandemic

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Abstract:

Man as a social animal started living in groups to ensure safety and thereby peace in his life by helping others. Having these basic concepts in mind, the people in India, with long tradition and rich values, formulated and practiced in their life sound philosophy in doing business abide by the ethical principles. COVID 19 pandemic witnessed today, as a result of unscrupulous economic, political, social and cultural moves, made every one of us to look back the Indian philosophy of doing business This research paper based on the desk research and survey enumerates the methods of doing different business activities based on Indian philosophy of doing business to successfully transform current business practices keeping in mind the safety and peace of every one of the living creatures. The current economic, political and social scenario challenged significantly the successful conduction of business in this COVID pandemic. Having closer rapport with customers, adopting unified efforts of businessmen of the industry, following the safety measures advised by medical team, support from government and other research organisations shall be a definite solution to the small and scattered business organisation to work and become successful.

Key words : Ethical Philosophy, Virus, Sustainability,

Introduction:

Lives in the world wish to lead their life cheerfully and peacefully. Man as a social animal started living in groups to ensure safety and thereby peace in his life by helping others. Having these basic concepts in mind, the people in India, with long tradition and rich values, formulated and practiced in their life sound philosophy in doing business abide by the ethical principles that care for every one of the stakeholders, namely, manufacturers, marketers, customers, government and other lives in our mother Earth. COVID 19 pandemic witnessed today, as a result of unscrupulous economic, political, social and cultural moves, made every one of us to look back the Indian philosophy of doing business for others with the help of others but for the benefit of everyone involved. This research paper based on the desk research enumerates the methods of doing different business activities based on Indian philosophy of doing business, impact of COVID pandemic, readiness of people in adopting Indian business systems, difficulties in following those methods and suggest measures to successfully transform current business practices keeping in mind the safety and peace of every one of the living creatures.

Ethical Philosophy of Indian Business:

Business, simply defined as a state of being busy, includes every effort undertaken by an organised group of people systematically to earn money by providing goods and services needed by others with right quality, for right price and at right place. The traditions of India, having faith in the positive attitude and noble deeds of caring others, preach the adoption of ethics in every walk of life of us with a fear for God / Nature. The ethical philosophy of Indian way of doing business advocates the following measures in doing business:



- i. Understand the nature of products or service required by others.
- ii. Identify the specific level of use of the product or service to their as necessity, comfort, aesthetic or luxury
- iii. Find the different kinds of resources from which the product or service could be made along with the places and quantum of their availability
- iv. Examine the kind and extent to which the resources can be used without affecting environment and lives on earth.
- v. Implement the ways of replenishing resources after consuming resources for production by cultivation or recycling process
- vi. Invent novel methods of processing resources quickly and effectively without endangering the eco-balance in making finished goods or services.
- vii. Produce the goods and services of exact requirement by customers, aiming towards nil stock.
- viii. Production process shall be sustainable, keeping utilisation of resources to minimum, leaving rest for future generation.
- ix. Keep ready the product and services safely for delivery to final consumers.
- x. Deliver the products and services to consumers in reasonable time, keeping in mind the life of the product or service.
- xi. Diversify the manufacturing facilities in the places nearer to customers to enable production whenever required by customers.
- xii. Price the products and services to meet the (i) cost of material, (ii) wages and salaries to labourers for their decent life, (iii) maintenance of devices used in production process (iv) profit for businessman for their holy life and (v) amount for tax to government, charity, social and spiritual well being.
- xiii. Do research to invent newer resources, methods, and technology to produce and distribute products and services around the world.
- xiv. More the one do for others will bring more towards him, naturally, as the things are done for others and not for businessman himself.
- xv. Always spend a portion of their revenue (charity) for the deprived people and public as a measure of corporate social responsibility
- xvi. Maintain the productive richness of soil, greenery of plants and life routine of various biotic and organs of the world.
- xvii. Volunteer the tax amount as a support to government to ensure safety and security of their business, wealth and welfare.

In short, the traditional Indian way of doing business incorporates the recent concepts of welfare state, MBO, societal marketing, JIT, TQM, Innovation, OR, QC, sustainability and CSR in doing business.

Covid Pandemic:

A virus is a submicroscopic infectious agent that replicates only inside the living cells of an organism, either animals, plants or microorganism.¹ Though human-to-human transmission of

¹ <https://en.wikipedia.org/wiki/Virus> on 23.05.2021

COVID 19 was identified in China in December 31, it was confirmed by WHO in January 20.² Since then, the COVID 19 spread all over the world. Though the entire global medical team fought against its fatal infection, still they are struggling hard to either control, find a medicine or vaccine. The preventive measures like wearing mask, maintaining social distance, repeated cleaning of hands, keeping at home, vaccination are widely published and brought to the roots of society to fight and bring its spread into control in these two years. The death rate focussed by press and media makes every one of us to turn and look into it to safeguard our life.

The lock down strategy of the government not only helped to cut the spread chain of COVID 19, but also shattered the economy due to the stoppage of all industrial, business, social, religious and personal activities. Though the Information Communication Technology extended a great helping hand, the concepts like work from home, online business, education, social blogging, virtual functions and living are still unaffordable and foreign to people from middle, lower middle and lower section of economy. The telecommunication sector needs to provide more speedy, cheap, secured and hassle free communication infrastructure and tools both hardware and software.

In this second wave of COVID, with the threads of more severe third wave, every one of us are at red alert. Every one of the people in general and businessmen in particular admit and follow the strategies including staying at home, changing our daily routine, redefining food habits and caring for others. Consequently, every businessman started thinking of problem free strategies that will be rewarding them in terms of increased profitability and social welfare.

In this background the author undertook a survey of 400 businessmen, selected conveniently, in Tamilnadu. The survey was made with the objective of knowing their acceptance for traditional philosophy of doing business in India, difficulties they have in adopting the philosophy and ways and means to carry out business in line with ethical philosophy of Indian business. Table 1 given blow incorporates the findings relating to their profile information.

Table 1
Profile of Sample Businessmen:

Sl. No.	Profile details	No. of respondents	Percentage to total
I.	Form of organisation		
1.	Sole trader	24	9.6
2.	Firms	132	52.8
3.	Joint stock company	77	30.8
4.	Others	17	6.8
	Total	250	100.0
II	Nature of business		
1.	Manufacture	126	50.4
2.	Trade	40	16.0
3.	Service	84	33.6
	Total	250	100.0

² Pooja Biraia Jaiswal, 'Made in China' Cover story interview with Dr Li-Meng Yan, The Week, October 2020, Vol.38, No.41, p.31.

III	Nature of products or service		
1.	Necessaries	130	52.0
2.	Comforts	88	35.2
3.	Luxuries	32	12.8
	Total	250	100.0
IV	Scale of operation		
1.	Micro	98	39.2
2.	Small	118	47.2
3.	Medium	22	8.8
4.	Large	12	4.8
	Total	250	100.0

Source: Primary data.

The table give above upshots that a majority of 52.8 percent of businessmen in Tamilnadu organize their business as partnership firms; another majority of 50.4 percent of businessmen undertake manufacturing activity; another majority of 52 percent deal with necessities and a notable majority of 86.4 percent (39.2+47.2) operate at micro or small scale.

Acceptance:

Ethical philosophy of Indian business is very old across different ages and *ugas* having its write ups in *Ithikasas*, *Puranas* and lyrics of poets of different civilisation prevailed even before thousands of years. Hence the measures and strategies are proved and tested over years in regimes of various dynasties. Businessmen of Tamilndu today, who have undergone business management Western education system seldom accepts the holiness behind the strategies. The success secrets applicable during critical situations like COVID can well found in traditional Indian business systems.

During the survey, the respondents were informed of few of the strategies enumerated above in second section of this paper and asked to indicate their level of acceptance and readiness to adopt in their business using five point scale as 'very high', 'high', 'normal', 'low', and 'very low'. The results of analysis showed the extent of acceptance and readiness in terms of points were worked out as 802 points for 'Product requirement analysis', 678 points for 'Sparing use of resources', 679 points for 'Replenishing or recycling resources', 617 points for 'JIT or nil stock status' and so on as provided in Table 2.

Table 2

Level Of Acceptance:

Sl. No.	Indian business strategies	Level of acceptance					Total
		VH	H	N	L	VL	
1.	Product requirement analysis	48	38	106	34	24	250
		240	152	318	68	24	802
2.	Sparing use of resources	32	41	51	75	51	250
		160	164	153	150	51	678
3.	Replinsing or recycling resources	24	37	77	68	44	250
		120	148	231	136	44	679
4.	JIT or nil stock status	21	33	67	104	25	250
		105	132	201	208	25	671
5.	Sustainable production	20	42	80	69	39	250
		100	168	240	138	39	685

6.	Delivery scheduling	50	64	91	23	22	250
		250	256	273	46	22	847
7.	Diversification of manufacture	18	45	37	97	53	250
		90	180	111	194	53	628
8.	Pricing mechanism	58	59	68	44	21	250
		290	236	204	88	21	839
9.	Research on resources	11	23	64	114	38	250
		55	92	192	228	38	605
10.	Research on technology	24	46	124	41	15	250
		120	184	372	82	15	773
11.	Care for others	22	72	96	33	27	250
		110	288	288	66	27	779
12.	Corporate Social Responsibility	22	57	115	35	21	250
		110	228	345	70	21	774
13.	Promote fauna and flora	16	41	46	79	68	250
		80	164	138	158	68	608
14.	Tax planning	76	24	60	68	22	250
		380	96	180	136	22	814

Source: Primary data.

Table 2 given above highlights that the four important Indian ethical business practices found acceptance among the businessmen in Tamilnadu are 'Delivery scheduling' (847 points), 'Pricing mechanism' (839 points), 'Tax planning' (814 points) and 'Product requirement analysis' (802 points),

Challenges:

The businessmen in Tamilnadu face many difficulties in adopting the Ethical business practices of India in this present COVID pandemic. The major challenges faced by the business people are identified during preliminary survey and the respondents were asked to indicate different challenges faced by them during the survey. Table 3 give below presents number of respondents facing each of the difficulties.

Table 3

Challenges In Adopting Eithical Business Practices:

Sl. No.	Profile details	No. of respondents	Percentage to sample
1.	Attitude of customers	118	47.2
2.	Taxation policy of government	182	72.8
3.	Lack of research facilities	207	82.8
4.	Inadequate funds	175	70.0
5.	Reluctance to feel for others	126	50.4
6.	Inability to estimate demand	127	50.8
7.	Poor logistics	197	78.8
8.	Lack of knowledge on fauna and flora	108	43.2
9.	Lower scale of operation	220	88.0
10.	Frequent lockdowns	212	84.8

11.	Lack of support from associations	197	78.8
12.	Competition	185	74.0
13.	Lack of knowledge on market	169	67.6
14.	Unstable government policy	183	73.2
15.	Lack of support from government	169	67.6
16.	Inadequate medical support	157	62.8
17.	Poor moral support by friends and relatives	173	69.2

Source: Primary data.

A clear manifestation of the above Table 3 is that the major problems faced by the businessmen in Tamilnadu in adopting Indian ethical business practices are 'Lower scale of operation' (88.0 percent), 'Frequent lock downs' (84.8 percent), 'Lack of research facilities' (82.8 percent) 'Poor logistics' (78.8 percent) and 'Lack of support from associations' (78.8 percent),

Measures:

Based on the findings of the study narrated above and secondary data collected, the different measures suggested to be followed by businessmen in this COVID pandemic are: (i) Follow the advices of medical and government volunteers in running various departments of business; (ii) Gather more information on the methods and traditional values of Indian business practices; (iii) Join with fellow businessmen through associations and promote researches; (iv) seek the help of the government, educational institutions and research foundations in formulating feasible methods of conducting business; (v) Tax structure in the country needs revamping in the light of traditional values of India; (vi) induce the customers to change their consumption pattern in the interest of the welfare of the every life in the world; (vii) adopt simple efforts of sustainability like 3 Rs (Reduce, Reuse and Recycle), reduction of wastage of raw materials and proper maintenance of machineries to increase its life span; (viii) join in wider social media to pool information and support from wider circle of friends and relatives (ix) government must ensure adequate, timely and complete medical care for every one of the affected people; (x) have close contact with customers of different places to understand their requirements and feelings and suggest suitable product and services that suits more.

Conclusion:

Business activities in general are witnessing great sufferings questioning even their survival. The ethical philosophy of Indian way of doing business provides proven solutions to these businessmen. Consideration of welfare of others, both human and other lives, is the secret of success of this philosophy. The current economic, political and social scenario challenged significantly the successful conduction of business in this COVID pandemic. ***Having closer rapport with customers, adopting unified efforts of businessmen of the industry, following the safety measures advised by medical team, support from government and other research organisations shall be a definite solution to the small and scattered business organisation to work and become successful.***

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Internet Literacy: A case study of Arts Students of Shri Siddhivinayak Mahila Mahavidyalaya , Pune.

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Abstract:

Internet literacy plays key role in the present pandemic situation. Worldwide information available on internet for all academicians. Many publishers publish all types of reading material in electronic media which is available in to various data bases on internet. This is the easy way for find out the information. The present paper discusses the internet literacy of Bachelor of Arts students of the Shri Siddhivinayak Mahila Mahavidyalaya Pune.

Internet :

Internet being a tool of Information technology is useful for the users to get information. Internet is an information storage and retrieval tool which provides useful information whenever and wherever we want. Internet helps in getting the knowledge at your fingertips twenty-four hours. Use of Internet began in 1970 in USA but in India it was in 1996. In the use of Internet change the role of libraries and librarians.

Internet is truly a global tool for new millennium. It is essential tools for academicians, information professionals and the students. Internet is network of networks scattered all over the world. It supports learning and teaching and educational organization. The internet enables the individual user to reach other people and institute all over the world and exchange or obtain information search of information or to communicate via wifi

Application of Internet to Library services which are as follows:

- a) Participant have the opportunity to exchange current information, databases and conduct dialogue.
- b) Subject databases, particularly from academic institutions. Increasing number of institutions, especially academic and research institutions are making databases in their subject specialties available.
- c) Public library providing dial up or via internet, to local database, such as tourist information, weather report, medical information, various public reports etc.
- d) Government Resources: National and local governments are providing information to various ministry departments.
- e) Library catalogue available on the internet
- f) Commercial resources : Commercial information available on internet.
- g) Document delivery with the help of internet etc.

We are moving fast in the electronic age, every one getting full advantages of its own, whether academicians, sports personalities, economists or agriculturist, Governments. So, Internet use in the Academic library is very needful and advantageous to the staff, user, researcher and every person of this unit.



Concept of Modern Literacy:

Modern literacy includes various types of literacy which is as follows

Business Literacy: The ability to use business and financial information and to understand all the terms and concepts related with the business and make right decision that helps an organization or to business achieve success.

Computer Literacy: The ability to use computer and its software to complete practical work or responsibility of the task.

Literacy Health: The study or the awareness of individuals have the capacity to obtain and understand basic health information and services needed to make appropriate health decisions.

Media Literacy: The ability to understand, analyses, evaluate and produce communication in a various form of media.

Technology Literacy: The ability to use technology such as computer, internet and various communication technology for information.

Visual Literacy: The ability through knowledge of the basic visual elements to understand the meaning and components of the image.

Internet Literacy: Persons or the user have ability to identify, locate, evaluate and effectively use the information for the issue or problem related to his or her work.

Information Literacy: Information literacy is the ability to recognize when information is needed and have the ability to locate, evaluate and use effectively the needed information. Information literacy related concepts like user education, library instruction, bibliographic instruction and library research which is apply in college library.

Mews defines Information Literacy as "instruction given to the readers to help them to make the best use of library."

In short information literacy nothing but educating the library user regarding the use of library resources and getting information in minimum time. Libraries and library professionals collect the information material in print media as books and journals, report etc. and electronic media for the use of their users and scholars. They do various process on the material viz. catalogue, classification arrangement in proper way or even clippings from newspapers and special collection is also is there. The collection of such huge resources is for user only. Directing the users to exploit the library resources is an essential function of librarianship.

Present age is the information age. Information is the basic requirement of every individual activity and it is important as food, air, and water. Information literacy is essential due to information explosion, variety of information sources and advent of information communication technology.

Internet literacy is a becoming a first priority as society moves further into the digital information environment. People have recognized that information literacy is important requirement in today's knowledge-based society. There is no one in the college more qualified to teach student information literacy than a librarian. It is not possible to bring out total change in the college cultures overnight, UGC and parent institution can set vision mission and goal of information literacy and go step by step to handle the challenge of Information Literacy.



Maharshi Karve Stree Shikshan Samstha, established in 1896, has a century long history in the field of women's education Bharat Ratna Maharshi Dhondo Keshav Karve initially founded the samstha dedicated his whole life to educate women. He knew the importance of education, as that gives women empowerment. In 1896, he set up a home to provide shelter to the widows and started educating them. He continued to go ahead with the primary education to graduation with the assurance that education can create self awareness among women and make them self-assured. After 1990, Samstha diversified its work to higher education, professional education, technical education and vocational education. Shree Siddhivinayak Mahila Mahavidyalaya affiliated to Pune University were established in 1990. Samstha has its branches at Pune, Nagpur, Ratnagiri, Satara and Wai.

Shree Siddhivinayak Mahila Mahavidyalaya has to main faculties Arts, Commerce and Science. Its provides instructions for the under graduate degree courses Bachelor of Arts, Bachelor of Commerce and Bachelor of Business Administration, Bachelor of Science and Computer Science as well as post graduate degrees M.A., M.Com. and Junior College for Commerce Faculty for girls. Under graduate and post graduate courses are under the affiliation of Pune University. This college has around 6500sq.ft. well furnished Library included separate reading hall for students and staff and also having network resource center.

Importance of the Study:

Today the age of knowledge awareness of internet is an essential for information. The UGC also recommended the internet application and practical knowledge of IT in the model of syllabus. Internet literacy and IT knowledge is started from school education. The librarian and the system of the library must train the user or reader about the latest technology and the various sources available on internet. In this study the feedback of the students is collected to know their knowledge of Internet literacy.

Objectives:

1. To find out the Internet literacy & usage of the student.
2. To know the websites they search frequently.
3. To know the interest or purpose of usage of internet.
4. To find out the effect of internet usage or their library visit.

Scope & Methodology:

The study is limited to find out internet literacy of Arts students of the college. The survey method is used to collect the data with the help of interview technique of the students those who are visiting library for use internet.

Findings:

The analysis of the data collected:

- 1) The study shows that 75% of students are aware internet, introduced them by their friends & 25% learnt their own.
- 2) The study reveals that 50% of students use internet daily, 30% student's usage once in 2-3 day & 20% weekly uses the internet.
- 3) The Purpose for which they have using the Internet 80% mentioned for the communication & entertainment & 20% students are used for educational purpose to find

out information of the projects or research work previously done in the subject of commerce.

- 4) The study indicates 60% of the students have their e-mail address & 40% students do not have address.
- 5) Regarding the question how often they succeed in returning relevant information 63% students succeed sometimes & 37% students succeed always.
- 6) Majority of the 2nd year B. A .students used various E resources at the time of their project work and also preparation for competitive exam.
- 7) The study shows 95% of the students use Yahoo & Google for searching information on Internet & where as only 5% of the students use the different website databases related to commerce subjects.
- 8) It also shows that about the sparing time on internet 64% of the students sparing time on face book.
9. Most of the students facing problems such as So much time required for searching information, they do not have proper guideline regarding website. They also opinioned that it is early source to find out the information.
- 9) The study shows 50% of the students replied that the use of internet has not affected library visit.

Suggestions:

After the analysis of the data I would like to suggest following suggestions for consideration.

- 1) It is felt that a few important website may be shown to them with necessary search strategies.
- 2) A set of standard questions should be provided to the students in the classroom & they should be properly guided to search relevant websites. It may be inclusive of general knowledge questions, specific subject related questions & any other related questions of social sciences, languages, and literature.
- 3) In the syllabus or curriculum of Arts it is compulsory to done project on a chapter which is related how to search information.
- 4) Teachers should be guided to the students to give information various websites related to the subject.
- 5) Every college must have website & all information & notices given through website.
- 6) It is our responsibility to guide the reader or user related information at the time of library orientation programme .
- 7.

Every college has “nlist” programme of INFLIBNET or give the information of free E resource library or registration has to be done of all students and staff behalf of the college and providing facility through the password.

Conclusion:

Internet & internet literacy give aspects to global network. The college students must be trained systematically to use internet. Now a days most of the college libraries are using online information. The college students have to be learning the use of internet & take advantage of e resources availability on internet.



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Feminism in Indian Context

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“Feminism” generally means “the belief that men and women should have equal rights and opportunities”. In the Indian context, the term feminism comprises a number of social, cultural and political movements, theories and moral philosophies concerned with gender inequalities and equal rights for women. A feminist pleads for or supports the rights and equality of women. The present paper examines the rise of feminism in India aims at defining, establishing and defending equal political and social rights as well as equal opportunities for Indian women. In the West, the evolution of the feminist struggle is often referred to as ‘waves’ of change, reflecting peaks and troughs of the movement. The first wave of feminism began in the late 19th and early 20th century in the West, with the primary goal of securing voting rights. The second wave emerged in the 1960s amid a rising self-consciousness for minority groups, and against the backdrop of civil rights and anti-war sentiments. The movement largely focused on empowering minority groups over issues like reproductive rights and sexuality. The third wave of feminism began in the early 1990s, surging from the new postcolonial and neoliberal world order. The third wave deconstructed the idea of “universal womanhood,” with the focus moving from communal objectives to individual rights (Rampton 1-10).

To a large extent, the emerging feminist movement in India was influenced by Western ideals. Feminism in India is a set of movements aimed at defining, establishing, and defending equal political, economic, and social rights and opportunities for women in India. It is the pursuit of women's rights within the society of India. Like their feminist counterparts all over the world, feminists in India seek gender equality: the right to work for equal wages, the right to equal access to health and education, and equal political rights (Ray 13). Indian feminists also have fought against culture-specific issues within India's patriarchal society, such as inheritance laws.

The history of feminism in India can be divided into three phases: the first phase, beginning in the mid-19th century, initiated when reformists began to speak in favor of women rights by making reforms in education, customs involving women, the second phase, from 1915 to Indian independence, when Gandhi incorporated women's movements into the Quit India movement and independent women's organisations began to emerge; and finally, the third phase, post-independence, which has focused on fair treatment of women at home after marriage, in the work force, and right to political parity.

First Phase (1850-1915): In the pre-independence era, the Women’s Movement began as a social reform and anti-colonial movement in the 19th century. It laid the foundation of Indian feminism. The aims of the movement centered around including women in public life with better political rights, access to education and employment in the context of the colonial state (Misra 25-43). The movement was influenced by western liberalism and western ideas of liberty, equality and fraternity through the contact with the West and the study of English. The first phase did not radically challenge the existing patriarchal structure of society or gender relation. Even the women’s institutions and organizations that sprang up during this period did not have an independent ideology. The direction and content of reform as laid down by the reformers was

accepted by the women's organizations without any question. As a result, even when women were speaking for themselves they were speaking only the language of the men, defined by male parameters.

In spite of its limitations, it cannot be denied that the social reform movement did help in removing prejudices against women's education and provided a secular space for women in the public realm. Various social reformers took up specific issues to improve the status of women:

Reformers like Raja Ram Mohan Roy and Ishwar Chandra Vidyasagar, for instance, argued against the ideas of sati, polygamy, early marriage and permanent widowhood. Further, the Brahmo Samaj gave impetus to mass education of girls and women. The movement for education and social reform was largely led by upper-caste Bengali Women. The reformist movement, as a result, led to various social gains such as the legalisation of widow remarriage in 1856 and the abolition of sati. The later part of the struggle remained preoccupied with the issues on property and inheritance, limiting the composition of the movement to upper-caste and elite class women. Ravindra Nath Tagore submitted a memorandum to the Legislative council for the removal of legal disabilities of remarried Hindu widows and the establishment of girl's schools in every suburb of Calcutta. Keshav Chandra Sen was instrumental in getting the Native Marriage Act passed in 1872, which forbade early marriage between boys under 18 and girls under 14; it also forbade polygamy and encouraged widow marriage. It allowed inter-caste marriages for those who declared that they did not belong to any recognized faith. (Southard 397-439)

Second Phase (1915-1947): During this period the struggle against colonial rule intensified. Nationalism became the pre-eminent cause. Mahatma Gandhi legitimized and expanded Indian women's public activities by initiating them into the non-violent civil disobedience movement against the Raj. Gandhiji's views on many issues installed a new confidence among women and a consciousness that they could fight against oppression. The 1920s was a new era for Indian women and is defined as 'feminism' that was responsible for the creation of localized women's associations. These associations emphasized women's education issues, developed livelihood strategies for working-class women. This phase saw the birth of three major organizations: Women's India Association (WIA), National Council of Women in India (NCWI) and All India Women's Conference (AIWC). Women therefore were a very important part of various nationalist and anti-colonial efforts, including the civil disobedience movements in the 1930s. However, feminist agendas and movements became less active right after India's 1947 independence, as the nationalist agendas on nation building took precedence over feminist issues (Gangoli 17-18)

Third Phase (Post 1947): Post independence feminists began to redefine the extent to which women were allowed to engage in the workforce. Prior to independence, most feminists accepted the sexual divide within the labour force. However, feminists in the 1970s challenged the inequalities that had been established and fought to reverse them. These inequalities included unequal wages for women, relegation of women to 'unskilled' spheres of work, and restricting women as a reserve army for labour. In other words, the feminists' aim was to abolish the free service of women who were essentially being used as cheap capital.^[4] Feminist class-consciousness also came into focus in the 1970s, with feminists recognizing the inequalities not just between men and women but also within power structures such as caste, tribe, language, religion, region, class etc. This also posed as a challenge for feminists while shaping their



overreaching campaigns as there had to be a focus within efforts to ensure that fulfilling the demands of one group would not create further inequalities for another.

In this phase women's movement entered the private sphere to claim equal rights pertaining to marriage, divorce, succession, justice for dowry and sexual violence, and economic opportunities (Misra 25-43). An exemplification of this can be found with the passing of Hindu code bills in 1950s, which provided equal rights to women through laws on divorce, marriage, adoption and inheritance (Halli and Mullal 7-10). With the improvement in literacy levels and free movement, Indian women were beginning to determine their place in society and develop identity-consciousness. The key difference between the first and second wave was that the former was espoused by men on behalf of women and did not seem to challenge the hegemony of the Indian patriarchal social structure, instead focusing on specific cultural issues that conflicted with the idea of Western liberalization. The latter was largely led by women and women's organizations. The lines between women's social, economic and political rights became blurred in this period. The Chipko movement in 1973, for instance, saw women protest for their rights against environmental and economical calamities (Kumar 20-29). This movement is key in Indian feminism because not only was it a demand for constitutional rights, it also stood against the patriarchal social structures at a grassroots level. It was primarily due to the efforts of women and their role in the freedom struggle that women got the right to vote and complete equality in the constitution of India.

There were various issues that the Women's movement took up during this period against Liquor, missing girl children and violence against women, to name a few. Dalit women's and marginalized women's rights, growing fundamentalism, women's representation in the media have also been taken up by the Women's movement. From mid to late 1980s, women's groups concentrated on providing services to individual women to enable them to gain advantages already given in law. This is significantly different from the welfare dispensed by earlier women's groups. The earlier groups sought amelioration; the new groups sought recognition and realization of rights (AGNES 19-33). Some of the important women's organizations in this period included, SEWA, National Commission of Women (New Delhi), National Council of Women (Pune), Joint Women's Program (Delhi), Kali for Women (Delhi) and several others.

Now, in the early twenty-first century, the focus of the Indian feminist movement has gone beyond treating women as useful members of society and a right to parity, but also having the power to decide the course of their personal lives and the right of self-determination. The [Protection of Women from Domestic Violence Act 2005](#) is an Act of the Parliament of India enacted to protect women from domestic violence. It was brought into force by the Indian government from 26 October 2006. The Act provides for the first time in Indian law a definition of "domestic violence", with this definition being broad and including not only physical violence, but also other forms of violence such as emotional/verbal, sexual, and economic abuse. The [Sexual Harassment of Women at Workplace \(Prevention, Prohibition and Redressal\) Act, 2013](#) is a legislative act in India that seeks to protect women from sexual harassment at their place of work. The Act came into force from 9 December 2013.

To conclude, Indian feminism can be defined in terms of women's movement. It is the women's movement in India that has been the force behind the long struggle of women's advancement from subordination to gender equality and finally to women's empowerment. The cause for women's freedom was first espoused by enlightened males who had imbibed liberal

ideas. Up to the twenties of the last century the struggle was carried on by men and women followed. It was only after Gandhiji's entry into politics, when the nationalist movement under his leadership was transformed from a middleclass movement into a mass movement, that women themselves for the first time raised their voice against the disabilities from which they suffer and questioned and struggled against not only the British rule but patriarchy itself. In the process, women secured many rights and social freedom and realized many other rights as grants. Feminism did not gain meaning or become an operational principle in Indian life until the country gained independence in 1947 and adopted a democratic government. The Indian Constitution then granted equality, freedom from discrimination based on gender or religion, and guaranteed religious freedoms. Though a lot still needs to be achieved and there are various impediments in making this reality available to a large section of women, the women's movement has brought women's issues center stage and made them more visible, contributing immensely to women's struggle for equality.

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Use of Electronic Resources in Management Colleges

Aarti Tolani

Abstract :

The concepts of libraries have grown beyond the four walls with the help of electronic information sources this paper aims to highlight the various e-resources and the most preferred ones in the management colleges. The paper further states the scenario of usage of e-resources in various Indian management institutes compared to other nations. The paper ends with some suggestions that can be implemented by the institutes so there is optimum utilization of the various efficient e-resources provided by them.

Introduction:

The world is facing a pandemic that was never imagined and is sudden. Today, all things have moved to digital forms. The ICT plays an important role and has become an integral part of our lives. But the libraries had already invented the facilities that the resources can be reached to the user and attaining the basic aim to right resources to the right person at the right time.

A library is a collection of resources in various formats including print and non-print materials available for borrowing by the public or members of the library. It can also be called a knowledge storehouse. Gradually the libraries are increasing the electronic information sources collected from the print resources where the information is available on the internet and the personal device. It has made information access convenient to the user. The modernization has also affected the services provided by the library; it has lead to the tremendous growth of a variety of services. With this shift, the users' perspective and their information needs have also changed drastically. This all has become possible due to information communication technology (ICT).

For fulfilling the information needs of users ICT plays a very important role. Nowadays information is spread all over the world through information communication technology. Due to the multiple advantages of ICT, it has now taken a dominant position in the information field (Kulal, 2017).

The use of computers in information processing has introduced several new products and services for users. Using the current technology, the libraries and librarians are being upgraded with technology-driven applications one of them includes the inclusion of e-resources. Scholarly communication has gained much importance and acceptance these days. This has also affected the collection development and budget of the library. The print medium is increasingly giving way to the electronic form of materials (Sharma, 2009).

To start with easy terms Electronic Resources (E-Resources) are basic materials that are available in digital format which is easily accessible from any device which can connect to the internet and the information is available in various file formats for the convenience of the user. These usually consist of electronic books, electronic journals, and online databases. Electronic resources are considered piles of information that are compactly stored in various devices and can be accessed or used anytime from anywhere and in unlimited numbers. But the e-resources are subscribed by the library on certain terms and conditions and the use of e-resources is permitted only for fair use.



Moreover, electronic resources refer to that kind of documents in digital formats that are made available to library users through a computer-based information retrieval system. Because of the effective presentation with multimedia tools, electronic resources have become the source of information.

All of these can be available on the internet or through the institution. In this context, it can be said the importance a print resource holds is now gained by the e-resources as well because it is electronic information available online that can be stored in the device in different formats and is commercially available.

The main aim of e-resources is the dissemination of the latest information. To keep the users updated with the current information print resources are not enough and the need for e-resources is felt as they provide updated information. This is very useful in scholarly communication. Due to information explosion, storage has become a big problem, to cope up with this library subscribes to e-resources which helps in the collection of information without taking much space. The most important reason for the need for resources is its retrieval tool that saves the time of the user as well as the staff. The e-resources have become an integral part of education. The quality and accessibility of information provided by the e-resources have enriched e-learning, it makes students acquainted with the virtual library and usage of digital resources. Cloud computing technology has given an opportunity as the storage of data has become very easy and easily retrievable. Apart from satisfying the information needs of the user, it has also created information literacy among the students and teachers and giving knowledge about authenticity and reliability, and fair use.

E-Resources and Management Institutes:

Management institutes play an important role in the higher education system in India as it shapes and gives a path for life to the students. Management institute libraries are the libraries attached to the business schools where the postgraduate courses are provided with specialization in management and administration. Just like the academic libraries, the management institute libraries cater to different types of users which include the students, research scholars, and faculty members. The students coming into these institutions have different information needs than those in the regular colleges as these students require information more than just referring it to do assignments. To cater to these special information needs management institutes libraries play a vital role as this is the only authentic source from where they will meet their scholarly information needs.

It can be seen that these libraries have shifted moreover from print resources to electronic resources, the libraries have acquired more resources than the original ones due to limited storage space availability and user shift of referring from the print resources to the e-resources. It was seen that the student access all the information using various search engines only rather than physically visiting the library and hence the libraries started adapting the changes and upgraded itself with e-resources in such a way that now the libraries acquire more e-resources than the print ones also simultaneously it is seen that the students use these e-resources more than the print ones.

There is a special network established for these libraries known as MANLIBNET. Management Libraries Network (MANLIBNET) was established in the year 1998 at the first convention jointly organized by the Indian Institute of Management Ahmedabad (IIMA) and



Ahmedabad Management Association. The Association was established with the primary objective of providing a platform to improve the common understanding among management and business libraries and to promote effective collaboration and resource sharing. The primary objective of MANLIBNET is to provide a common forum to the professionals and to develop understanding and co-operation particularly among management and business libraries and the librarians. Management Libraries Network (MANLIBNET) is a movement for sharing resources and information among the libraries by fostering a spirit of cooperation and weaving them together in a networking arrangement.

Types of E-Resources :

- E-Books- In simple terms e-books are the electronic version of the print version available to the user on the personal device. Just like printed books, it consists of texts, images, and graphs that are readable on the devices. There are specially designed devices that allow the user to read conveniently. E-books have advantages like accessibility to user 24 hours access, some of the e-books also provide text search and they can also be stored on storage devices
- E-Journals - Electronic journals are the journals that are published and distributed in the electronic medium. Several journals have started publishing in print as well as in electronic mediums. These are now available through the publisher's website or several integrated journals are given access through the library's website. The journals in the electronic form can be disseminated easily where the table of contents and new issue alerts can be sent to the library users. It is most useful for the researcher as it provides authentic scholarly communication. One of the advantages is in the electronic form the information communication is faster and easier where the information is published and disseminated immediately unlike the printed process of print journals of shipping and receiving. Retrieval of the information also becomes faster and easier.

The e-journals consist of two types-

- Subscribed Journals- these give access to users when they pay a certain subscription amount. One of the biggest advantages of these types of journals is the quality control of the information.
- Open access journals- open access journals mean open online free access to academic information where anyone can read, download, print, search for information, and use it within the legal terms of fair use. These kinds of journals are free from financial and technical barriers.
- E-Thesis/Dissertations- These are the thesis and dissertations of research scholars published in e-formats. This is mainly important to research scholars. It is mainly preserved and given access to researchers to avoid any duplication of work.
- E-Reference Sources- The reference sources published on the internet or made available to the users in electronic form are e-reference sources. Most of the references now are available in both print and electronic form. The reference sources include various types of sources like dictionaries, encyclopedias, biographies, yearbooks, handbooks, and manuals, maps, and atlases. For example, in the case of the yearbook since it is published every year it is difficult to but for the library each year upgraded one but in case of the e-

form library can subscribe together or buy it every year. The space occupied by bulky references can be vacated by buying the electronic form.

- Indexing and Abstracting Databases- In print, these are known as indexing and abstracting journals while in electronic form these are known as databases. It is a collection of records related to specific fields. This is a compiled list of bibliographic journals related to a specific subject. One of the major advantages of this is these require continuous up-gradation due to rapid growth in knowledge which can be easily done in electronic form.
- E-Newspapers- Newspapers are printed periodicals published with a specific frequency that contains the latest happenings in the surrounding.
- E-Coursewares- It is a special program designed for students and teachers. It helps in the e-learning of the students. It can also have interactive sessions. The coursewares are done through the internet which supports the academic activities of the students. In management colleges these form an important source of the study material. These coursewares are flexible, accessible, and can be interactive.
- Aggregators- Aggregators are the most important content providers in the library. Today, most of the libraries subscribe to e-resources through the publishers or the aggregators for access to different types of journals. Aggregators collect the access and information from various sites and integrate it into a single website and provide the user with a single interface with links to different content. The commonly known aggregators in the field of management are- EBSCO, JSTOR, ProQuest, and Summon.
- Consortia- With the increasing information, there is a need that the librarians acquire more information and make them available for the users. With the high costs of the journals, it becomes difficult for the librarians to acquire a wide range of resources within the fixed budget. In this case, the consortia become a feasible solution where different libraries come together and share the resources as well as the burden of the subscription costs. Indian academics are lucky enough to have access to two major consortiums UGC-INFONET and INDEST AICTE. While the UGC-INFONET consortium of INFLIBNET provides access to Indian universities without asking them to make any payment, institutes have to join the INDEST-AICTE consortium for using e-resources provided by the same. The membership of the INDEST consortium is paid through some AICTE supported institutions that do have partial free access to scholarly resources (Kaur, n.d.).

With these various types of e-resources, there can be various services provided to the users like current awareness services, online public access catalog, M-Libraries, and selective dissemination of information which ultimately satisfies the users' information needs.

Use of e-resources in India compared to other countries:

After an overview of the situation, it is seen that the usage of e-resources is on the higher side and when compared to other countries.

- An investigation on e-resources utilization among university students conducted in Zimbabwe University (Mawere & Sai, 2018) found out that despite many e-resources available the utilization is poor. Poor Internet connectivity and low bandwidth were other hindrances to e-resource utilization as cited by students. The reason for this according to data analysis was a lack of awareness and ignorance of the facilities among students.

Unavailability of relevant e-resources in areas of study is also one of the reasons for the poor utilization of e-resources.

- A study conducted by Lucky, (2012) in Dhaka university found out around 40% of students use e-resources every day for research/academic purpose. The problem majorly faced by students was limited access to computers. Also, the access given for e-resources was limited to the university but the bandwidth to access e-resources is not adequate. It is indicated in the study that 58% of students gave responses as average in user satisfaction parameter. The basic purpose to access e-resources was for learning. This study stated that a large number of e-resources are available with the Dhaka University which is used by the students for research purposes too and the users are satisfied with the e-resources available.
- While in India, In a study done on C. K. Shah Vijapurwala Institute of Management (CKSVIM) Library, Vadodara (Patel, 2017) stated that the majority of the users around 75% are aware of the e-resources and out of the 35% of the users use e-resources daily. When asked about their internet skills, more than half of the respondents believed that they possess expertise level in internet skills. While in another study done in IIM Banglore and Ahemdabad differently stated that the majority of them do not visit the library because of the accessibility of the e-resources on their devices.
- On the contrary, V. Kumar & Batra (2018) conducted a study on final year management students about the use of e-resources in Nagpur city which is the third-largest city in literacy rate, It was found that search engine is the most used form followed by the website. The study also stated that the Students find it convenient to use e-resources, as they can access them easily from anywhere and at any point in time. However, it was noticed that these students were using non-paid e-resources more often as compared to paid ones, conceivably because of a lack of knowledge regarding paid e-resources.

Most used E-resources in Management colleges

- **Ebsco- <https://www.ebsco.com/>**

EBSCO is the leading provider of research databases, e-journals, magazine subscriptions, e-books, and discovery services to libraries of all kinds. For over 70 years, it has partnered with libraries to improve research with quality content and technology. EBSCO is the industry's most used business research database.

- **Jstor - <https://www.jstor.org/>**

JSTOR is a digital library for scholars, students, and researchers. JSTOR provides access to more than 12 million academic journal articles, books, and primary sources in 75 disciplines. It is a highly selective digital library of academic content in many formats and disciplines. The collections include top peer-reviewed scholarly journals as well as respected literary journals, academic monographs, research reports from trusted institutes, and primary sources.

- **Doaj - <https://doaj.org/>**

The DOAJ (Directory of Open Access Journals) was launched in 2003 at Lund University, Sweden, with 300 open access journals. DOAJ is a community-curated online directory that indexes and provides access to high-quality, open-access, peer-reviewed journals.



➤ **Prowess Database - <https://prowessiq.cmie.com/>**

Prowess database for Interactive Querying, Most Comprehensive Database on Indian Companies. Prowess is a database of the financial performance of companies. Annual Reports of companies, stock exchange, and regulators are the principal sources of the data. ProwessIQ is an interactive querying system to find companies from the Prowess database.

➤ **Euromonitor - <https://www.euromonitor.com/india>**

Euromonitor International is the world's leading independent provider of strategic market research. It creates data and analysis on thousands of products and services around the world.

➤ **ICRA- <https://www.icra.in/>**

ICRA Limited (formerly Investment Information and Credit Rating Agency of India Limited) was set up in 1991 by leading financial/investment institutions. The services are designed to provide information and guidance relating to the financial markets.

Other than the databases, there are frequently used Open Coursewares.

➤ **MIT Open Coursewares - <https://ocw.mit.edu/index.htm>**

MIT open courseware is an initiative that produces all the educational materials starting from an undergraduate level to a postgraduate level. The courses are available online, free, and open to all. It has a large coverage of the subject areas. The idea of this courseware is simple i: e to published all the course materials online and make them widely available to everyone. It has over 2,400 courses available online.

It is seen that there is a rapid growth in the usage of e-resources in today's time where information is available within seconds online. It is identified that there is a growing need for e-resources as they are useful for various purposes. The availability of e-resources in various types helps the user to get excellent information conveniently.

Conclusion :

The electronic version of the resources and accessibility to the resources 24/7 is the need of the hour. The E-resources have various types that can be used by everyone. Management college/institute libraries are different from academic libraries major difference being the user. The need of the management student differs from the academic library users where they are more interested in practical knowledge. Traditional libraries being restricted to time are not sufficient to fulfill the present needs of the users thus the library subscribes to various e-resources.

Management education has emerged as one of the topmost professions across the globe, particularly for the past two and a half decades. The upgraded library is the need of the hour where it provides different facilities to the user to fulfill their demand for information.

The libraries have to upgrade themselves with the latest trends to hold the position it has. Because of such trends, the users are still attracted to the library. One of the latest trends is e-resources which nowadays almost all the libraries subscribe to various e-resources. After the subscriptions also various factors need to be looked into like the proper training to users, usage of such resources, and information retrieval issues.

Though these resources are capable of overcoming the loopholes of the print resources by giving easy and anytime access these resources too have certain limitations like difficulties in accessing these resources due to various reasons, no availability of these materials for a longer period.

It can be suggested that there is still improvement needed in the e-resources by the library in various aspects to satisfy the needs of the user and make efficient use of e-resources. The user education program conducted by the libraries should be improved and the involvement of the students in such programs should be increased. It becomes the responsibility of the libraries to provide smooth services to the users to attain better user satisfaction as the library has the main responsibility to create happy users.

It can be suggested that there is still improvement needed in the e-resources by the library in various aspects to satisfy the needs of the user and make efficient use of e-resources. The user education program conducted by the libraries should be improved and the involvement of the students in such programs should be increased.

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Impact of Covid-19 on Psychological Health and Social Well-Being of Mankind

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Abstract:

The scourge of COVID19 pandemic has impacted and affected worldwide in an unprecedented way. It is said to be the greatest challenge faced by the human race since World War II. Due to the enduring prevalent pandemic situation, compelling and overwhelming measures such as restricted social interaction, lockdown and stay-at-home decisions induced adverse impacts on the psychological health and social well-being of human race. It has posed a great challenge to the interpersonal and community interactions. The social connections, interactions and relations which are integral part of human life may face an unparalleled challenge as the absence of such connection, definitely leads to stressful states of loneliness, anxiety, melancholy, depression, mental disorders, health hazards, and many other issues which impact the life of the individual in particular and the society as a whole. It has no doubt created an existential crisis to the mankind.

There are lots of studies being carried out across the world on effects of Covid-19 with respect the mental and social wellbeing of human life. The results reflect a grave scenario, which needed serious attention. The aim of this study is to understand the negative impact of COVID-19 on the psychological health and social well-being of mankind, and search for some practical solutions.

Keywords: COVID-19, pandemic, worldwide, psychological health, social, compelling, lockdown, stay-at-home.

Introduction:

The novel corona virus outbreak disrupted and devastated the normalcy of human life around the globe. It has thrown an unprecedented challenge on mental health across the environment not to mention about the adverse effect in all levels of human activities in numerous ways leading to disruption of social well-being.

Due to the onset of Corona virus devastation, the governments of most of the countries including India have implemented myriad precautionary measures to reduce the coronavirus spread such as social distancing, restricted social gatherings, closure of schools, colleges, airports, shopping malls, restaurants, and other places, where the people are likely to congregate in large numbers. Although, these measures have been taken to curb the menace, but, it has adversely impacted all segments of the population particularly members of the most vulnerable groups including people living in poverty situations, elderly persons, persons with disabilities, youth, and indigenous people. The pandemic has not only impacted physical health of the populace, but also psychological, emotional, relational, social and economic lives of individuals, families and communities have immensely been affected. Societal crisis has come to the fore,



like never before, due to constricted human movement and restricted social interactions. This has led to an increased level of stress, anxiety, aggression, depression, forgetfulness, and melancholy.

Social relationships and connections enable individuals to regulate their emotions, cope up with stress, and remain resilient during stressful situations. It is a well-researched fact that loneliness and social isolation aggravate stress and often result in negative effects on mental, cardiovascular, and immune health. The spread of coronavirus disease has been unequivocal health crisis, also, this is a major human, economic and social crisis. Factors associated with adverse health outcomes, including impaired immune function, and even mortality, are reported to be linked to social relationships of poor quality, a low level of involvement, and a low quantity of social connections. Thus, COVID-19, which has been characterized as a pandemic by the World Health Organization, is attacking societies at their core.

It is beyond doubt that the unprecedented Covid-19 outbreak has had significant psychological and social impact on the environment. Many researches have concluded that the impact on psychological well-being of the most vulnerable groups, including elderly persons, person with morbid disease, children, college students, and health workers, who are more likely to develop post-traumatic stress disorder, anxiety, depression, and other symptoms of distress. The social distance and the safety measures have had an impact on the relationship between individuals and their perception of empathy towards others. In this respect, telepsychology and technological devices play a vital role in reducing the adverse effects of the pandemic. These tools could augment psychological treatment of patients online, such as the possibility to meet from home or from the workplace, saving money and time and maintaining the relationship between therapists and patients.

Literature Review :

Various papers on the adverse impacts of COVID-19 suggest that there is a greater risk to the mankind's physical, mental, emotional, and social health. Some of these are appended below:

Sr. No.	Title of Paper	Name of Author	Publication Details	Findings / Remarks
1.	The Psychological and Social Impact of Covid-19: New Perspectives of Well-Being	Valeria Saldino, Davide Algeri, Vincenzo Auriemma	Article published on 02 Oct, 2020	Highlighted effects of pandemic especially on students, children and youth. And importance of telepsycho-therapy.
2.	Psychological and Social Impact of COVID-19	Joy D. Osofsky, Howard J. Osofsky, and Lakisha Y. Mamon	Article on American Psychological Association, Vol. 12, No. 5, 468–469 , published on 2020	Highlighted the psychological and social impact of COVID-19 and in similar past disasters

3.	Psychosocial impact of COVID-19	Souvik Dubey , Payel Biswas , Ritwik Ghosh , Subhankar Chatterjee , Mahua Jana Dubey , Subham Chatterjee , Durjoy Lahiri , Carl J Lavie	Published by Elsevier Ltd on 27 May 2020	Highlighted the necessity for better dealing with psychosocial issues in an urgent manner
4.	Impact of COVID-19 on the social, economic, environmental and energy domains: Lessons learnt from a global pandemic	M.Mofijur, I.M. RizwanulFattah, Md AsrafulAlam ,A.B.M. SaifulIslam , Hwai ChyuanOng ,S.M. AshrafurRahman ,G.Najafi ,S.F.AhmedfMd. AlhazUddin ,T.M.I.Mahlia	Published by Elsevier Ltd Volume 26, April 2021, Pages 343-359	Highlighted how covid-19 affected the health, economic, environmental and social domains
5.	The psychological impact of COVID-19 on the mental health in the general population	G Serafini, B Parmigiani, A Amerio, A Aguglia, L Sher, M Amore	An International Journal of Medicine, Volume 113, Issue 8, August 2020, Pages 531-537 published on 30 June 2020	Highlights the role of risk and protective factors against the potential to develop psychiatric disorders

The Psychological and Social Impact of Covid-19: New Perspectives of Well-Being – By Valeria Saldino, Davide Algeri, Vincenzo Auriemma :

This paper provides an overview of the impact on the psychological well-being of the most exposed groups, including children, college students, and health workers, who are more likely to develop post-traumatic stress disorder, anxiety, depression, and other symptoms of distress. It has highlighted the importance of telepsycho-therapy. It has explained how these tools can be beneficial in improving the psychological treatment of the patients through online platforms.

Psychological and Social Impact of COVID-19 – By Joy D. Osofsky, Howard J. Osofsky, and Lakisha Y. Mamon:

This paper highlights the similarities and differences of psychological and social impact of COVID-19 from past disasters. It has brought out the factors leading to stress, frustration, fear, anxiety and loneliness. It has explained the fact that the psychological and social impact is influenced by people’s fears of becoming sick as well as having to cope with friends and family being sick and dying from COVID-19

Psychosocial impact of COVID-19 – By Souvik Dubey , Payel Biswas , Ritwik Ghosh , Subhankar Chatterjee , Mahua Jana Dubey , Subham Chatterjee , Durjoy Lahiri , Carl J Lavie :

This paper provides an overview of the term “coronaphobia”. It covered all the problems faced by mankind. It has also cited how the lockdowns can produce acute panic, anxiety, obsessive behaviours, hoarding, paranoia, and depression, and post-traumatic stress disorder (PTSD) in the long run. It highlights the necessity for better dealing with psychosocial issues in an urgent manner.

Impact of COVID-19 on the social, economic, environmental and energy domains: Lessons learnt from a global pandemic - By M.Mofijur , I.M. RizwanulFattah , Md AsrafulAlam, A.B.M. SaifulIslam , Hwai ChyuanOng , S.M. AshrafurRahman, G.Najafi, S.F.AhmedfMd. AlhazUddin , T.M.I.Mahlia:

The above study aimed to provide a comprehensive analysis of the impact of the COVID-19 outbreak on the ecological domain, the energy sector, society and the economy and investigate the global preventive measures taken to reduce the transmission of COVID-19.

The psychological impact of COVID-19 on the mental health in the general population - By G Serafini , B Parmigiani , A Amerio , A Aguglia, L Sher , M Amore:

This paper reviewed comprehensively the current literature about the impact of COVID-19 infection on the mental health in the general population. The psychological impact of quarantine related to COVID-19 infection has been additionally documented together with the most relevant psychological reactions in the general population related to COVID-19 outbreak. The role of risk and protective factors against the potential to develop psychiatric disorders in vulnerable individuals has been addressed as well.

Objective

1. To know the effect of lockdown on psychological health and social wellbeing.
2. To know the corelation between constricted social interaction and physical and psychological effect on the environment.
3. To understand the consequences of COVID-19 crisis with respect to human well-being.
4. To know the possible remedial measures to lessen the impact of this unprecedented pandemic.

Research Methodology

Data for the current study was collected using structured telephonic interviews with the most vulnerable groups of society including elderly persons, person with morbid disease, children, college students, and health workers.

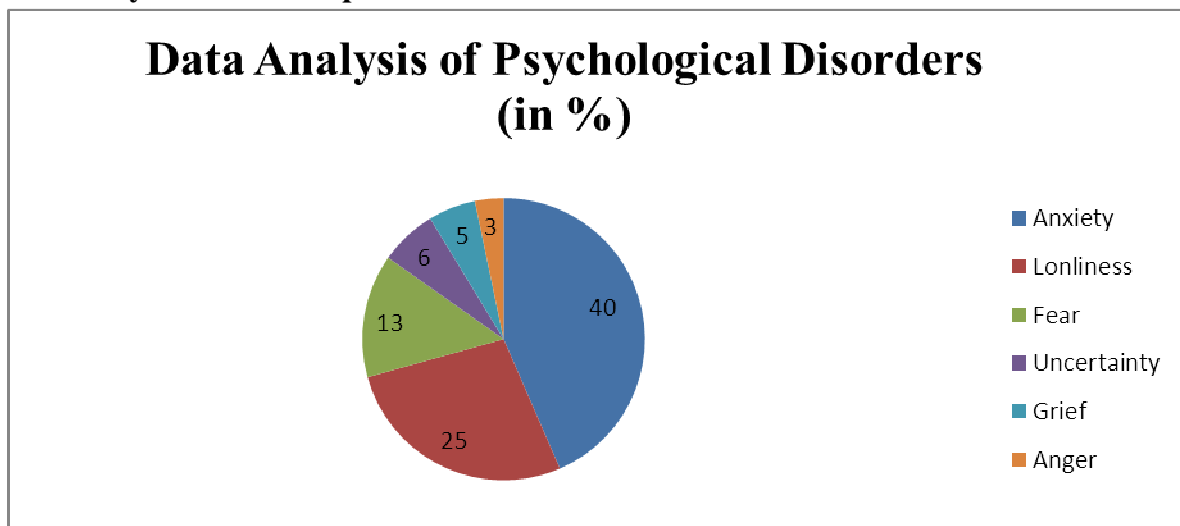
Findings from Structured Interview:

Face-to-face interaction couldn't be conducted; however, interactions were carried out via telephonic conversations.

- 1) When elderly persons and working professionals were asked about the effects of Covid-19 on their lives, 40 % respondents were feeling anxious about the number of deaths, near and dear ones becoming infected and were also apprehensive of their livelihood.

- 2) The pandemic has given unbridled time and unobtrusive way of life made people self-regulatory. When asked about the impact of having work from home. Many of working professions find themselves getting lost and also confessed about having anxiety dreams.
- 3) 95% of respondents were uncertainty about the future, in both health and economic terms. They felt widespread and has exacerbated symptoms of stress and anxiety for the future.
- 4) When asked about the affects of lockdown in their life. 25% of participants felt stuck at their houses like a prisoner as they were unable to socialize with their friends. Isolation leading to loneliness, anxiety and feeling psychological stress. This can be observed prominently among older people living alone.
- 5) The pandemic has also provided the students with ample time at their disposal. When asked about the utilization of the precious time, only 29% (approx.) of the respondent students made the fullest use of their abounding time by joining online courses provided by reputed online platforms. Majority of the students were found themselves in soup due lack of mentoring and socialization.

Data Analysis and Interpretation:



Final Findings of the study

Problems faced by are enumerated below :

- 95% of research participants mentioned multiple negative impacts, triggered by health and financial concerns, and by the total disruption of work-life routines imposed by lockdown.
- Anxiety was the most frequently described impact (40%), followed by loneliness (25%), fear (13%), uncertainty (6%), grief (5%), and anger (3%).
- Around 31.6% of the participants reported that their social relationships were affected to a high degree by the COVID-19 pandemic.

Suggestions:

To tide over the ill effects of this crisis, the following preventives strategies could be implemented, which are given below:

- At the community level, implementing effective communication and providing adequate psychological services should be carried out to mitigate the psychological and psychosocial impact of COVID-19 outbreak.
- Hospital protocols linked to the early and effective management of healthcare emergency need to be implemented, while healthcare professionals need to be supplied with adequate protective facilities.
- Health education needs to be enhanced/augmented using online platforms, social fear related to COVID-19 needs to be properly addressed while stigma and discrimination need to be recognized as major challenges able to reinforce the sense of uncertainty in a period of social crisis.
- Unmet needs should be promptly identified by medical staff who need to communicate frequently and in a timely manner with most patients to understand the risk to develop new symptoms or worsen a pre-existing psychological distress.
- Telephone helplines, Internet access, active social networks, dedicated blogs and forums should be implemented in order to reduce social isolation and loneliness as well as allow to specific populations the successful communication with their loved ones.
- Telemedicine should be really implemented especially in areas where mental health services are poorly represented or severely impaired by the rapid spread of pandemic and lockdown restrictions. Importantly, symptoms related to initial psychological crisis together with the need to perform effective interventions using personalization and monitoring of adverse drug reactions related to psychoactive medications should be detected by psychiatrists.
- The scientific community should provide appropriate information to attenuate the impact of anxiety, frustration, and all the negative emotions which represent important barriers to the correct management of social crisis and psychological consequences related to pandemic.
- The unnecessary surveillance/monitoring of news and social media post must be limited, as it spreads negativity and increases stress level.

Conclusion :

The COVID-19 pandemic has placed an unprecedented mental health burden on mankind. It has posed psychological consequences on people to a great extent especially to those of social strata groups in the most vulnerable situations including people living in poverty situations, elderly persons, persons with disabilities, youth, and indigenous people. The pandemic has both long- and short-term implications for mental health.

During the pandemic, it is critically necessary for vulnerable groups to stay connected/in touch with their near and dear ones. We should keep an eye on key individuals of our lives. If the psychological issues appear to be out of control, then we should consult psychologist. Unmet needs should be promptly identified by medical staff who need to communicate frequently and in a timely manner with most patients to understand the risk to develop new symptoms or worsen a pre-existing psychological distress. Furthermore, telephone helplines, Internet access, active social networks, dedicated blogs and forums should be implemented in order to reduce social isolation and loneliness as well as allow to specific populations (such as infected people in



hospitals or quarantine settings) the successful communication with their loved ones. The unnecessary surveillance/monitoring of news and social media post must be limited, as it spreads negativity and increases stress level. As the pandemic continues, it is important to support vulnerable groups of society, including elderly persons, person with morbid disease, children, college students, and health care workers.

Last but not the least-

“If you can't control the current of the river then don't fight it just go with the flow”

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Library Automation in Universities of Tamilnadu, India

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Abstract:

Attempts to know how, why and under what circumstances university libraries in Tamilnadu state of India attempted to initiate library automation activities. It studies the status of libraries while initiating the automation process and how they plan the need for automation for retrospective collection and current documents and OPAC services rendered along with various services rendered to the services.

Keywords: Automation, Computerization, Retrospective Conversion

1. Introduction:

An automation of libraries involves investments in costly hardware and software and other resources, training of staffs, and in some cases recruitment of new staff members. There could be considerable misallocation in services during the change over from non/automated services to an automated service. This is stressful both for library staffs and users. The notion of choosing automation should therefore be clearly understood by the management, library staffs at all levels and users. There should be a shared understanding of the rationale and the cost benefits of automation. It is useful for each library to introspect with the management of the institution in which it serves and with its clients to determine the benefits that automation may provide to all concerned. Such introspection and a shared understanding of goals can go a long way in creating a healthy climate in which automation can be planned and implemented.

Library automation helps in managing the library's resources in a better way and at the same time saving time, money, and manpower. For example, once the bibliographic details like author, title, edition, publisher, price, ISBN, etc are entered at the time of order, the same data can be used for accessioning; cataloging (OPAC), and circulation, and other important factors associated with automation are having speed, and accuracy. Automation also offers freedom from doing repetitive and routine works, as well as enables providing efficient and prominent services properly and more efficiently cutting downtime and improving productivity. Automation also facilitates the generation of several reports for better decision making in the effective management of the university libraries of Tamilnadu state. Availability of various statistical and other usage reports and performance reports will ensure better appreciation for university library users. Many current awareness services like current additions, contents of books and journals, etc can also be provided to users.

Haravu et al.,(2001) "outlines the experiences gained in projects to automate the Library and Documentation Services of the International Crops Research Institute(ICRI) for the Semi-Arid Tropics (ICRISAT), including the methodology and priorities in library

automation, the rationale for various decisions taken and the mistakes that, in retrospect, could have been avoided. Here it is presented an approach to local library automation in a climate where library networking is being increasingly emphasized”.

Sani et al., (2005) “evaluated the status of automated information services in selected Nigerian universities to identify progress and prospects of, and constraints to, the technological transformation of Nigerian universities as the basis of strategic recommendations to the different stakeholders in Nigerian university education. The study assessed the status of automated information systems and services in Nigerian universities midyear of 2012 through site visits, and questionnaire and interview surveys of the views of administrators, teaching/non-teaching staffs, students, and researchers in the universities. It found that automated services were far from adequate and that, out of the 42 different automated services and one would expect in a modern university, only about 70 percent were available and found utilized. Deemed universities that had enjoyed higher levels of funding for automated systems had a higher output of automated services than the non-Deemed universities. Major obstacles militating against the automated services in the Tamilnadu universities include inadequate funds, electricity supply, and telecommunications connectivity, as well as inadequate human resources for the automated systems”.

2. Objectives of the Study

The objectives of the studies are

- To know strategies adapted, the approaches followed to determine the status of computerization, retrospective conversion modalities to solve the problems encountered in planning and implementation of automation activities in respective university libraries,
- To understand the effectiveness and efficiency of computerized activities in libraries applied for in-house activities and access to OPAC/ WEB OPAC and,
- To know the extent of usage of computerization library services, INFLIBNET, Internet services, and training in the library automation process.

3. Research Methodology

The survey approach is the most suited for gathering descriptive information based on the objectives of the study. A well defined Structured Survey has been used to elicit the data using formal lists of questions asked of all respondents in the same way. Survey research has been adopted for collecting research data from the Tamilnadu university's libraries in different locations of Tamilnadu using a questionnaire and the observation method

Using designing a structured questionnaire covering the nine State Universities dealing in sciences, social sciences, and humanities departments. They are the Annamalai University, Bharathiyar University, Bharathidasan University, Madurai Kamaraj University, Manonmaniam Sundarnar University, Thiruvalluvar University, University of Madras, Mother Teresa University, Gandhi Gram Rural University and Tamil University.

4. Results and Discussions

The table shows that the different library Software adopted in the university libraries of Tamilnadu out of nine university libraries only eight universities are using different library software's, KOHA and LIBSYS Software is used by 4:4 university libraries (40.0%) each.

Table 1: Library Software's Adopted in University Libraries

Library	Frequency	Percentage
CDS/WINISIS	—	—
Koha	4	40.0
New-Genlib	2	20.0
Libsys	4	40.0
In-House	—	—
Others	—	—

However, only 20.0% of the universities' libraries are using New-GENLIB Lib software.

Table 2: Status of Computerization of Library

Computerizati	Frequency	Percentage
Yes	8	80.0%
Fully	5	50.0%
Partially	3	30.0%
No	1	10.0%
Total	10	100 %

Status of Computerization of Libraries eight are fully or Partial computerization is shown in table 2. Except for one library that is Tamil university library remaining nine university libraries (80.0%) have computerized library activities and services; out of which only 7 libraries are fully automated and the remaining 3 university libraries are partially automated.

Table 3: Computerization of in-House Library Activities & Services (N=10)

Modules	Frequency	Percentage
Acquisition	4	40%
Cataloging	8	80 %
Circulation	6	60%
Serial Control	4	40%
OPAC	7	70%
Financial	-	-
Stock	2	20%

Computerization of in-house library activities and services of university libraries, among the 10 university libraries out of nine is presented in table-3. Among the modules of in-house library activities, cataloguing is computerized by all the university libraries (100%). An online public access catalogue (OPAC) is utilized by 80% of the libraries and the circulation module is automated in 60% of the libraries. Half of the university libraries have computerized acquisition and serials control. Only one-fourth of the University libraries have computerized the process of stock verification (20%).

Table 4: Availability of Web OPAC in University Libraries

Web OPAC	Frequency	Percentage
Yes	6	60.0%
No	4	40.0%
Total	10	100%

Web OPAC helps in knowing the availability of documents in the library from remote locations. The availability of web OPAC in university libraries is shown in table 4. It is found from the table that 60.0% of the university libraries have developed web OPAC facilities for the benefit of users and the rest of the 40.0% of the university libraries have not developed web OPAC services.

Table 5: Computerized Library Services

	Services	Frequenc	Percent
a)	Circulation	5	50.0%
b)	OPAC Search	8	80.0%
c)	Reference Service	3	30.0%
d)	SDI Service	-	-
e)	Online Services	7	70.0%
f)	InterLibrary Loan	5	50.0%
g)	CAS	3	30.0%
h)	Document Delivery	3	30.0%
i)	Bibliographic	5	50.0%
j)	Consultancies	2	20.0%

Computerized library services rendered by university libraries in Tamilnadu is shown in table 5 among the various library services, OPAC search service is rendered by 80.0% of the university libraries and is followed by online services (70.0%) circulation services (50.0%), Inter library loan service(50.0%), bibliographical service (50.0%). However reference, current awareness services, and document delivery services are rendered in 30.0% of the libraries and only 20.0% of the libraries extend consultancy services.

5. Conclusions

Libraries and information centers in India have always been faced with difficulties when it comes to choosing software to automate their libraries. This problem is, even more, exacerbated today when they are facing competition from other players as they will need to justify the choice of software even more convincingly to their management than before. In such a scenario, the best approach is to concentrate not so much on criteria that will help the library to become more efficient but on how the software will make it possible for the library to utilize networked resources for the benefit of its users. The results found that Koha and NewgenLib have been used by university libraries. There is a need to explore all the options of the software being used and thereby provide efficient services to the users and they should seriously concentrate on complete automation of libraries.

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Gender Inequality During The Covid 19 Crises: A Critical Review of The Literature

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Abstract:

Gender inequality is a vast notion, yet it is limited to women because they are the only ones who experience it. Females make up about half of the population, but they are underrepresented in public life. Women are the only ones who face gender discrimination.(M.Sivakumar, 2008). Gender discrimination is sociological rather than biological, and it may be rectified with enough and continuous effort. The purpose of this article is to examine gender inequality during the Covid 19 crises. For the analysis, the researcher used data from previously published by organisations and researchers in the online, which were commonly used to consider the UN women's report, icrisat.org, new york times poll, and other researcher papers that were linked to the current study burden of household women and gender inequality during the lockdown icrisat.org, new york times poll, and other researcher papers that were linked to the present study burden of household women and gender inequality during the lockdown. The researchers devised a methodical method to analyse the study's findings using the material they gathered, with an emphasis on the rise in gender disparity and its impact during the Covid 19 lockdown, which had an impact not just on India but also on the rest of the world. Housework and care-work hours have increased for both men and women over the world, according to certain study results gathered from the Review literature, but for women they have climbed from a far higher base, generating an unprecedented double burden for working women (S.Rukmini) (2020). According to a report released in 2020 by Daniela Del Boca et al, the current COVID-19 situation has had an impact on a wide range of economic, health, and social problems.

Keyword: Gender, Inequality, Burden, Crises, Housework

Introduction:

Gender is a vast notion, but because women are the only ones who feel it, it is limited to them. Gender discrimination is sociological rather than biological, and it may be rectified with enough and continuous effort. Discrimination against people because of their gender is most common during the recruiting process, but it also happens after they are hired. Gender has been the subject of employment discrimination and lawsuits for numerous years and current research indicate that this trend will continue. Gender discrimination is when someone is denied equity, rights, or opportunities because of their gender. They perform two-thirds of all global work but earn just one-tenth of global income. Nearly two-thirds of women are illiterate, and they own just 1% of the world's assets. Just one-fourth of all families in the world are led by a woman. India is a predominantly male-dominated society with gender discrimination. Since women are physically weaker than men, they are unable to function for longer periods of time. Women continue to spend more time than men doing unpaid care work. During lockdown may exacerbate existing inequalities between men and women and between couple parents and lone parents in terms of mental health.

According to a some study shows that increases the women's participation in unpaid work substantially, especially for men who switched to working from home and decreased their employment hours. As of the study result of Baowen Xue et.al., (2021) shows that how men and women split childcare and housework tasks during the first Covid-19 lockdown in the UK, which still leads gender inequities. Women spent far more time on unpaid care labour than males during the lockout. According to Priyanka Kakodkar (2020) study India has one of the most unequal gender splits in the world when it comes to housework. In December 2019, women spent an average of four hours per day on housework, the percentage of time spent on housekeeping by women per day increased by 25%. Findings of the **Elizabeth Roche** et.al., (2020) According to Oxfam India, women and girls perform 3.26 billion hours of unpaid care labour every day. According to Diya Dutta, one of the writers of Oxfam's 2020 India Inequality Report, it is equivalent to a contribution to the Indian economy of 19 lakh crore (trillion) a year. However, they find that the increase for women was even more, which further widened the gender gap in unpaid work, unlike the evidence for India. The aim of this work is to answer how men and women in the global divided childcare and housework during lockdown and whether this is associated with changes in levels of psychological distress. Researcher tries to give justification by dividing the review of literature as global level and India level to achieve the study objective. This will be give an overview of gender inequalities from the COVID-19 crisis and highlighted the capabilities women's at home at risk as well as women's ability to face the effect.

Objective of The Study:

To Review the Gender inequality and women's advancement during covid19 crises.

Review of Literature:

The Global Level Review of Literature:

There is plenty of data from developed countries and developing countries where women spending more hours on these duties than males. The most unequal housework divisions in the world, In terms of changing to more gender equitable norms of sharing domestic chores. However, Hours spent on household duties such as planning, purchasing products and services, childcare, senior care, cleaning, cooking, laundry, and dishwashing have altered through the twentieth century, with women spending fewer hours on these duties than males.

Baowen Xue, Anne McMunn (2021) have set out to achieve their goals. The goal of this study was to see how men and women split childcare and housework tasks during the first Covid-19 lockdown in the UK, and whether these divides were linked to poorer mental health during the epidemic. During the Covid-19 crisis, school closures and homeworking resulted in an abrupt surge in unpaid care work, drawing new attention to gender imbalance in unpaid care job divisions. Made use of the data comes from Understanding Society's wave 9 (2017–19) and the Understanding Society Covid-19 study's April (n = 15,426) and May (n = 14,150) waves. Before and during the lockdown, psychological distress was measured using the General Health Questionnaire (GHQ), and unpaid care work was measured throughout the lockdown. The researchers employed linear regression models. According to the findings, women spent far more time on unpaid care labour than males during the lockout, and mothers were more likely than fathers to reduce working hours or change employment schedules as a result of the increased time spent on childcare. Women who spent a lot of time doing housework and caring for their children were more likely to be depressed. Working parents who changed their work schedules



experienced higher levels of psychological discomfort than those who did not. If he or she was the only member of the home who changed their work schedules, or if she was a single mother, the link was more greater. In comparison to neither reducing work hours, fathers had more psychological distress if they reduced work hours but she did not. In divisions of unpaid care work, there are still gender inequities. For people with children, especially lone moms, juggling homeworking with homeschooling and childcare, as well as extra housework, is likely to lead to poor mental health.

Farré, Lidia et.al., (2020) During the Spring of 2020, the covid-19 pandemic forced many countries to close schools and impose lockdowns, having a significant impact on the labour market. They examined the consequences of the covid-19 shutdown in Spain, which was hit severely by the pandemic early on and was subjected to one of Europe's tightest lockdowns. In early May of 2020, researcher gathered extensive household survey data. During the lockdown, they have documented significant job losses, particularly in quarantined sectors and non essential sectors that do not allow for remote work. The job losses were generally temporary, and they disproportionately impacted lower-skilled people. Women were slightly more likely than men to quit their jobs, and those who stayed had a lower salary. Due to the closure of schools and the impossibility to outsource, the lockdown resulted in a significant rise in childcare and housekeeping. They discovered that men increased their participation in housework and childcare by a small amount, but that women bore the brunt of the load, as they were already handling the majority of the housework before to the lockdown. In the near term, the covid-19 issue appears to have exacerbated gender inequality in both paid and unpaid employment.

Daniela Casale and Dorrit Posel (2020) they analyzed how the COVID-19 crisis and lockdown in South Africa affected women's and men's labour in the paid and unpaid care economies in the early stages. Because women and men often play different roles in both areas, the crisis' negative impacts are likely to be distributed unevenly, thereby increasing existing disparities. Women have been disproportionately affected by the crisis, according to a big national study done during South Africa's lockdown period. Despite the fact that women made up less than half of the workforce in February, they accounted for two-thirds of net job losses between February and April, with the most vulnerable groups being disproportionately affected. Women had a greater reduction in working hours than males among those who stayed employed. Women also took up more of the additional childcare that occurred from school closures, compounding these uneven consequences in the labour market. As a result of the crisis, South Africa's gender disparity has risen, undoing some of the country's hard-won advances over the previous 25 years. They add to the growing knowledge on COVID-19 and gender inequality in this work by examining unique data from published studies.

According to the National Commission for Women chairperson Rekha Sharma said that Men are furious at home, according to National Commission for Women chairperson Rekha Sharma, and they are venting their emotions on women. This phenomenon is especially obvious in Punjab, where we've gotten numerous complaints about it. The cost of the epidemic in terms of money has gained a lot of attention. In India, we're talking about loneliness and anxiety-related mental health issues. Domestic violence and harassment of women, on the other hand, have received less attention. The coronavirus affects men more than women, according to statistics. The pandemic, on the other hand, would harm a generation of women. The US National Crime Agency predicted a significant increase in



online child sexual violence during the coronavirus outbreak. Though data for India isn't easily available, one can only speculate on the rise of cases.

According to Priyanshi Chauhan (2020) study explained that The COVID-19 epidemic has exacerbated already-existing gender gaps, putting women at risk. The need for unpaid household duties has expanded as workplaces and educational institutions have closed, as has the trend of working from home and online schooling, as well as a shortage of domestic employees. Simultaneously, social distance and sanitization needs have resulted in the creation of new unfinished chores. Due to the gendered division of labour, gendered duties, and social expectations of completing domestic and care duties, women bear the brunt of unpaid work. The purpose of this research is to look into the impact of COVID-19 on unpaid work hours and the underlying gender inequality in India's cities. The research will look at the differences in time spent on unpaid labour between men and women before and after the shutdown, as well as the reasons for these discrepancies. According to fresh data acquired by UN Women for six Asian nations, unpaid care and household labour have increased since the epidemic, and women continue to do more. However, the truth can be considerably more unequal. According to prior research, women appear to underestimate the amount of time and energy they dedicate to caring for others, domestic duties, child care, and family responsibilities, whereas males appear to exaggerate.

According to a poll conducted by the New York Times, According to a New York Times poll, around 20% of males in the United States say they are totally or largely responsible for unpaid care responsibilities during lockdown, whereas just approximately 2% of women say this. Juggling a disproportionate share of unpaid domestic chores and childcare tasks on top of paid job has always been difficult for women. According to self-reported reports, the pandemic is having an equitable impact on women's and men's mental health, which is somewhat predictable.

The same Ipsos poll conducted only in the United States, indicated a 12-point difference in the percentage of women (35%) and men (23%) aged 35 to 54 who felt anxiety as a result of COVID-19. In an Ipsos poll conducted only in developing countries, women, especially those from rural or lower-income households, who bear the brunt of unpaid domestic work and care, from gathering water and firewood to planning weddings, found a 12-point difference between the number of women (35%) and men (23%) aged 35 to 54 who reported suffering anxiety due to COVID-19. Many women (and men) recall this time as one of the most trying of their lives, a time of Great Intensity rather than Great Pause. The work they've been given has become more difficult, and the financing they'll need to finish it has fallen behind. As a result, COVID-19 solutions must take into account people's real demands and new obligations, particularly those faced by women. Because women's time and resources are limited, transformational answers are required. Women are the ones that offer the care that allows our families, economies, and communities to continue to exist. This job is crucial, and it must be recognised, valued, and, most crucially, funded through a number of measures, such as enhanced access to paid family and sick leave, as well as expanded and equal social security for unpaid careers.



According to Nada Sataric's (2020) founder of Amity International, older and younger women who care for their elderly relatives and family members find themselves in a constant loop of cooking, cleaning, and care at home during the lockdown. It's past time to acknowledge and redistribute the burden of unpaid caregiving. Poverty and a lack of essential amenities and infrastructure make unpaid employment for women more challenging. Around 4 billion people lack access to adequately managed sanitation services, and approximately 3 billion do not have access to clean water and soap at home. Women and girls are tasked with collecting water and other activities required for day-to-day survival in these circumstances.

According to Daniela Del Boca et al.,(2020) Using new survey data obtained in April 2020 from a representative sample of Italian women, investigate the impacts of COVID-19 on housework, childcare, and home schooling among couples where both partners work. According to the findings of the study, women bear the brunt of the increased housework and childcare related with COVID-19, but childcare activities are split more equitably among the partnership than household activities. According to our empirical findings, changes in the amount of housework done by women during an emergency are not reliant on their partners' working arrangements. All of the women asked said they spend more time on housework than they did previously, with the exception of those who continue to work at their existing employment. If women and men continue to work outside the home, they will spend less time with their children. Parents who continue to work at their regular employment after the lockdown are less likely to spend more time with their children than they were before the lockdown. Finally, during COVID-19, working mothers with children ages 0–5 found it more challenging to manage work and family. Finding a worklife balance is especially difficult for people with partners who continue to work outside the home throughout the emergency.

HDR hdr.undp.org (2020) The COVID-19 dilemma is a systematic human development crisis that is exacerbating the dangers of progressing toward gender equality. The pandemic and its ramifications struck a globe that was wealthier than it had ever been, yet still had significant gaps in human progress. Because pre-existing horizontal disparities can compound the effects of the crisis, certain of the repercussions of COVID-19 have had a disproportionate impact on some countries and groups within countries. Women and girls are disproportionately affected by the crisis across multiple social, economic, and political aspects simply because of their gender. COVID-19's direct impact on gender inequality are already visible in health and education, as well as the burden of unpaid work. COVID-19's direct consequences on gender inequality can be seen in health and education, as well as the burden of unpaid care work and gender-based violence. Women and girls confront distinct and frequently disproportionate economic, health, and social risks as a result of profoundly ingrained inequities, social norms, and unequal power relations, despite the fact that the COVID-19 crisis impacts everyone. Understanding the COVID-19 crises gender-differentiated implications using sex-disaggregated data is critical to devising policy solutions that minimise vulnerable conditions and improve women's agency while putting gender equality at the forefront. This paper presents a justification for the selection of indicators for the two dashboards, based on a comprehensive literature review, which give an overview of gender inequalities from the COVID-19 crisis, which puts capabilities at risk as well as women's ability to face the effect. The first dashboard displays a series of indicators related to threatened capabilities. The second dashboard displays a number of indicators related to safe spaces, balanced care work, and women's and girls agency.



Indian Level Review of Literature:

Dr. Soumitro Chakraborty (2021) In India, the virus has insidiously burrowed deep and has had a negative impact on the country's social and economic makeup. Gender imbalances, gender roles, and preconceptions already blight this composition. Women, particularly those in the labour market, have been disproportionately affected by the pandemic. COVID-19 and Gender Equality, according to a study: According to a study undertaken by McKinsey Global Institute in the year 2020 to counteract regressive impacts, women are more vulnerable and susceptible to COVID-19-related economic repercussions due to existing gender imbalances. The study analysed unemployment data, trends, and surveys from the United States and India. Female employment loss rates due to COVID-19 are estimated to be 1.8 times higher than male job loss rates globally, at 5.7 percent against 3.1 percent, according to the study. According to the Center for Monitoring Indian Economy, women's already low labour participation rate has dropped to 11%, compared to 71 percent for men, following the pandemic. Due to the government's lockdown imposed to limit the COVID-19 spread in India, where inequities against women are instinctively practised, the imbalance has only exacerbated. The pandemic has wreaked havoc on microbusinesses; according to India's sixth economic census, published by the Ministry of Statistics and Programme Implementation in 2016, women own 13.8 percent of microbusinesses in the country. The majority of these firms are self-funded and operate in industries such as beauty, education, tourism, food, and retail, all of which have been ravaged by pandemic-induced lockdowns. In India, women do not have the same access to healthcare, education, and employment opportunities as males. The World Economic Forum's 2020 Global Gender Gap Index, which uses pre-pandemic data, puts India 112th out of 153 countries. Women contribute barely 18 percent of the country's economic output despite accounting for 48 percent of the population. The numbers are depressing and unsettling.

S. Rukmini (2020) Rukmini, S. (2020) As a result of the pandemic, more Indian women were compelled to leave the workforce. Their return would be conditional on males sharing housework equally as a result of the turmoil. This is the line that most female interactions start with these days, whether it's between mothers and daughters, interviews and interviewers, friends and sisters-in-law. One woman isn't trying to see if the other is having trouble, but she is recognising that many women are juggling multiple roles at once, a feat that has proven dangerous at best and impossible at worst. Hours spent doing housework and caring for others have increased for both men and women all across the world. However, they have risen from a far higher base for women, resulting in an unprecedented double burden for working women. According to new research, this occurred in India alongside a larger loss of work for women and within the context of deeply uneven gender norms.

According to Priyanka Kakodkar (2020) study entitled **Gender gap in housework reduced by an hour during lockdown** MUMBAI: Gender disparity in chores reduced by an hour during lockdown, Did males perform more housework during the shutdown, when most households were without domestic help and many couples worked from home? Early findings of a report by Ashoka University economist Ashwini Deshpande demonstrate that gender parity within the house improved significantly over the first month of the lockdown. The gender difference in household work narrowed by about one hour per day in April, as males spent more time on domestic duties than they did the previous year, according to the study. The Covid-19 Pandemic and Lockdown First Effects of Gender Gaps in Employment and Domestic Work is

the title of the paper is based on the Consumer Pyramids Household Survey conducted by the CMIE. The study compared 43,000 people in December 2019 with 43,000 people in April 2020, when the lockdown was in effect. Women spend far more time on housekeeping than males around the world. India has one of the most unequal gender splits in the world when it comes to housework. In December 2019, women spent an average of four hours per day on housework, according to the data in the paper. After the lockdown was imposed in April 2020, this did not considerably rise.

Men, on the other hand, spent around one hour more each day on housework than women after the lockout. The percentage of time spent on housekeeping by women per day increased by 25%. In addition, the gender disparity in home work has narrowed across the country, according to the study. The gender gap in domestic labour has shrunk the most in Himachal Pradesh, Delhi, and Tamil Nadu. Deshpande, on the other hand, stressed that the results are preliminary and that data from coming months will need to be analysed. Given the tumult surrounding the pandemic and lockdowns, it's impossible to say if these changes are temporary or more or less permanent. In the context of grossly uneven gender standards, however, Men, on the other hand, spent around one hour more each day on housework than women after the lockout. The percentage of time spent on housekeeping by women per day increased by 25%. This transition, she noted, appears to be encouraging in the context of very uneven gender norms.

Elizabeth Roche, Gireesh Chandra Prasad (2020) According to Oxfam India, women and girls perform 3.26 billion hours of unpaid care labour every day. According to Diya Dutta, one of the writers of Oxfam's 2020 India Inequality Report, it is equivalent to a contribution to the Indian economy of 19 lakh crore (trillion) a year. On the Backs of Women. The research is based on data and responses obtained from urban and rural women in New Delhi and Rajasthan in the past year. "The burden of care work is so great that it has a detrimental influence on their (women's) engagement in the workforce, limits their educational opportunities, and discourages them from taking care of their health, added Dutta. According to the Oxfam survey, males, particularly in rural regions, were afraid of being embarrassed for completing household tasks, and rural women were hesitant to ask them to share their load because societal conventions had set them in the role of carers. Meanwhile, in metropolitan areas, middle and upper class women had the option of outsourcing unpaid labour to other women from disadvantaged backgrounds. Meanwhile, in metropolitan areas, middle- and upper-class women may outsource their unpaid labour to women from poorer households. Even so, women are still in charge of supervising, coordinating, and organising the housework done by the hired domestic helper. The study also discovered a correlation between unpaid care work and violence against women. Women's responsibilities to the home and family had deep social currency, according to the report, and any error was considered as deserving of punishment from both men and women.

Ashwini Deshpande (2020) India's national coronavirus lockdown expanded the works of the how the women lives were truly dedicated to BJP means **bartan, jhadu, pocha** dishes, sweeping and mopping activities that are done by women in Indian households every single day. To put it simply, have Covid-19's containment measures, the absence of domestic workers, and work from home directives pushed Indian men to actually do more housework than before. To address this question research used time-use data, which was difficult to come by in India. For a variety of reasons, including the fact that women multitask more than males, making it harder to isolate time spent on each activity, time use surveys are challenging to administer. In 1998-99,



the National Sample Survey performed an official time use survey across six Indian states. Men spend much more time on income earning and personal care activities than women, according to the report. Women spent ten times more time on home tasks, including unpaid work on family businesses, than men. The Consumer Pyramids Household Survey, conducted on a regular basis by the Centre for Monitoring Indian Economy (CMIE), is the only source of statistics for the post-lockdown era (CPHS). We have statistics on a range of indicators for April 2020, the first month of the nationwide lockdown, including how many hours people spent doing household tasks. About 63 percent of those polled came from nationally representative urban homes, while the rest came from rural homes, and they represented a wide spectrum of jobs, from farmers to daily wagers to salaried middle-class workers.

Neeta Lal (2020) study explained that during the epidemic, the inequitable allocation of unpaid care duties has intensified, aggravated by unequal power equations, resulting in economic, social, and psychological burdens for women. This is particularly visible in India, Asia's third largest economy, where women already confront significant disparities in terms of work, salaries, and education. Women make up 49 percent of India's population but only 18 percent of the country's economic output, which is less than half the world average. On March 24, India declared the world's toughest lockdown, confining its 1.4 billion citizens to their homes in order to halt the pandemic's spread. Their health and education are jeopardised, and they are saddled with unpaid caregiving and gender-based abuse from enraged spouses as a result of their close confinement during lockdown. In India, up to a third of married women have reported spousal physical, sexual, or emotional assault. The inability of women to escape their homes or abusers has been shown to increase the probability of intimate-partner violence as a result of the crisis. Millions of women are under stress as a result of increased domestic responsibilities. Cooking, cleaning, and raising children while also dealing with office duties is taxing them. Women's increased participation in the care economy may have an impact on their labour force participation rate. However, due to a lack of service providers, this system has collapsed, putting the responsibility on women in households. Even highly educated Indian women are still in charge of raising children and running the household. Unless they have worked or lived overseas, Indian men are rarely known to help with housework. Men who assist with household tasks are frequently said to as hen pecked or not manly enough due to patriarchal views. Men typically take pride in their inability to lay out chapattis, change diapers, or assist with their children's homework. Few Indian homes invest in appliances such as dishwashers, vacuum cleaners or washing machines. To illustrate how entrenched these beliefs are, note that of India's 249 million households, only 6.5 million own washing machines, according to an industry survey. However, the new work from home trend is trapping men into assisting with some of these responsibilities. This is causing domestic turmoil, if not outright abuse. Desperate for help, over 70,000 women joined an online petition in June, pleading with Prime Minister Narendra Modi to remedy the asymmetry in the situation and advise men to contribute equally to housekeeping.

According to Thewire.in (2020) research titled "Impact of the Pandemic on Women" released by Thewire.in in 2020. Thewire.in is a website that provides information on many topics (2020) Beyond personal violence, crises like the current one have had social consequences, particularly in the workplace, that have impacted women more than males, The coronavirus appears to harm men more than women. Despite this, the pandemic would have a lasting impact on a generation of women. During the lockdown, domestic abuse complaints to

police in Hubei, the epicentre of the deadly outbreak, more than tripled. As countries around the world quarantine their citizens, domestic violence charges are on the rise. During the COVID-19 lockdown, Uttar Pradesh police created a new domestic violence helpline, which is one of the worst states in the world for abuse against women. When schools and workplaces are shuttered, women are unable to leave violent relationships.

Methodology:

The data was derived from secondary sources. Secondary data was gathered through survey reports, research articles, journals which are available in online, And classified in two level that is global level and Indian level for measuring gender inequality during covid19 crises, the acquired data was evaluated using the pointing method.

Discussion and Findings:

According to the numerous studies have indicated that gender and pay discrimination exist in India, both in rural and urban areas. Other studies have indicated that while women in urban regions are obtaining education and thus becoming more aware of their rights, rural women are still uneducated and unaware of government programmes aimed at their welfare. Women have been influenced by the current COVID-19 problem in two ways: first, women bear the burden of the extra housework and childcare related with COVID-19, and second, domestic chores are more evenly distributed within the partnership.

Review of Literature on Gender Inequality During Covid19 Was Compiled In Two Level The Global Level Review of Literature Indian Level Review of Literature:

Baowen Xue , Anne McMunn (2021) According to the findings,. Women spent far more time on unpaid care labour than males during the lockout, Women who spent a lot of time doing housework and caring for their children were more likely to be depressed. Working parents who changed their work schedules experienced higher levels of psychological discomfort than those who did not. Dr. Soumitro Chakraborty (2021) In India, Due to the government's lockdown imposed to limit the COVID-19 spread in India, where inequities against women are instinctively practiced, the imbalance has only exacerbated. According to India's sixth economic census, published by the Ministry of Statistics and Programme Implementation in 2016, women own 13.8 percent of microbusinesses in the country.

Farré, Lúdia et.al., (2020) They examined the consequences of the covid-19 shutdown in Spain, which was hit severely by the pandemic early on and was subjected to one of Europe's tightest lockdowns they discovered that men increased their participation in housework and childcare by a small amount, but that women bore the brunt of the load, as they were already handling the majority of the housework before to the lockdown. In the near term, the covid-19 issue appears to have exacerbated gender inequality in both paid and unpaid employment.

S. Rukmini (2020) According to new research, this occurred in India along side a larger loss of work for women and within the context of deeply uneven gender norms. Housework and care-work hours have increased globally for both men and women, but for women from a significantly higher base, generating an unprecedented double burden for working women.

Daniela Casale and Dorrit Posel (2020) they analyzed how the COVID-19 crisis and lockdown in South Africa affected women's and men's labour in the paid and unpaid care economies in the early stages Women also took up more of the additional childcare that occurred from school

Elizabeth Roche, Gireesh Chandra Prasad (2020) According to Oxfam India, women and girls perform 3.26 billion hours of unpaid care labour every day. According to Diya Dutta, one of the writers of Oxfam's 2020 India Inequality Report, it is equivalent to a contribution to the Indian economy of 19 lakh crore (trillion) a year.

According to the National Commission for Women chairperson Rekha Sharma During the coronavirus epidemic in the United States, Men are enraged at home, and they're taking it out on their wives. The National Crime Agency in the United States predicted a significant increase in internet child sexual violence. Though data for India isn't easily available, one can only speculate on the rise of cases. Ashwini Deshpande (2020) India's national coronavirus lockdown expanded the oeuvre of the What Sapp Uncle jokes: Men brandished brooms, shared jokes such as Microsoft Excel in the morning and Surf Excel in the evening, Some declared how their lives were truly dedicated to BJP, not the ruling party, but bartan, jhadu, pochha dishes, sweeping and mopping activities that are done by women in Indian households every single day. Priyanshi Chauhan (2020) Due to the gendered division of labour, gendered duties, and social expectations of completing domestic and care duties, women bear the brunt of unpaid work.

Neeta Lal (2020) study During the epidemic, the inequitable allocation of unpaid care duties has intensified, aggravated by unequal power equations, resulting in economic, social, and psychological burdens for women.

Daniela Del Boca et al.,(2020) Men and women's jobs are affected differently by recessions; the current COVID-19 crisis has had an impact on a wide range of economic, health, and social issues. COVID-19 has been shown to have an impact on housework, childcare, and homeschooling among spouses in a study. Thewire.in (2020) During the COVID-19 lockdown, Uttar Pradesh police launched a new domestic abuse helpline. Women are unable to exit dangerous relationships since schools and workplaces are closed.

HDR hdr.undp.org (2020) The COVID-19 dilemma is a systematic human development crisis that Women and girls are disproportionately affected by the crisis across multiple social, economic, and political aspects simply because of their gender. COVID-19's direct impacts on gender inequality are already visible in health and education, as well as the burden of unpaid work. COVID-19's direct consequences on gender inequality can be seen in health and education, as well as the burden of unpaid care work and gender-based violence. Women and girls confront distinct and frequently disproportionate economic, health, and social risks as a result of profoundly ingrained inequities, social norms, and unequal power relations, despite the fact that the COVID-19 crisis impacts everyone. According to Priyanka Kakodkar (2020) India has one of the most unequal gender splits in the world when it comes to housework. In December 2019, women spent an average of four hours per day on housework, according to the data in the paper. After the lockdown was imposed in April 2020, this did not considerably rise. Men, on the other hand, spent around one hour more each day on housework than women after the lockout. The percentage of time spent on housekeeping by women per day increased by 25%.

Conclusion:

The current COVID-19 situation is distinct in that it has influenced a wide range of economic, health, and social problems. The increased housework and childcare associated with COVID-19 is borne primarily by women, according to the data, albeit childcare chores are more

evenly distributed within the partnership than housekeeping chores. According to study empirical findings, changes in the amount of housework done by women during an emergency are not reliant on their partners working arrangements. If a parent chooses to work, the connection between childcare time and working hours is more balanced, with more women and men spending less time with their children. Some of the articles reveal that educated and self-sufficient women who believed that all gender roles could be acquired through contact. According to huffingtonpost.com (Year 2020) Women have always done more housekeeping than men everywhere in the world. Despite the fact that affluent countries have significantly higher equality in the distribution of housework than South Asia, the lockdown stories allude to continued disparity in the actual sharing of labour. Men overestimate their contributions to housekeeping, according to surveys. In the United States, nearly half of men stated they homeschooled, but only 3% of women agreed.

Finally, according to a survey of work-life balance satisfaction, working women with children ages 0–5 years old felt it more challenging to manage work and family during COVID-19. Finding a work-life balance is especially difficult for people with partners who continue to work outside the home throughout the emergency. Women's participation is critical for a country's or society's development. If gender discrimination is eradicated, women will provide all of the potentials, abilities, and knowledge required to grow the family, the country, and the entire globe. Women's standing in the family can be elevated to that of men by removing discrimination, as they play an essential part in family and national growth. The male-dominated culture, on the other hand, ignores her contribution.

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Gender Sensitization through The Constitution of India : A Need of Awakening in the Present Era

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Abstract:

Today, in the present era gender sensitization through the Constitution of India plays vital role in the Indian society. it is need of an hour to create awareness through various legal provisions in the society because there are various issues relating to gender discrimination, gender bias, gender inequality etc. are increasing in the society. Gender sensitization is not a limited concept it can be explained through various angles and perspectives. In the present era law and gender sensitization is one of the important aspects of the human being. There is always correlation between law, society and social change, both are supplementary and complimentary with each other. Therefore, it is said that, law is the basis of social change or social change is possible through legislations. In the modern India various changes have been took place relating to laws and policies as per the changing scenario of the society. Therefore, the author has tried to explain the gender sensitization through the Constitution of India.

Key words: Gender sensitization, gender, sex, legislation, present era etc.

Introduction:

India is sovereign, secular, democratic, republic and socialistic country therefore equality is the key aspect of the Constitution of India. The equality enshrined through preamble, fundamental rights and directive principles of state policy of the Constitution of India. The Constitution of India reflects the principle of Gender equality, prevention of gender discrimination on the ground of caste, sex, place of birth, race and religion etc.

On another side the Indian modern society is a male dominated society and has adopted patriarchal pattern therefore roles, rights, duties, behaviour and responsibilities of male and female has been set by the society. Thus, cultural and habitual behaviour responsible to make distinction on the ground of sex, male and female responsibilities and their choices. The root cause of gender discrimination is mind set of the society. it is very difficult to change the mindset and orthodox thoughts of the society. To change mind set of the society is the rigid task and slow procedure of the society. In the modern society nations have been adopted concept of globalization and modernization, urbanization and by way of these changes it may be possible to change the mind set of people.

After independence of India the Constitution is treated as law of the land. There are various articles which reflects the provisions of gender equality and prohibition of gender discrimination. Therefore, the Government of India is making legislations and schemes for prevention of gender discrimination and protection of rights of women in the society. Still the issues relating to gender discrimination, gender bias, gender inequality are increasing in the society.

Meaning of Gender:

According World Health Organization (WHO), gender refers to the socially constructed roles, behaviours, activities, and attributes that a given society considers appropriate for men and women. To explain simply, masculine and feminine.

Distinguish between Gender and Sex:

In the constitution of India, the word sex is referred under various articles and prohibited the discrimination on the ground of sex. Therefore, following are main distinguish between sex and gender –

1. Sex is biological term and it is natural while gender is constructed by the society.
2. Sex is universal for all human beings while gender is different within and between culture, hence it is multifaceted.
3. Sex is unchanging in the universe while gender is changing as per the changing nature of the society.
4. Sex is acquired by birth while gender is acquired by society.
5. Male and female are sex categories while masculine and feminine are the gender categories.

Gender equality under the Constitution of India:

The constitution of India is treated as the law of the land, the validity of other legislation is tested with the Constitution. If there is any controversy between Constitution and other legislation or any provision of the legislation then the Constitutional law will prevail on it. Following are some articles of the Constitution provides gender equality, equal rights and opportunities to male and female and prohibits gender discrimination in the society as by way of following provisions.

• Preamble of the constitution:

The Constitution of India is the basis of all legislation in the India. The validity and constitutionality of the other legislations is to be judged with the Constitution. A preamble of the Constitution is an introduction of the Constitution. It is the key which opens the mind of the framers of the constitution. A preamble of a constitution gives an introduction to the Constitution. It provides justice, liberty, fraternity and equality. Equality refers to status and opportunity to all including male and female. Justice is also provided in the form of social economic and political, it means that social justice reflects the social equality without any discrimination.

• Equality before law and equal protection of law:

According to Article 14 of the Constitution, State cannot deny equality before law and equal protection of law to any person within the territory of India. The first part of this article is 'equality before law' is a negative concept and according to it is an obligation imposed on the state that state has duty to abstain from doing and discriminatory act. It means that, this article says that an absence of special privilege to any person of any rank. All having same application of laws without any discrimination. The second part of this article is equal protection of law. It states the that equal protection of law should be provided to all the people of India. Thus, it is a positive concept. It is duty of the state to protects rights of all citizens.

• Prohibition of discrimination on various ground:

Article 15 of the Constitution states that, the state shall not discriminate against any citizen on grounds only of race, religion, caste, sex, and place of birth. This article prohibits social disability at public place. an any of the above ground and also restrict the social discrimination This is a general rule but there are few exceptions to this general rule as under

Article 15(3) states that, state can make specific provisions for the interest of women and children. On the basis of this article various legislations have been framed to enforce the rights of women. This article also provides equality through reservation policies for socially and educationally backward classes.

• **Equal Opportunity in matters of public employment:**

Right to Equality enshrined under article 14 to 18 of the Constitution. Article 16 of the Constitution deals with equality of opportunity in matters of public employment. According to this article equal opportunities are provided without any discrimination on the ground of race, religion, caste, sex, place of birth, residence and decent. Equal opportunities mainly applicable in case of public employment it is applicable in case of appointment, service condition, promotion, termination and salary.

C.B. Muthamma Vs. Union of India³, in this case the brief facts are as , in 1949, CB Muthamma has passed the UPSC exam and became first woman Foreign diplomat/High Commissioner of India. After achieving this goal, she had struggle for gender equality in the male dominated society of India. She had realized that, UPSC board interview where the board members tried to encourage to change her first option of Indian Foreign Service and had given low rank in spite her good interview, faced gender discrimination on the ground of sex still she became first Foreign Diplomat of India. After joining service, she had to sign undertaking that, she has to resign her job if she married. Therefore, she raised this issue of gender discrimination before the court that it is nothing but violation of fundamental right and it is discriminatory against women.

In this case the Supreme Court held that, these rules are discriminatory against the women and also stated that, equality of opportunity in the matters of employment does not mean that men and women are equal in all situations.

In another case of Air India Vs. Nargiz Meerza⁴, In this case issue were raised that, the Regulations 46 and 47 of the Air India Employees Service Regulations were creating distinction between male (Air Flight Pursers) and female (Air Hostesses) service conditions. In this case the discrimination was made on the ground of sex i.e. application of different service conditions, promotions to male and female including terms and conditions of retirement of male and female. Retirement of age for female was 35 years but for the male it was 58 and female would liable for termination of service if she got married within four years of her joining or on her first pregnancy.

Therefore, the Supreme Court struck down the discriminatory provision and held that, these conditions are unconstitutional.

In another landmark case *Vishakha and Others Vs. State of Rajasthan*⁵, this case is popularly known as prevention of sexual harassment of women at workplace. In this case various issues were raised relating to violation article 14, 15, 16 and 21 of the Constitution. In this case the Supreme Court held that, women have various fundamental rights at workplace and she is entitled to get benefit of these rights. In this case the Supreme Court has given guidelines for prevention of sexual harassment of women at workplace. The term of sexual harassment is also

³ 1979 AIR 1868,

⁴ Air 1981 Sc 1829

⁵ (1997) 6 SCC 241

stated by the Court. This judgement was also based on gender equality and prevention of discrimination towards women. These guidelines were binding on all authorities and public places till 2013. In 2013 the Indian Government has passed the Act in the form of the *Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013*.

This was also a great achievement based on the protection of rights of women at workplace.

- **Equal means of livelihood and Equal pay for equal work:** equal means of livelihood and equal pay for equal work is not a fundamental right but it is mentioned under directive principle of state policy i.e., article 39(a) and (d). This article provides equality to male and female on equal circumstances. On the basis of the above principle India has framed various legislations to provide and protect equality.
- **Securing just and humane conditions of work and for maternity relief:** This is also cover under directive principle of state policy. It is an obligation imposed on state to protect and secure human conditions of work while doing work and to provide maternity relief and benefit to women. On the basis of this guideline the India had passed legislation in the form of the

Maternity benefit Act, 1961.

- **It is also a fundamental duty imposed on every citizen to prevent or to renounce the practice of derogatory to the dignity of women:** Fundamental duties added in the constitution by 42nd Amendment Act, 1976. The main object of these fundamental duties is to create and promote culture to follow these duties. Till the date there are 11 fundamental duties mentioned under Article 51-A of the Constitution of India. This fundamental duty protects the dignity of women.
- **Provisions regarding 1/3 reservations seats for women in the Panchayat:** Article 243D (3) provides that not less than 1/3rd 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;
- **Reservation seat for women in Municipality:** Article 243T (3) provides that not less than 1/3rd of the total number of seats to be filled by direct election in every Municipality shall be reserved for women and such seats may be allotted by rotation to different constituencies in a Municipality.
- **Reservation of offices of chairperson in Municipalities for SC, ST and women:** Article 243T (4) provides reservation of offices of Chairperson in Municipalities for Sc, ST, Women in such manner as the legislature of a State, may by law provide; In pursuance of the above Constitutional provisions, various legislative enactments have been framed to protect, safeguard and promote the interests of women. Many of these legislative enactments have been in the sphere of labour laws to ameliorate the working conditions of women labour.

Sum up:

On the basis of above discussion, it can be concluded that, the Constitution of India provides equality and prohibits discrimination on the ground of gender. Gender equality is discussed under preamble, fundamental rights, directive principles of state policy and specific protection is also provided through reservation policies in India. Gender sensitization is possible through constitutional provisions, there is need to create awareness about fundamental rights,

directive principle, and fundamental duties infavour of women protection provided by the Constitution. Today, in the modern era many people are not aware about their fundamental rights, directive principles and even fundamental duties of women or towards women due to the reason of illiteracy, ignorance, lack of awareness. Therefore, it is a need to create awareness among the people through various social programmes, seminars, discussions and conferences. Various landmark decisions given by the Supreme Court relating to protection of rights women and prevention of gender discrimination still the cases of gender bias and discrimination are increasing in the society due to the reason of mindset of the people, orthodox families, male dominated society, social and cultural values etc. Therefore, is need to change the mindset of the people towards gender equality through Constitution of India.

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Need of Generic Skills and the Sources of Acquiring It by the Hospitality Studies Students and Faculty Members

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Abstract:

The study brought out the importance of Generic Skills from students and faculty members point of view in Hospitality Studies. Both were found very much positive about gaining the knowledge of Generic Skills. The study also marked the sources of acquiring knowledge by the students and faculty members. It found that teachers are prime important from students point of view to acquire the knowledge of Generic skills, followed by library, friends and professional trainers. Wherein, faculty members consider professional trainers as their first priority followed by library and friends to gain the knowledge of Generic skills.

Key Words: Generic Skills; Hospitality Studies; Hotel Management; Students; Faculty Members.

Introduction:

Generic skills are essential in each and every sector of life. Such as Communication Skills, Self-management, Stress management, Interpersonal skills, problem solving skills, Information Technology skills, Time management etc. This paper studied the need of Generic skills amongst students and faculty members of the hospitality studies.

Problem Statement:

Researcher has revealed the need of Generic skills amongst students and faculty members of the hospitality studies and the sources to acquire the Generic skills by them.

Scope of the Study:

Researcher has covered the hotel management colleges affiliated to Savitribai Phule Pune University, Pune.

Objectives of the Study:

1. To know the need of Generic skills amongst students and faculty members of the Hospitality Studies.
2. To find out the sources used by the students and faculty members of the Hospitality Studies for acquiring the Generic Skills.

Methodology:

Researcher has used descriptive method for the study and used questionnaire as a tool for collecting the data from respondents.

Population and Sample of the Study:

The population for undertaking this survey research is all the students and faculty members of the thirteen Hospitality Studies institutions affiliated to Savitribai Phule Pune University, Pune. Total population of this survey research study is 4740 students and 143 full time teachers.

Researcher has used 'Krejcie-Morgan-sample-size-table', so the derived sample for students is 357 and the for faculty members the sample size is 108.

Literature Review:

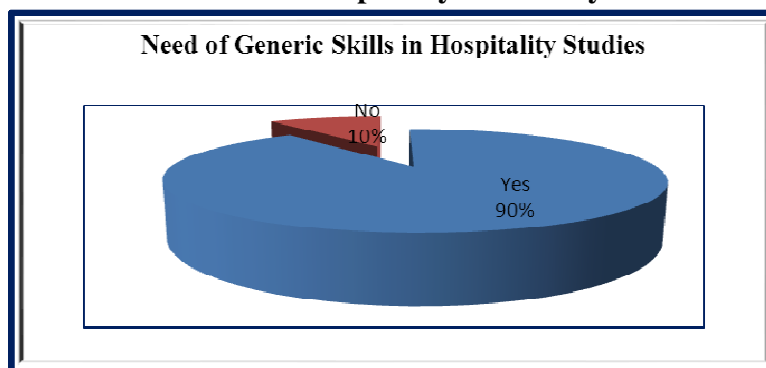
Crebert, Gay (2004) found that graduates accepted that the generic skills learning such as teamwork, responsibility and collaborative learning helped them during placement and employment. Beneitone, P. and Bartolome, E. (2014) observed that according to the region the generic competences differ. Virtanen, A. and Tynjala, P. (2019) showed that teaching practices results into the constructive and integrated learning of generic skills such as decision making, creativity and problem solving skills.

Generic Skills: Generic skills are the competencies which are essential to learn for better living and better employability.

Data Analysis and Interpretation of the Study:

Need of Generic Skills in Hospitality Studies by the Students:

Figure No. 1: Need of Generic Skills in Hospitality Studies by the Students



Generic Skills are the skills which are very much important from the student’s point of view to imbibe it in them, such as Self-Management, Impression Management, Communication Skills, Stress Management, Interpersonal Skills, Problem Solving, Information Technology, Customer Service Skills and Time Management. As surveyed 90% of the students have positively responded regarding the need of Generic Skills in Hospitality Studies.

Table No. 1: Student’s Sources of Acquiring Knowledge of Generic skills

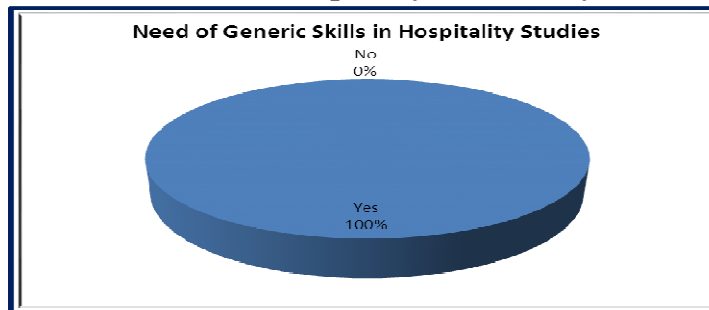
Generic skills	Sources of acquiring knowledge of Generic skills								
	Library		Teachers		Friends		Professional Trainer		
	No. of students	%	No. of students	%	No. of students	%	No. of students	of	%
Self-Management	119	33%	185	51%	65	18%	36		10%
Impression Management	78	22%	193	54%	55	15%	21		6%
Communication skills	102	28%	216	60%	70	19%	25		7%
Stress Management	103	29%	157	44%	89	25%	18		5%
Interpersonal Skills	93	26%	180	50%	75	21%	18		5%
Problem solving	83	23%	177	49%	111	31%	18		5%
Information Technology	122	34%	186	52%	49	14%	20		6%
Customer service skills	88	24%	199	55%	52	14%	26		7%
Time Management	101	28%	205	57%	63	18%	24		7%

It is observed from the table no. 1 that students were asked from which sources they acquire the knowledge of Generic Skills, such as Library, Teachers, Friends and Professional Trainer. 51% students gave first preference to the teachers, to learn the self-management skills and 33% students given second preference for library. 41% students preferred to learn 'Impression Management' skills from Teachers and 16% students gave their preference to Library. For 'Communication Skills' also 39% students gave first preference to teachers followed by 15% given preference for the library. Similarly, for the Generic skills such as 'Stress Management', 'Interpersonal Skills', 'Information Technology', 'Customer Service Skills', 'Time Management' students also given their first preference to learn it from teachers and second preference from library. Only for 'Problem Solving' students gave their second preference for 'friends' and third preference given for 'Library'.

Need of Generic Skills in Hospitality Studies by faculty members:

The faculty members were asked about the need of Generic Skills in hospitality studies.

Figure No. 2: Need of Generic Skills in Hospitality Students by the Faculty Members



The entire faculty member's feels necessity of generic skills in hospitality studies.

Sources from which faculty members acquire the knowledge of Generic skills:

Faculty members were provided with the multiple choices like library, friends & professional trainer and asked them about the sources from where they acquire the knowledge of Generic skills.

Table No. 2: Faculty Member's Sources of Acquiring Knowledge of Generic skills

	Library		Friends		Professional Trainer	
	Number of Responses	Percentage	Number of Responses	Percentage	Number of Responses	Percentage
Self-Management	35	47%	16	22%	39	53%
Impression Management	17	23%	26	35%	39	53%
Communication Skills	40	54%	23	31%	47	64%
Stress Management	23	31%	24	32%	47	64%
Interpersonal Skills	22	30%	25	34%	49	66%
Problem Solving	25	34%	39	53%	44	59%
Information Technology	33	45%	28	38%	47	64%
Customer Service Skills	33	45%	26	35%	47	64%
Time Management	29	39%	24	32%	48	65%

Multiple choice based question was asked to the faculty members, to answer the sources from which faculty members acquire the knowledge of Generic skills.

Table no. 2 shows that to acquire the Generic skills such as self-management, impression management, communication skills, stress management, interpersonal skills, problem solving, information technology, customer service skills, time management, faculty members gave their first preference to professional trainer, followed by library and friends.

Conclusion:

Result of the study shown that 90% students felt need of Generic Skills in Hospitality Studies. Students gave first preference to the teachers, to learn the various generic skills followed by Library, Friends and the last preference was given for Professional Trainer.

Regarding the Generic Skills all the faculty members think that it is very much essential to inculcate the Generic skills in them and the faculty members are acquiring these skills through Professional Trainer, Library and from friends.

References:

- 1) Virtanen, A. & Tynjala, P. (2019). Factors explaining the learning of generic skills: a study of university students' experiences. *Teaching in Higher Education*, 24(7), 880-894. Retrieved from
- 2) <https://www.tandfonline.com/doi/epub/10.1080/13562517.2018.1515195?needAccess=true>
- 3) Crebert, Gay (2004). Developing generic skills at university, during work placement and in employment: Graduates' perceptions. *Higher Education Research and Development*, May, Retrieved from
- 4) https://www.researchgate.net/publication/29456759_Developing_generic_skills_at_university_during_work_placement_and_in_employment_Graduates'_perceptions/link/5587643708ae7bc2f44d385c/download
- 5) Beneitone, P. and Bartolome, E. (2014) Global generic competences with local ownership: a comparative study from the perspective of graduates in four world regions. *Tuning Journal for Higher Education*, 1(2), 303-334. Retrieved from <https://tuningjournal.org/article/view/29/17>

Effectiveness of Google Classroom in Online Teaching- Teacher's Perspective

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Abstract:

World Health Organization (WHO) declared a pandemic in March 2020. Total Lockdown announced by Government to reduce the spread of virus. COVID-19 impacted almost all sectors including education. Social distancing is the major concern nowadays so it is very difficult for students to attend the classes. Face to Face teaching is not possible in this situation. As we are facing this problem from more than one year, many institutes from India adapted digital teaching (Online Teaching). This paper focuses on the effectiveness of Google Classroom in E-learning. In today's pandemic situation as, digital platform becomes crucial for teaching and learning perspective. We asked the teachers who are working in higher education institutes having Science, Commerce and Arts as one of the Streams in Nashik districts about effectiveness of Google classroom and findings reveals that teachers are satisfied with this tool. Teachers felt at ease using Google classroom and it gives the collaborative experience of communication. Teachers easily share their materials, upload videos, share links and students are happy to use all these stuffs.

Keyword: E-Learning, Digital Teaching, Google Classroom

Introduction:

This pandemic and lockdown affect each and every sector on very large scale. Since last year i.e., from 2020, the world is facing major health challenges which are not solved yet. Though whatever may be the situation, the life still goes on and hence to fulfil the human needs all other things associated with is also going on. It may be retail industry, service sector, hospitality sector or education sector and so on. Education sector in India is drastically changed due to this lockdown as there were no offline classes conducted.

This research study focuses on the perception of teachers towards usage of google classroom in online teaching. It tries to collect the opinions of the teachers regarding comfortability in usage, student's response, training needed and overall effectiveness of google classroom in online teaching.

Google Classroom is a platform provided by Google's G-suite. It was launched in August 2014. It is supported by windows, Mac, Linux or android operating systems. It is very powerful platform for students and educators. To use it the user just need a Google account. Many teachers having no technical background are also stepped in the digital platforms. Google Classroom is very useful tool in the current situation of Covid-19 pandemic.

Features of Google Classroom:

In the Google classroom we can freely create different classes and provide nice themes according to the classes. Photo can be uploaded for class theme. After creating class, we need to just share the code or invite link to relevant students. Teachers can search or remove the student. Sending mails to all or to specific students is easy. As all works paperless, it's eco-friendly. All documents are manageable and can easily search anytime.

It has four major tabs- Stream, Classwork, People and Grades. Teachers can easily create their own study material, share notes, videos and links. Post the assignment with due date and students effortlessly submit their work. It also has a customizable grading system. There is two-way communication as teacher or student can post a comment on any topic. Teacher can control the student by choosing mute option if he or she posts some irrelevant stuff or can remove student if needed. Through Announcements teachers can inform students about due work or can give notices. Group assignments are also possible. Assignments can be returned to students with private comments. Grading system also be used for assignment.

Individual attention, Flexibility of time and place, stress free, Students' records are easily manageable. These are some of the major benefits of Google Classroom.

About Higher Educational Institutes in Nashik:

Nashik district is the third largest district in the Maharashtra state in terms of population. It is bounded by Dhule district to the north, Jalgaon district to the east, Aurangabad district to the southeast, Ahmednagar district to the south, Thane district to the southwest, Valsad and Navsari districts of Gujrat to the west and Dangs district to the northwest.

Nashik has a great cultural heritage. Nashik city provides great opportunity for education in the field of Engineering, Arts, Science, Commerce, Management, Medical Science etc. This city is the biggest educational hub for the north Maharashtra because it is having proper infrastructural facilities needed for education. Yashwantrao Chavan Maharashtra Open University (YCMOU) and the Maharashtra University of Health Sciences are also located in Nashik district.

Objectives of the Study:

This research is carried out with following objectives:

- 1) To know the awareness level about Google Classroom in the Teachers.
- 2) To understand the effectiveness of Google Classroom in Online Teaching.

Research Methodology:

This study on' Effectiveness of google Classroom in Online Teaching-Teacher's Perspective' is undertaken in the Nashik District. Only the Higher Educational Institutes which consist of Arts, Commerce and Science Stream is taken under consideration for this study. The sample size is 111. Convenience sampling technique is used for selection of samples.

Literature Review:

- 1) Kaukab ABID AZHAR "EFFECTIVENESS OF GOOGLE CLASSROOM: TEACHERS' PERCEPTIONS", PRIZREN SOCIAL SCIENCE JOURNAL / Volume 2, Issue 2; May - August 2018 / ISSN: 2616-387X -The researcher used semi structured interview method for higher education teachers and found that GC is only a facilitation tool and inefficient to use. According to teachers participated in the Overall use of GC is limited to uploading course material and assignments.

- 2) Iliyasu Hussaini, Sawida Ibrahim, Bashir Wali, Ibrahim Libat, Usman Musa
“Effectiveness of Google Classroom as a Digital Tool in Teaching and Learning: Students’ Perceptions” (IJRISS) |Volume IV, Issue IV, April 2020|ISSN 2454-6186
He evaluated students ‘perception on the use of GC. Focuses on benefits of GC and students could actively participate in this technology. It shows that GC enhances the teaching, learning process and also provides meaningful feedback to teachers and students.
- 3) Rana A. Saeed Al Maroof “Students Acceptance of Google Classroom: An Exploratory Study using PLS-SEM Approach”. International Journal of Emerging Technologies in Learning, vol. 13, no. 6, pp. 112-123, available at <https://www.online-journals.org/index.php/ijet/article/viewFile/8275/4996>, 2018. The study is limited to students at Al Buraimi University College in Oman. Researchers studied the factors in acceptance of GC by UG students. This study shows students’ satisfaction towards accepting GC. It further focuses on HEI should provide students training opportunities.
- 4) Dr. Nanthinii M. “A Study of Google Classroom as An Effective LMS To Improve the LSRW Skills of ESL Learners”, INTERNATIONAL JOURNAL OF SCIENTIFIC & TECHNOLOGY RESEARCH VOLUME 9, ISSUE 06, JUNE 2020 ISSN 2277-8616- The most recent study conducted by Dr. Nanthinii M focuses on how the Skills of listening, speaking, reading and writing can be improved using GC. The study further shows what are the advantages and disadvantages of GC among English language learners. Assignment submission is easy compare to traditional classroom. This study was conducted with limited sample and limited period.
- 5) Miftahur Rohman, Farid Baskoro, L Endah Cahya Ningrum “The Effectiveness and Efficiency of Google Classroom as an Alternative Online Learning Media to Overcome Physical Distancing in Lectures Due to the Covid-19 pandemic: Student Perspectives”, 2020 the third International Conference on Vocational Education and Electrical Engineering (ICVEE) -using Likert scale method authors analysed the responses of students and discussed how students are happy with GC. Also focuses on what is blended learning and compare different E-learning applications”
- 6) Ketut Sudarsana, “The use of Google Classroom in learning process”, *et al* 2019 *J. Phys.: Conf. Ser.* 1175 012165- Google Classroom is used to improve teachers’ and students’ quality of using technology. Many benefits of Google Classroom in implementing education in Indonesia were highlighted in this research article.

Data Analysis

Demographic Profile of the Respondents:

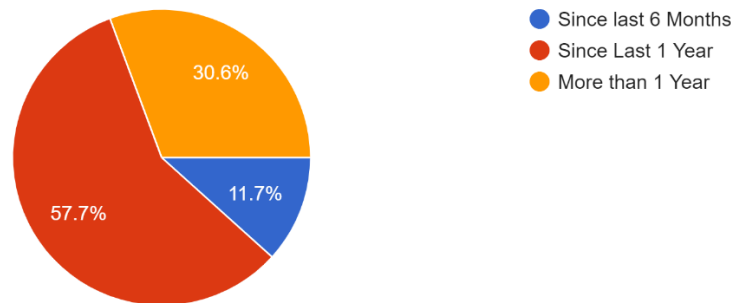
The opinion of total 111 respondents was taken into consideration for this research study. Out of 111 respondents 55 respondents were female and 56 respondents were male teachers. They belong to various age groups ranging from 27 to 60. The teaching experience they possess is also from minimum 1 year to maximum 25 years.

The collected data is related with different parameters like does the teachers use online teaching mode, awareness about google classroom, sources through which teachers came to know about google classroom, usage of google classroom in online teaching, frequency of usage

of google classroom, ease of use, recommendation of Google classroom to other faculty members as one of the tools for effective online teaching.

If Yes, From how long are you teaching in online mode?

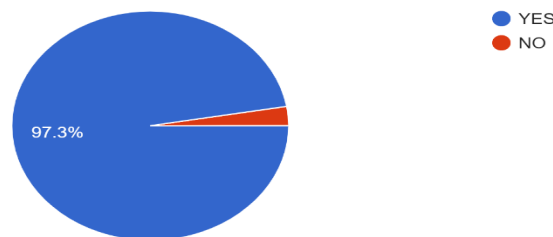
111 responses



From the 111 respondents, around 30.6 % teachers use online teaching mode since more than one year, around 11.7% teachers use it since last six months and majority of the teachers have adopted online teaching method since last one year.

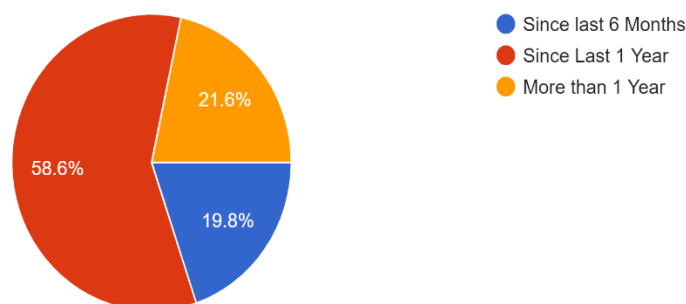
Do you use Google Classroom as one of the tool in online teaching?

111 responses



If Yes, from how long are you using Google Classroom in online teaching?

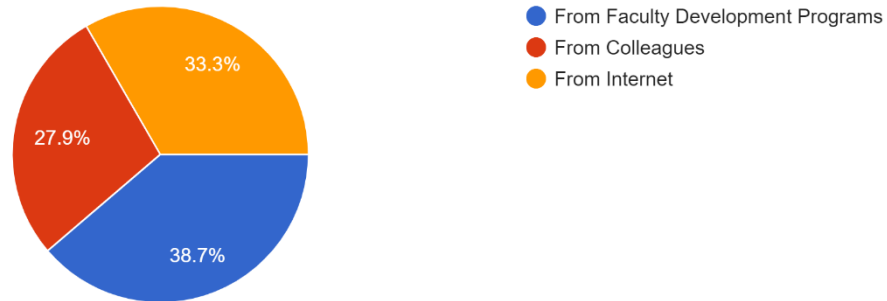
111 responses



Majority of the respondents uses Google Classroom in their online teaching to make it more effective. 21.6 % teachers are using it since last six months, 19.8 % teachers are using it from last one year and majority of the respondents 58.6% are using it since more than one year.

From which source do you come to know about Google Classroom Tool?

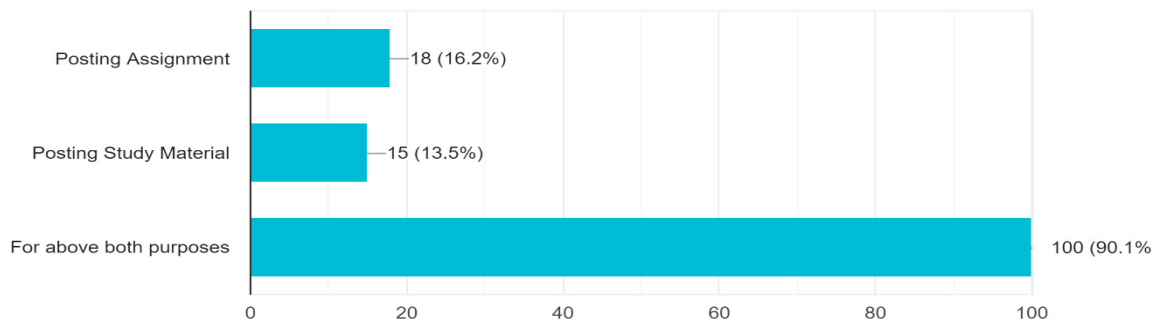
111 responses



This survey also tries to identify the different sources through which the teachers came to know about the Google Classroom tool. This pandemic gives opportunities to different universities, colleges, autonomous bodies to arrange faculty development programs for creating awareness among the teachers regarding tools and techniques in the online teaching. Many of the respondents are the beneficiaries of these program.

For what purpose are you using Google Classroom?

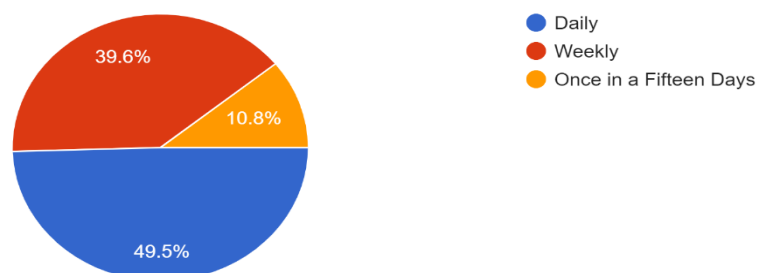
111 responses



Most of the teachers uses Google Classroom tool for posting assignment as well as for posting the study material. Through google classroom it becomes easy for the teachers to track the assignment submission. It shows the names of the students who have submitted the assignment as well as the names of the students whose assignment were missing.

How frequently do you use Google Classroom?

111 responses



Google classroom is having its mobile application also. So, about half of the respondents uses google classroom tool daily to post study material or to post assignment or to monitor the assignment submission.

Conclusion:

From last one-year Online teaching has become the need of the nation. Though it was present there in India but previously it has not gained that much importance and usage as it is getting from 2020 due to the pandemic situation and lockdown. Through this research paper it came to know that Google classroom is very user-friendly tool and it facilitates online teaching. Teachers like to use this tool in offline teaching mode also because of its simplicity and ability to keep track on the student's assignment submission. Teachers also feel that google classroom is also becoming popular among the students also. They also like to recommend this tool to other faculty members to facilitate online teaching.

References:

- 1) Sumitra Pokhrel, Roshan Chhetri, "A Literature Review on Impact of COVID-19 Pandemic on Teaching and Learning" January 19, 2021 Research Article
<https://doi.org/10.1177/2347631120983481>
- 2) Kaukab ABID AZHAR "EFFECTIVENESS OF GOOGLE CLASSROOM: TEACHERS' PERCEPTIONS", PRIZREN SOCIAL SCIENCE JOURNAL / Volume 2, Issue 2; May - August 2018 / ISSN: 2616-387X
- 3) Iliyasu Hussaini, Sawida Ibrahim, Bashir Wali, Ibrahim Libat, Usman Musa "Effectiveness of Google Classroom as a Digital Tool in Teaching and Learning: Students' Perceptions" (IJRISS) |Volume IV, Issue IV, April 2020|ISSN 2454-6186
- 4) Rana A. Saeed Al Maroof "Students Acceptance of Google Classroom: An Exploratory Study using PLS-SEM Approach". International Journal of Emerging Technologies in Learning, vol. 13, no. 6, pp. 112-123, available at <https://www.online-journals.org/index.php/ijet/article/viewFile/8275/4996>, 2018.
- 5) Dr. Nanthinii M. "A Study of Google Classroom as An Effective LMS To Improve the LSRW Skills of ESL Learners", INTERNATIONAL JOURNAL OF SCIENTIFIC & TECHNOLOGY RESEARCH VOLUME 9, ISSUE 06, JUNE 2020 ISSN 2277-8616
- 6) Miftahur Rohman, Farid Baskoro, L Endah Cahya Ningrum "The Effectiveness and Efficiency of Google Classroom as an Alternative Online Learning Media to Overcome Physical Distancing in Lectures Due to the Covid-19 pandemic: Student Perspectives", 2020 the third International Conference on Vocational Education and Electrical Engineering (ICVEE)
- 7) Ketut Sudarsana, "The use of Google Classroom in learning process", *et al* 2019 *J. Phys.: Conf. Ser.* 1175 012165



A Study on Customer Awareness towards Green Marketing with Special Reference to Madurai City

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Abstract

In India awareness towards environment production has been increased simultaneously. People in India suffering from various environmental issues like climate changes, Tsunami and Water scarcity etc., as the public interested in environmentally friendly product then automatically business people started producing environmentally friendly products in the market. Green marketing has been introduced to reduce papers and plastics in marketing their products. Which creates awareness towards environment and attracts the customer towards the product Green marketing included wide variety of activity that is changes in advertising process, production process, change in packaging and product modification etc., objective of this study is to know about the awareness level of the customer towards green marketing. Sample size is about 175 and data has been collected with help of questionnaire, simple random sampling method has been used to select data. Percentage analysis, Descriptive statistics, Friedman Willis test, ANOVA has been used for analysing data.

Key words: Green Marketing, Environmentally friendly, Marketing.

Introduction :

Green marketing is to produce goods without affecting environment and creating safer place for living. Every year usage of environment friendly products has been increasing dramatically. Each business should make a strategy to sustain in the business. So, they have adopted green marketing started producing green products, green packaging, green processing strategy, recycling process etc., Shifting from normal product to production of green marketing is costly comparatively. The main aim of the concept of green marketing is to create awareness among customers. This study is undertaken to create awareness level of customers towards green marketing.

It is imperative that when we talk and think about green products; to be really 'green' they should claim that they are 'less environmentally harmful' rather than environmentally friendly. Thus, environmental marketing should look at minimizing environmental impacts. Environmentally friendly products balance environmental compatibility with performance, affordability and convenience. They are typically durable, recyclable, non-toxic and should be made out of materials which are either decomposable or recyclable. These products should have minimum packaging and embody low environmental energy impact. We all know that the resources on this earth are limited and human wants are unlimited. Therefore, it is important for the marketers to utilize resources efficiently without waste as well as to achieve the objectives of the organisation. There is a growing interest among the consumers all over the world regarding protection of environment. Worldwide evidence indicates that people are concerned about the environment and are accordingly modifying their

behaviour. Green marketing has emerged as a result of this and it speaks of a growing market for sustainable and socially responsible products and services.

Review of literature :

Green marketing has be defined as all activities designed to generate and facilitate any exchanges intended to satisfy human needs or wants such that the satisfaction of these needs and wants occurs, with minimal detrimental impact on the natural environment' by Polonsky (2011). Dileep Kumar (2010)-analyzed that how far the hotel business organizations in the tourism sector meet the customer's needs through green marketing effort and how they influence the consumer behaviour and their satisfaction by inducing environmentally responsible behaviour.

Objectives :

1. To study the awareness of consumers with respect to green marketing.
2. To analyse the impact of educational qualification and the income towards awareness level of the respondents.

Research methodology

1. Primary Data: This includes questionnaire survey of people from the study area.
 2. Secondary Data: Various published articles from journals, books, and internet websites.
- Sample size: 175 samples Tool used: Questionnaire

Data Analysis and Interpretation:

Table 1.1

Demographical Detail of the Respondents

Categories	Options	Frequency	Percentage
		175	100
Gender	Male	33	18.9
	Female	142	81.1
Age	20-30	51	29.1
	31-40	78	44.6
	above 41	46	26.3
Education	school level	86	49.1
	college level	66	37.7
	diploma	20	11.4
	professional	3	1.7
occupation	Self employed	41	23.4
	Salaried	74	42.4
	Student	35	20.0
	Professional	25	14.3
Income/family income per month Approximately	10,000-15,000	22	12.6
	15,000- 20,000	7	4.0
	20,000-25,000	32	18.3
	25,000- 30,000	109	62.3
	Above 30,000	3	2.9

Source: Primary data

Table 1.1 indicates that majority of the respondent are female, majority of the respondents belongs to the category of 31-40 years of age, and majority of the respondents has

school level education. Majority of the respondents salaried, majority of the respondent's income between 25,000 Rs to 30,000.

General awareness of customers towards Green marketing

Table 1.2 Awareness about the usage of Green Product

Dimension	Percentage	Mean score
Strongly agree	57.7	1.6571
Agree	29.7	
Neutral	6.9	
Disagree	0.6	
Strongly Disagree	5.1	

Source: Primary data

Interpretations Table 1.2 depicts that Respondents strongly agree that there is awareness about usage of green Product as the mean score is 1.6571. We can infer that consumers associate their beliefs with the usage of green products.

Table 1.3 Companies are ready to adopt green marketing and products

Dimension	Percentage	Mean score
Strongly agree	37.1	1.41254
Agree	22.9	
Neutral	22.3	
Disagree	12.0	
Strongly Disagree	5.7	

Source: Primary data

Interpretations Table 1.3 depicts that Respondents strongly agree that companies are ready to adopt Green marketing and products as the mean score is 1.41254. We can infer that a consumer strongly agrees that companies are ready to adopt green marketing and products.

Table 1.4 Heavy Investment Required for Adopting Green Marketing Products.

Dimension	Percentage	Mean score
Strongly agree	49.1	0.7482
Agree	37.7	
Neutral	11.4	
Disagree	1.7	
Strongly Disagree	0	

Source: Primary data

Interpretations Table 1.4 depicts that Respondents strongly agree that heavy investment required for adopting Green Marketing products. Green marketing and products as the mean score is 0.7482. We can infer that a consumer strongly agrees that heavy investment required adopting green marketing products compared to traditional marketing products.

Table 1.5 Green Marketing Saves life

Options	Percentage
Yes	75%
No	25%

Source: Primary data

Table 1.5 indicates that 75% of the respondents believe that green marketing saves life

Table 5 Commercial demand for Green Marketing Concept

Options	Percentage
Yes	80%
No	20%

Source: Primary data

Table 1.5 indicates that 80% of the respondents says that green marketing concept has Commercial demand in the market.

Table 1.6 Friedman One-way ANOVA (Customer Awareness towards Green Marketing)

H₀: There is no significant difference between the awareness levels of the respondents towards Green marketing.

Statement	Mean Rank	Chi-square value	Sig .value
I believe the concept of Green marketing	5.96	80.717	0.000
I Aware of companies going green	5.44		
I aware of advantage of green Product	5.16		
Traditional method of marketing affects environment	5.01		
Green marketing can save environment	5.11		
Productivity can be improved drastically by using Green marketing	5.38		
Costly to adopt	4.61		
All cannot adopt green products	6.70		
I adopt green products after understanding the environmental advantage	6.15		
I thought green marketing can recover environmental defects.	5.47		

Source: Primary data

Table 1.6 indicates that the Null hypothesis rejected at 0.05 level of significant. It can be concluded that there is significant difference between Mean rank towards awareness level of the respondent. Respondents highly aware that “All cannot adopt green product” with the mean score of 6.70 followed by the variable “I adopted green products after understanding the environmental advantage” with the score of 6.15.

Table 1.7. Comparative analysis of Educational qualification and Income (ANOVA)

Statement	ANOVA	Educational qualification Sig	Income Sig
I believe the concept of Green marketing	Between Groups	0.193	0.097
	Within groups		
I Aware of companies going green	Between Groups	0.657	0.142
	Within groups		
I aware of advantage of green Product	Between Groups	0.920	0.421
	Within groups		
Traditional method of marketing affects environment	Between Groups	0.308	0.148
	Within groups		
Green marketing can save environment	Between Groups	0.067	0.391
	Within groups		
Productivity can be improved drastically	Between Groups	0.063	0.047

by using Green marketing	Within groups		
Costly to adopt	Between Groups	0.039	0.047
	Within groups		
All cannot adopt green products	Between Groups	0.120	0.646
	Within groups		
I adopt green products after understanding the environmental advantage	Between Groups	0.021	0.211
	Within groups		
I thought green marketing can recover environmental defects.	Between Groups	0.385	0.000
	Within groups		

Source: Primary data

Table 1.7 shows that there is a significant relationship between educational qualification and the variable “costly to adopt”. Hence concluded that educational qualification has impact on variable” costly to adopt.

There is a significant relationship between educational qualifications with the variable “I adopt green products after understanding environmental understanding”. Hence concluded that educational qualification has influence on variable “I adopt green products after understanding environmental understanding” There is a significant relationship between the Income with the variable “I thought green marketing can recover environmental defects”. Hence it is concluded that income has influence on variable “I thought green marketing can recover environmental defects”.

Findings :

- Majority of the respondent are female.
- Majority of the respondents belongs to the category of 31-40 years of age.
- Majority of the respondents has school level education.
- Majority of the respondents salaried.
- Majority of the respondent’s income between 25,000 Rs to 30,000.
- Respondents strongly agree that there is awareness about usage of green Product as the mean score is 1.6571. We can infer that consumers associate their beliefs with the usage of green products.
- Respondents strongly agree that companies are ready to adopt Green marketing and products as the mean score is 1.41254. We can infer that a consumer strongly agrees that companies are ready to adopt green marketing and products.
- Respondents strongly agree that heavy investment required for adopting Green Marketing products. Green marketing and products as the mean score is 0.7482. We can infer that a consumer strongly agrees that heavy investment required adopting green marketing products compared to traditional marketing products.
- 75% of the respondents believes that green marketing saves life
- 80% of the respondents says that green marketing concept has Commercial demand in the market.
- Null hypothesis rejected at 0.05 level of significant. It can be concluded that there is significant difference between Mean rank towards awareness level of the respondent. Respondents highly aware that “All cannot adopt green product” with

the mean score of 6.70 followed by the variable “I adopted green products after understanding the environmental advantage” with the score of 6.15.

- There is a significant relationship between educational qualification and the variable “costly to adopt”. Hence concluded that educational qualification has impact on variable” costly to adopt.
- There is a significant relationship between educational qualifications with the variable “I adopt green products after understanding environmental understanding”. Hence concluded that educational qualification has influence on variable “I adopt green products after understanding environmental understanding”. There is a significant relationship between the Income with the variable “I thought green marketing can recover environmental defects”. Hence it is concluded that income has influence on variable “I thought green marketing can recover environmental defects”.

Conclusion :

Green marketing is a continuous process that requires more concentration from the business people. It is a marketer’s responsibility to create awareness about Green Products towards customers. Green marketing helps the customer to understand about green products and consumerism. Every company should take proper measure to reduce the cost of green

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A Study on Current Scenario on Human Rights of Women

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Abstract:

Human rights are such rights which are inherent to all human beings, regardless of race, sex, nationality, ethnicity, language, religion or any other status. Human rights include the right to life and liberty, freedom from slavery, freedom from torture, freedom of speech and expression, the right to work and right to education and much more. Everyone is entitled to these rights without discrimination. Human right include all person's human rights like women's right, child's right, prisoner's right, asylum's right, elder's right. In this paper I highlighted women's human rights.

Human rights are those minimum rights which are compulsorily obtainable by every individual person of human family. Every persons of the society have equal rights to live, enjoy to equality and to live peacefully in the society. Woman constitute almost half of the world population and are entitled to all human rights on an equal basis with men. Gender differences, custom, traditions, social attitudes etc. mainly dealing with inequality between men and women. In present time there are big issues of women's rights. Women around the world suffer violation of their right throughout their lives. But their rights have been violated by the dominant section of the society. The movement of the under privilege and deprived sections for securing a place for themselves under the auspices of the united Nations has contributed a great deal in spreading the message of human right.

In this paper I highlight on Current Scenario of Women' rights, discuss on legal provision and International efforts for human rights of women.

Key words: Women rights, International convention, Constitution of India

Introduction

There are certain groups of people who by nature or because of a deeply entrenched culture are weak and vulnerable, such as, child, women, people with disabilities, the elderly, migrants or persons belonging to a particular race. However, as human beings they have human rights and fundamental freedoms. But their rights have been violated too often by the upper echelons of society. The movement of the under privileged and deprived sections for securing a place for themselves under the auspices of the United Nations has contributed a great deal in spreading the message of human rights. A number of conventions have been concluded under the auspices of the United Nations to protect their rights which are as follows:

The enhancement of women has been a focus of the work of the United Nations since its creation. The Preamble of the Charter of the United Nations sets as a basic goal to assured fundamental human rights, in the dignity and worth of the human person, in equality of men and women. Furthermore, Article 1 of the Charter provided that one of the main purposes of the United Nations is to achieve international cooperation in promoting and encouraging respect for

human rights and fundamental freedoms for the people without distinction as to race, sex language or religion.

As early as in 1946 the Commission on the Status of Women was established to deal with women's issues. The Universal Declaration of Human Rights had stated the principle of the inadmissibility of discrimination and proclaimed that all human beings are born free and equal in dignity and rights and that everyone is entitled to all the rights and freedom set forth therein, without distinction of any kind, including distinction based on sex. However, there continued to exist considerable discrimination against women primarily because women and girls face a group of restraint imposed by society, not by law. It violated right to equality of rights and human rights.

The General Assembly on November 7, 1967 adopted the Declaration on the Elimination of All Forms of Discrimination against Women, and in order to implement the principle set out in the Declaration, the Convention on the Elimination of All Forms of Discrimination against Women was adopted by the General Assembly on December 18, 1979. The Convention is often referred to as the 'International Bill of Rights for Women' which came into force in 1981. As of February 3, 2016 the Convention had 189 ruling parties.

Objectives of the Study:

To study the scenario of status of women's human rights in India.

To study necessary national and international perspective efforts.

To know international convention and conference regarding human right of women

Methodology:

The present study is based on both primary and secondary data like reports, journals, books, internet, survey, questionnaire etc.

Definition of 'Discrimination Against Women':

Although the Universal Declaration of Human Rights enshrined many rights in which all persons, including women have a right, other measures to protect women's rights were deemed necessary because the fact that their 'personality' was insufficient to guarantee women protection of their rights. The Preamble to the Convention on the Elimination Against Women explains that, despite the existence of other instruments, women still do not have equal rights with men. Discrimination against Women continues to exist in all communities.

The Convention under Article 1 defines discrimination as any form of discrimination, marginalization or ban on the basis of sexual orientation that has the effect or intent to harm the appreciation, enjoyment or exercise of women, regardless of their marital status, on the basis of gender equality, human rights and fundamental freedoms. political, political, economic, social, cultural, social or any other region.

The Convention under Part III lays down number of fields where States Parties are required to take steps to eliminate discrimination against women which includes the following:-

(1) **Education.**- The agreement under Article 10 provides that women will be given the same terms of employment and pay in respect of men. They will be given equal access to diploma-acquired courses in educational institutions of all levels in rural and high-tech and high-tech fields, as well as all types of skills training. Women will be able to receive the same courses, examination staff with the same qualifications and school facilities and the same equipment

as men. Women will be provided with the same equipment as men. Women will be given the same opportunities as men in matters relating to bursaries and other scholarships. They will have equal access to a continuing education program including adult and practical learning programs. They will have the same opportunities to participate in sports and exercise.

- (2) **Employment.**- The Convention under Article 11 provides that States shall take all reasonable steps to eliminate discrimination against women in the workplace, which gives them equal rights, in particular, (a) the right to work; (b) the right to equal employment opportunities; (c) the right to choose professionalism and employment; (d) the right to equal pay including benefits and equal treatment in respect of equal work and medical equity in employee quality assessment; (e) the right to social security, especially in the case of retirement, unemployment, illness, unemployment and old age and other incapacities, and the right to paid leave; (f) the right to health and safety in the workplace.
- (3) **Health care**- An agreement under Article 12 provides that the United States shall take steps to eliminate discrimination against women in the health care system, to access health services, including those related to family planning.
- (4) **Economic and Social Life.**- Article 13 of the Convention states that the oppression of women will be eradicated from other economic and social spheres. They will be given the same rights as men, especially (a) the right to family benefits; (b) bankruptcy rights, mortgages and so on.
- (5) **Women in Rural Areas.**- Article 14 provided for the elimination of discrimination in rural areas. Groups of States are required to ensure that these women have the right (a) to participate in the expansion and implementation of development plans at all levels; (b) to have access to adequate health care facilities; (c) to provide direct assistance to organized public safety; (d) receive all kinds of training and education, to enhance their technical skills; (e) organizing self-help groups and co-operatives to gain equal access to economic opportunities through employment or self-employment; (f) to participate in all public activities; (g) access to agricultural credit and loans, marketing resources, appropriate technology and equitable land management and agricultural reform and land reform programs; and (h) enjoy adequate living conditions.
- (6) **Equality before Law.**- Article 15 of the Convention provides that 'State Parties shall equate women equality with men before the law'. Women will have equal rights to terminate contracts and property management and States Parties will treat them equally at all stages of the court process and courts. States agree that all contracts and all other legal instruments of any kind with legal implications aimed at enforcing women's law will be considered null and void. Countries States will give men the same rights and freedoms as well as the right to freedom of movement and residence within the borders of each State.
- (7) **Marriage and Family Relations.**- Article 16 provides that the United States shall take all measures to eliminate discrimination against women in all matters relating to marriage and family relations. Women will be given (a) the same right to enter into marriage; (b) the same rights and obligations during and after the marriage; (c) the same rights and obligations as parents, in matters relating to their children. In all cases the interest of the children should be paramount; (d) the same rights to free and responsible decision-making and the separation of their children and to access information, education and the means to enable them to exercise their rights; (e) common rights and obligations in respect of the care, attention, trust and

adoption of children; (f) equal rights as husband and wife, including the right to choose one's family name, profession and occupation; (g) the same rights to both spouses in relation to the ownership, acquisition, management, management, enjoyment and distribution of property, whether free or presumably valuable.

Convention of women's human rights:

Convention on the Political Rights of Women

The Convention on the Political Rights of Women was approved by the United Nations General Assembly during the 409th plenary meeting, on 20 December 1952, and adopted on 31 March 1953.

The preamble of the Convention reiterates the principles set out in article 21 of the Universal Declaration of Human Rights, which declares that all people have the right to participate in the government of their country, and to access public services. The Convention on the Political Rights of Women specifically protects this right for women.

The first three articles of the Convention assert the rights of women to vote (Article I), to be eligible for election (II), and to hold public office (III), with each article ending with the specification: "all on equal terms with men, without any discrimination.

Convention on the Nationality of Married Women:

Before the Convention on the Nationality of Married Women, no legislation existed to protect married women's right to retain or renounce national citizenship in the way that men could. Women's rights groups recognized a need to legally protect the citizenship rights of women who married someone from outside their country or nationality. The Conference for the Codification of International Law, held at The Hague in 1930, drew protests from international women's rights groups, yet the League declined to include legislation enforcing married women's nationality rights. The League took the position that it was not their role, but the role of member states, to deal with equality between men and women.

The Convention was concluded in the light of the conflicts of law on nationality derived from provisions concerning the loss or acquisition of nationality by women as a result of marriage, divorce, or of the change of nationality by the husband during marriage. It allows women to adopt the nationality of their husband based upon the woman's own decision, but does not require it.

The Convention on the Elimination of all Forms of Discrimination Against Women (CEDAW) is an international treaty adopted in 1979 by the United Nations General Assembly. Described as an international bill of rights for women, it was instituted on 3 September 1981 and has been ratified by 189 states.

The Convention has a similar format to the Convention on the Elimination of All Forms of Racial Discrimination, "both with regard to the scope of its substantive obligations and its international monitoring mechanisms". The Convention is structured in six parts with 30 articles total.

- **Part I** (Articles 1-6) focuses on non-discrimination, sex stereotypes, and sex trafficking.
- **Part II** (Articles 7-9) outlines women's rights in the public sphere with an emphasis on political life, representation, and rights to nationality.

- **Part III** (Articles 10-14) describes the economic and social rights of women, particularly focusing on education, employment, and health. Part III also includes special protections for rural women and the problems they face.
- **Part IV** (Article 15 and 16) outlines women's right to equality in marriage and family life along with the right to equality before the law.
- **Part V** (Articles 17-22) establishes the Committee on the Elimination of Discrimination against Women as well as the states parties' reporting procedure.
- **Part VI** (Articles 23-30) describes the effects of the Convention on other treaties, the commitment of the states parties and the administration of the Convention.

World Conferences on Women :

The United Nations has organized four world conferences on women. These took place in Mexico City in 1975, Copenhagen in 1980, Nairobi in 1985 and Beijing in 1995.

1975: The Commission on the Status of Women called for the organization of the first world conference on women to coincide with International Women's Year. The World Conference of the International Women's Year was subsequently held in Mexico City; 133 governments participated, while 6,000 NGO representatives attended a parallel forum, the International Women's Year Tribune. The conference defined a World Plan of Action for the Implementation of the Objectives of the International Women's Year, which offered a comprehensive set of guidelines for the advancement of women through 1985.

1980: 145 Member States gathered for the mid-decade World Conference of the United Nations Decade for Women in Copenhagen. It aimed to review progress in implementing the goals of the first world conference, focusing on employment, health and education. A Programme of Action called for stronger national measures to ensure women's ownership and control of property, as well as improvements in protecting women's rights to inheritance, child custody and nationality.

1985: The World Conference to Review and Appraise the Achievements of the UN Decade for Women took place in Nairobi. The conference's mandate was to establish concrete measures to overcome obstacles to achieving the Decade's goals. Participants included 1,900 delegates from 157 Member States; a parallel NGO Forum attracted around 12,000 participants. Governments adopted the Nairobi Forward-Looking Strategies for the Advancement of Women, which outlined measures for achieving gender equality at the national level and for promoting women's participation in peace and development efforts.

1995: Fourth World Conference on Women in Beijing marked a significant turning point for the global agenda for gender equality. The Beijing Declaration and the Platform for Action, adopted unanimously by 189 countries, is an agenda for women's empowerment and considered the key global policy document on gender equality. It sets strategic objectives and actions for the advancement of women and the achievement of gender equality in 12 critical areas of concern:

- Women and poverty
- Education and training of women
- Women and health
- Violence against women
- Women and armed conflict
- Women and the economy

- Women in power and decision-making
- Institutional mechanism for the advancement of women
- Human rights of women
- Women and the media
- Women and the environment
- The girl-child

The Beijing conference built on political agreements reached at the three previous global conferences on women, and consolidated five decades of legal advances aimed at securing the equality of women with men in law and in practice. More than 17,000 participants attended, including 6,000 government delegates at the negotiations, along with more than 4,000 accredited NGO representatives, a host of international civil servants and around 4,000 media representatives. A parallel NGO Forum held in Huairou near Beijing also drew some 30,000 participants.

Conclusion:

There is no chance for "The welfare of the world unless the condition of woman is improved" these are the words by Swami Vivekananda. In the above discussed paper we can say that there are many provisions provided under Indian Constitution and International convention for the upliftment of women's. But we can see that our society a somewhat rigid yet and we can not see the growth of woman up to somewhat limit.

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Impact of ICT in Library and Information Services

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Abstract:

This paper discusses the incorporation of Information and Communication Technology (ICT) and library services. In this modern era, Information and Communication Technology (ICT) has very much important role to enhance the library operations and services. This paper is tried to highlighted or identify various components of ICT and their uses which are using in libraries and information systems. How library activities are upgraded with using these of technologies like RFID technology, QR Code, RemoteXs, etc. have discussed in this study. This paper also highlighted advantages and challenges of incorporating (ICT) Information and Communication Technology to library services.

Keywords: Information and Communication Technology (ICT), RFID technology, RemoteXs, QR Code, Library.

Introduction:

Libraries are the social institutions which have been act as store and dissemination centre of information. The problem of managing the information becomes more difficult as rapid increase amount of published information. So the integration of Information and Communication Technology (ICT) for management of library operations is very much essentials. Information and Communication Technology (ICT) is an extensional term for Information Technology (IT) that covers store, retrieve, manipulate, transmit or receive information electronically in a digital form. Traditional library activities have been shifted into modern and smooth activities by the assistance of Information and Communication Technology (ICT).

Literature review:

According to Okumus (2013) ICT appliance can improve in retrieving, accumulating, creating, transforming and using tacit or explicit knowledge. Chandrakar & Arora (2010) the Indian perspective on the use of Information and Communication Technology (ICT) for copy cataloguing from various sources like catalogue of Library of Congress, IndCat. Haneefa (2007) explore the function of Information and Communication Technology (ICT) in special libraries in Kerala, India and Haneefa explain that the library catalogue is the popular field for automation. It was found that, insufficient ICT framework is the main cause of users' discontent. This study also suggest to amplify library automation and limelight on application of Information and Communication Technology (ICT). According to Ali and Hussain (2005) users feel more comfortable using e- resources and online databases compared to CD-ROM database. Krubu & Osawaru (2011) suggest that communication, mass storage and computing technologies are some of the continuously growing field that are refurbishing how academic libraries retrieve, store, manipulate, access, and disseminate information. Sahin (2006) argued that ICTs are the leading driving force behind reshaping in academic libraries. Alakpodia (2010) explore that, ICTs have modified the world in all facets of life including library services. Eseohe, Simeon, and Ehikioya

(2014) found that the requirement of ICT application in libraries using ICTs to carry out different activities and services that previously depended on human manual labour. Elisha (2006) suggested that with the help of ICTs, academic libraries can now allow access to limitless learning resources, information, and knowledge 24/7 formerly inaccessible before because of distance. Moursund (2005) argued that with the help of ICT, academic libraries can utilise advanced scientific methods, and know-how on a large scale to come up with innovative implementation that serve for all users' requirements including research scholars hence fulfilling their purpose and at the same time enhancing the quality of higher education. Fischer (2012) conclude that through Information and Communication Technologies (ICTs) library can provide quality information to users' at 'everytime' from 'everywhere' and in a 'correct way'. Krubu & Osawaru (2011) found that Information and Communication Technologies (ICTs) furnish opportunities for allowing value added information supply and approach to an extensive variation of digital based information resources. Khan (2016) suggested that, ICT has become a necessity and essential to provide smooth services because due to information explosion it is very tough to operate huge quantities of information with traditional tools and technique like bibliographies, manual catalogue, etc. Steyn & Johanson (2011) argued that ICT application considerably shift academic library housekeeping operations and functions. Atonring (2015) conducted a study which mainly highlight on how far the university libraries have implemented the modern tools and techniques for library management and availability of ICT infrastructure of university libraries in Tamil Nadu. Egoeze et al., (2014) have conducted a study on ICT application in Nigeria Universities and they found that ICT infrastructure is not upto the mark in Nigeria Universities and the ICT utilisation and infrastructure is low. López, Peón, & Ordás (2009) argued that ICTs upgrade the capability of organisational management and contributes new ways of develop the capacity of response to its users. Mondal and Bandyopadhyay (2014) explore that maximum no. of the University libraries in West Bengal have low infrastructure for the implementation of ICT. Aina, Okunnu and Dapo-Asaju (2014) argued that ICT upgrade the ability to retrieve, create, organize, manipulate and access information from remote locations, within a short time. Rana (2009) opines that ICT grips the opener to the achievement of modernising information assistance. Functions of ICT are diverse but mainly it is used in transforming the paper-print records in the integral system of storehouse, regeneration, and circulation.

Objectives of the study:

- To contribute understanding about new tools of ICT application for smooth and quick library services.
- To identify different features of ICT for library housekeeping operation.
- To explore different components of ICT application in libraries.
- To correlate old and new technology.
- To identify benefits and challenges of ICT implementation.

ICT:

Information and Communication Technologies (ICT) is an extended application of Information Technology (IT) which is the integration of telecommunications, computers as well as software, middleware, storage, and audio visual system etc. ICT enable users to access, store, transmit and manipulate any information electronically in a digital form.

Information and Communication Technology (ICT) is a term which contains any application and communication device enclosing computer, cellular phones, television, radio, network hardware and software, satellite system and so on as well as the various services and applications collaborated with them such as video conferencing and distance learning.

Blurton(1999) defined that ICT is a different bunch of technological mechanism used to create, store, manage, interact and broadcast the information.

Marcelle argues that the Information and Communication Technology (ICT) is a heterogeneous collection of activities including information technology apparatus and services, telecommunication machineries and services, internet service provision, network based information services and related professional specialised services.

Hamelink suggested a helpful definition of ICT that ICTs are those technologies which facilitate to manage of information and use different forms of communication. These include capturing technologies, processing technologies, storage technologies, communication technologies and display technologies.

So we can define Information and Communication (ICT) as the utilisation and operation of telecommunication network, microelectronics and computers in the procurement, store, retrieve, transmit, manipulate and disseminate of information.

Components of ICT:

There various components of ICT system like people, data, procedure, hardware, software, information etc.

- Communication technology
- Computing technology
- Micrographic, Reprographic and Printing technology

Impact of Information and Communication Technology (ICT) in libraries:

Computer has introduced a new environment to the libraries and information centers. In libraries and information centers Information and Communication Technology (ICT) facilitate library professionals to provide quality information services. Information and Communication Technology (ICT) assisted a very compact space where huge amounts of data or information can be store. ICT also facilitate fast retrieval of stored information. With the help of ICT, mode of library operations and services is drastically changed. Due to advancement of ICT in libraries, users/readers are also teach to use various information based software and how ICT can be practiced for collecting information within short period of time.

With the help of ICT now in this era library is no longer refers only to physical buildings but also electronic or digital or virtual libraries are available that can be accessed from anywhere. Collection of libraries not only in physical form but also available in electronic or digital form.

Thus use of ICT enhances library housekeeping operations and also assist users to retrieve any information. Some of the areas where new technologies preferably used are as follows:

Acquisition:

With advancement of ICT the manual process of acquisition is shifted into automated acquisition system, workflow in an automated acquisition system, e-book purchasing system, budget, authority file etc.



Collection Development:

ICT made it feasible to compile information sources such as journal/ magazine, newspaper, books etc. easily and fastly. Now we can also easily place any order in online and resolve any dispute through e-mail or any other electronic correspondence.

Serial management:

Through ICT serials can be checked in-out and claiming if any difficulty via e-mail or any electronic media.

Cataloguing:

Online Public Access Catalogue (OPAC) is available free of cost which are useful for searching books and bibliographic data that are accessible in online platform easily.

Circulation:

Through the barcode technology documents can be issued, returned, inter library loan, reservation, over dues and managed properly and easily in this electronic environment.

Reference services:

Information and Communication Technology (ICT) also facilitate to bibliographic listing, library instructions, public access and computer literacy.

Management:

ICT also assist to manage all administration part in library and information center like accounting, budgeting, word processing, mailing, statistics, reports etc.

Security:

Radio Frequency Identification (RFID) is a next generation auto identification and data collection technology that assist to automate the process in an open environment with security. RFID plays an important role in the library process to make easier from patron to library staff. RFID provides to automate the processes like check in and check out, storing, stock verification and inventory.

RemoteXs Technology:

Through Remote Xs technology scattered e-resources could be brought under one umbrella and can be accessed in a single window platform. This mechanisation is very much useful, where students are outdoors the campus and wish to access their institution's resources for learning and research.

Quick Response (QR) Code Technology:

QR code is basically used to encode that data mostly for text, Uniform Resource Locators (URL), number, contact details etc. QR code is simple to operate and this is helpful to handling for prompt improvement of library materials.

Digital Library:

With advancement of Information and Communication Technology (ICT) traditional library has shifted into modern digital library. A digital library is a collection of digital object like texts, visual materials and audio materials stored as electronic media formats. And digital libraries facilitate users to access information from any corner of world round of the clock.

Benefits of ICT based library system:

- Provides approach to local library materials
- Provides approach to collections outdoors the library
- Upgrading the efficiency of housekeeping operations
- Facilitate speedy and easy access of information
- Facilitate web access to OPACs
- Provides online instruction and readers advisory services
- Provides reformatting and combining of data from different sources
- Facilitate round the clock and remote access to users

Challenges of ICT:

- Large number users are not efficient to use the e content.
- Due to the lack of budget it is not possible to introduce ICTs and upgrade equipment and others software.
- Problems of using the ICT due to lack of proper knowledge.
- Provision of access to digital collections through electronic medium may be violating the copyright laws.
- Perception of e- resources is not adequate.
- Libraries generally provide selective information but this is not in case of access of information from web.
- In case print medium preservation is secured and readable even after long years but in case electronic environment it is not sure as it is depends on machine.

Conclusion:

Now days we are living in information society where we all are depends on information. And computer and its related technologies have shifted from traditional society to technical and smart society. Information and Communication Technology (ICT) has influenced all factors of library and information center. Today library and information center has changed their infrastructure as per technological development. But some issues or challenges that hindering smooth development of library services. So these challenges we should be overcome for our development of library or information center and as well as for our society.

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Online Education System in Pandemic in India

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Today world is facing the biggest public health risk which is leading to one of the largest societal disorder. The epidemic had spread to over 185 countries and resulted in the closure of all schools, colleges and universities impacting on the students all over the world by the end of 2020. The speedy spread of the pandemic impact on the closure of higher education institutions and the transition from offline to online teaching was so swift that it hardly gave any time to plan and to reflect on the potential risks and opportunities that such a sudden change could bring. The present pandemic situation is important to look at the impact and reflect on what has transpired and what is likely to happen as we move forward in the field of education. In India too, the government as a part of the nationwide lockdown has closed all educational institutions, as a consequence of which, learners ranging from school going children to postgraduate students, are affected.

Higher education has many possibilities and challenges during the keeping physical distance period. India is one of the largest nations with many geographical variations which make the learning process is very much difficult proposition in this period. But online classes using various platforms offer big opportunities to reach out to the students living in remote locations. Virtual classrooms are become a popular reality, but online education has its own limitations too. The main obstacle is the digital devices due to the non-availability of high speed internet in rural and remote areas in India. The inclusive education system cannot function keeping the unprivileged out of this exercise.

The second issue is financial backwardness of the students. In India, a large section of the society still cannot afford to but good quality smart phone or laptop which is a necessity for the online educational system. More and more people have become jobless which increase the gravity of this problem. Moreover, due to these issues there is a section of the society which hesitates to upgrade themselves to digital platforms. Online education will be more successful only if it reaches every student. The internet infrastructure in the country needs to be improving first. Spreading the communication network to rural interiors must get importance in these situations. Financial backwardness can be addressed by both government and social organizations. Colleges and universities too can support students in a big way. Students are totally deprived at classroom interaction and the fun times they have with their friends. The Indian internet infrastructure is not ready for the paradigm shift to online learning mandated by the situation arising due to covid-19.

Connectivity to the rural communities and signal issues are the most prevailing problems faced by students while attending online classes. Major chunk of the students hailing from poor families, where parents are largely labours. Connectivity is an issue, buying data for every month is not possible for many of the parents and so teachers record their classes and send it to those students who cannot access it. Recorded audios can reach to all types of community background

because which needs less data service. Children studying regional languages are at a disadvantage as there is not much standardised content available yet online for them.

The sudden shift to online learning without any planning is especially in countries like India where the backbone for online learning was not ready and the curriculum was not designed for such a format which has created the risk of most of our students becoming passive learners and they seem to be losing interest due to low levels of attention span. Added to this is that we may be leaving a large proportion of the student population untouched due to the digital divide that is part of many developing nations including India. We are now beginning to realize that online learning could be dull as it is creating a new set of passive learners which can pose new challenges.

Online learning is a special kind of methodology and not all teachers are good at it or at least not all of them were ready for this sudden transition from face to face learning to online learning. Thus, most of the teachers are just conducting lectures on video platforms such as Zoom which may not be real online learning in the absence of a dedicated online platform specifically designed for the purpose. There is a risk that in such a situation, learning outcomes may not be achieved and it may be only resulting in engaging the students. There is a great opportunity for universities and colleges to start improving the quality of the learning material that is used in the teaching and learning process. Since blended learning will be the new format of learning there will be a push to find new ways to design and deliver quality content especially due to the fact that the use of learning management systems will bring about more openness and transparency in academics.

All India Radio is broadcasting syllabus based educational contents daily in its Vidyabhyasa Rangam programme. Governments and universities can utilize this very effectively. Almost all state governments and the central governments are already utilizing the radio programming. Main advantage of the radio is, the service of a subject expert can be utilized by a large audience with a very low per capita cost.

Television channels (Doordarshan) can reach out to students in a better way. Since, they can telecast video, multimedia contents and audio simultaneously. This is a project by the Ministry of Human Resources development (MHRD), Government of India to empower teachers in the digital environment. This is an infrastructure for knowledge sharing. It conducts various courses for teachers for their systematic progression in their noble profession. One can access a large volume of digital resources form Youtube and other social media platforms. Many institutions are conducting classes using this can be accessed by learners round the clock.

Socio-Economic impact of Covid-19:

The Covid-19 pandemic is seriously impact on higher education sector will be impact on India's economic future as lakhs people have already they lost their daily wages, food and shelter even. Introducing the exclusive online system with the prevailing apathy and inertia of most educators, the effective changeover from offline to online medium of teaching and education is a biggest challenge. It will be hard to cope up for the vast majority of students who lose opportunities to learn, lockdown may worsen the conditions thus translating into economic and social disadvantage. Many graduating students are looking for job interviews, and those with offers are yet to receive the certificates and mark sheets before taking up their jobs.

Due to economic slowdown the employment deficit can also affect the paying capacity in the private sector, which accommodates sizeable section of the students in the country. Shrinking employments indicate towards the possibility of a major recession this year. Universities may observe a delay in student internships and placements and student counselling programs will be affected more. There is anxiety and helplessness among the students and parents due to almost unpredictable conditions. The students are already enrolled in universities in abroad eg. US, UK, Australia and China, may face visa restrictions.

Conclusion:

As we know that due to coronavirus pandemic the state governments across the country temporarily started shutting down schools and colleges. As per the present situation, there is an uncertainty when schools and colleges will reopen. No doubt, this is the crucial time for education sector because entrance tests of several universities and competitive examinations are held during this period. The immediate solution of coronavirus is necessary or if like these days pass then closure of schools and colleges does not even have short term impact in India but can even cause far-reaching economic and societal consequences. Let us tell you that due to the closedown of educational institutes it is estimated to affect around 600 million learners across the world.

Despite of all these issues in virtual classroom education, while there are some institutions that are doing quality work, there are many who are also not benchmarked for their teaching or syllabus. This has led to an issue of tech not being able to solve the problem of inclusiveness and further accelerated the problem of those who want to avail of the education. Education cannot be self learning primarily, and it is time technology is used by organizations to fill their gap.

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Impact of COVID-19 Pandemic on Functioning of Libraries and Their Users : A Survey of Selected Libraries

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Abstract:

The present study aims to assess the impact of the pandemic and consequent lockdown of 2020 on functioning of libraries and its users. The study attempts to examine whether or not the present pandemic has impaired the services of the libraries, if so, to what extent. It argues whether the pandemic has resulted in either partial or complete stoppage of services of libraries to its users, or barely impacted the reading room services. The study also aims to present and discuss the library and information community's response to the coronavirus pandemic. It chronicles official statements from various library and information associations as they were released in real-time, thereby providing a contemporary and historical snapshot of the early stages of the pandemic.

Keywords: Academic Libraries, Covid-19, Library Services, Pandemic Planning, Online Services, Electronic Resources, Electronic Services

1. Introduction:

Libraries across the world have been facing lockdown challenges in providing access to their collections and services. The COVID-19 has forced 150 countries to close the school libraries.⁶ According to UNESCO, 84 countries have closed their public libraries and 98 countries have closed their national libraries. With the announcement of lockdown, the libraries world over had to close overnight, with no time left at their disposal for making any arrangement to provide even skeleton services. The Govt of India also declared lockdown on 24th March 2020, which remained absolute till 31st May 2020. The same started getting relaxed with effect from 1st June 2020 after the announcement of Unlock-1. The libraries also started to resume their operations slowly, but with caution.

The libraries having significant number of e-resources, still had a chance to provide services to their patrons, uninterrupted, or nearly uninterrupted. But where the resources were mostly physical, the services came to a standstill. Several libraries have brought out their digital services organizing virtual exhibitions, highlighting content on the websites. Some of the libraries have also made major efforts to boost access to the library resources online as well as offline, for example, by increasing the number of e-books/e-journals/CD/DVD, etc. in order to lower the risk of virus spread.

⁶Mistry, Deelip D. (2020). Reopening of libraries in COVID-19 pandemic: challenges and recommendations. *IP Indian Journal of Library Science and Information Technology* 5(1): 16-23.

COVID-19 pandemic continues unabated with spells of reduction. Another wave of the pandemic is not ruled out. Hence libraries must reinvent themselves to operationalize new services and opportunities to build a stronger library-user interface in the future. The present study has been completed with the survey of around 20 libraries, together with a careful review of literature available on functioning of libraries during and after relaxation of lockdown world over.

In order to study the impact of pandemic and the lockdown which followed the spread of pandemic, on the functionality of libraries in India, a study was conducted in select libraries. The study was initially focussed at some reputed libraries, in and around Delhi. The purpose of studying these libraries was to keep the libraries affiliated to or part of educational institutions (such as universities, colleges, research institutions) out of the radar, for the simple reason that they are attached to the academic institutions, and academic institutions have their own reasons for functioning or not functioning during lockdown and unlock periods. The other libraries, however, are stand alone libraries, and cater to the users of different walks of life and are not restricted in providing services to students and faculty members of institutions, as in case of academic and institution-annexed libraries. Moreover, the libraries selected for the study, are the ones, which are inspired by a different rationale, which is centred around the needs of their patrons, which is not the case in academic institutions, where teaching and the research are the main objectives.

2. Objectives of The Study:

- ✓ To examine the functioning of the libraries during lockdown;
- ✓ To examine the functioning of the libraries during unlock periods;
- ✓ To analyse the impact of pandemic on range of library services during partial functioning;
- ✓ To analyse the problems faced by the libraries during partial functioning; and
- ✓ To study the measures undertaken in other countries pertaining to functioning of the libraries.

3. Limitations of The Study:

This paper is based on the study of selected libraries through online survey, using structured questionnaire designed with Google form that the author conducted. Thus, it is limited in scope. Nevertheless, it yields insights that may be generalized to other libraries not included in the sample. The other part of the paper, where the response of library associations has been studied and analysed, gives a perspective on how the libraries across the globe responded to the crisis.

4. Methodology:

The study was conducted through a structured questionnaire, designed and circulated through Google-forms among the functionaries of the libraries. The questions were designed to seek the response of the chief functionaries and staff of these libraries on the services provided to the patrons during the lockdown periods and during unlock periods, and the impact on the functioning of the libraries due to sudden closure and the extent to which the online services were able to bridge the gap.

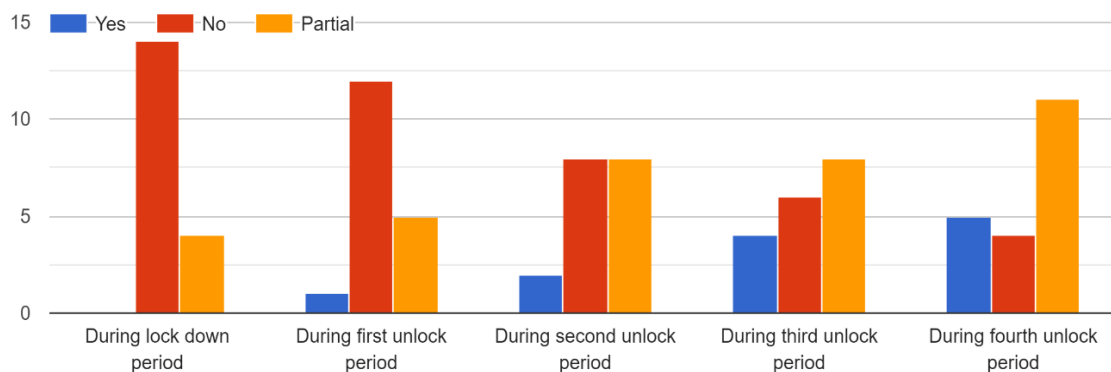
5. Analysis and Interpretation:

The survey questionnaire was designed to elicit responses from the functionaries of the libraries and not the users. This was deliberately done, so as to study the patterns of functioning (both partial and complete closure) from the angle of managements of the libraries. The view of the functionaries of the libraries was important as that has thrown light on the difficulties faced by these libraries and their staff during the lockdown period and also the ways adopted by them to cater to the needs of the patrons. The query-wise responses along with their analyses and interpretations are given below:

a) Functioning of the libraries during lockdown periods and unlock periods:

The survey reveals that all the libraries had to shut their operations suddenly with the announcement of the lockdown. No library under the present study could provide any service during the lockdown as there was no feasible strategy in place to shift to online services immediately.

Fig.1: Functioning of libraries during lockdowns:



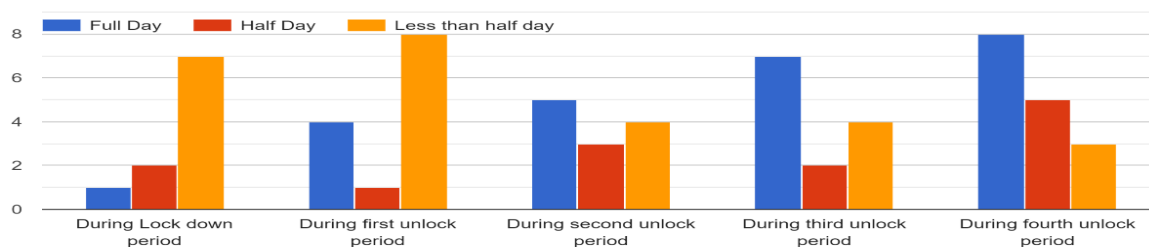
The answers are based on the question: Did the Library function as usual during the following periods a) During lockdown period; b) during first unlock period; c) during second unlock period; d) during third unlock period and e) during fourth unlock period.

However, the services started resuming slowly in some of the libraries with the announcement of unlock phases, and consequent resumption of traffic and movement in the Country.

b) Impact on working hours during unlock phases:

On an analysis of the responses obtained on the query, it was found that during the partial functioning of libraries in various unlock periods, most of the libraries functioned for less than half days.

Fig.2: Library hours during partial functioning:



The answers are based on the question: In case the library was functional partially during unlock periods, please specify the timings of the opening of the library -Full Day, Half Day or Less than Half day - a) During lockdown period; b) during first unlock period; c) during second unlock period; d) during third unlock period and e) during fourth unlock period.

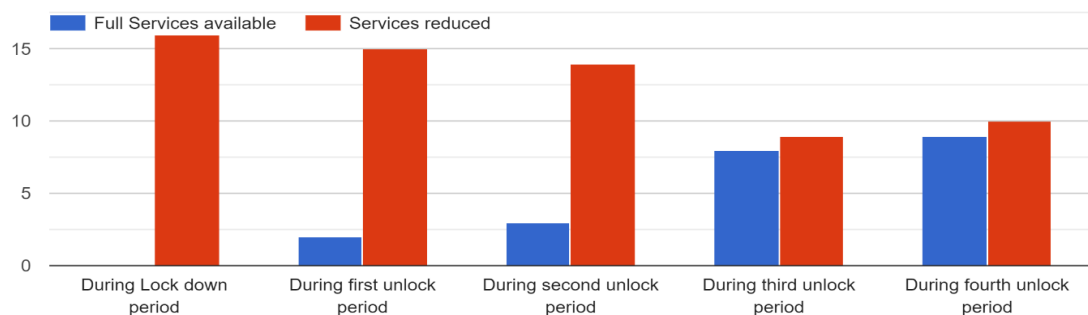
It was found that less than 50% of the libraries worked for half day, during the second and third unlock periods, whereas a few libraries also worked full day, during these periods. Hence, it can be said that the pressure of providing services to the users and patrons was there on the libraries, and thus, they started functioning, though partially, with the announcement of unlocks, and opening of establishments was permitted by the governments and the commuting of the staff became easier.

It is only the “service-oriented” attitude of the libraries that there was no laxity found among them as far as service providing was permitted.

c) Impact on range of services during partial functioning:

The range of services, provided by the libraries during normal functioning, however, were interrupted considerably during the partial functioning resumed by the libraries during unlock periods.

Fig.3: Range of services during partial functioning:



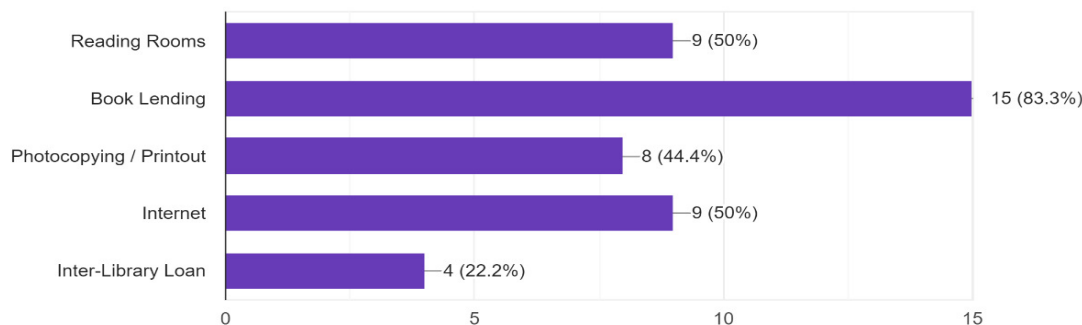
The answers are based on the question: In case of Partial Functioning, only time got curtailed and full services were available or the services were also reduced during -a) During lockdown period; b) during first unlock period; c) during second unlock period; d) during third unlock period and e) during fourth unlock period.

The responses revealed that though the services were totally stopped during the lockdown, but soon after the unlock announcement, partial functioning was resumed, and the attempts were made by the libraries to provide full range of services during the partial resumption of functioning libraries. The libraries, therefore, started providing full range of services during the time-curtailed partial functioning. In some libraries, with the resumption of partial functioning, circulation of books was started, as there was no reading room facility allowed, but as soon as the reading-room facility was permitted, the full range of services was resumed. However, the timings were restricted.

d) Range of services provided during partial resumption of services:

The responses reveal that there had been a serious effort by the libraries, to provide as many services as feasible during unlock periods, and partial functioning.

Fig.4: Services provided during partial functioning:



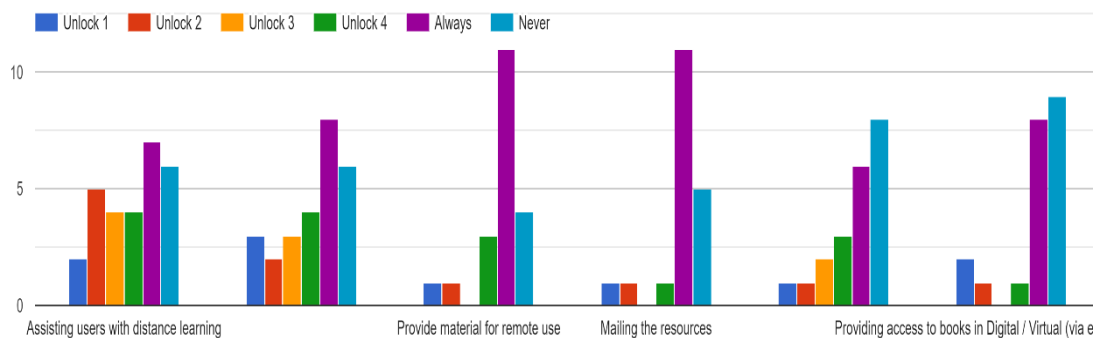
The answers are based on the question that in case of partial services, which services were available, a) Reading Room, b) Book lending, c) Photocopying/ printouts, d) internet and e) Inter-library loan.

It was found that around 83% of the libraries under the present study commenced book-lending services, during partial functioning, whereas 50% of the libraries provided reading room services also. Only 22% could provide inter-library loan facility and about half of the studied libraries provided internet services to the users along with reading room facilities.

e) Addressing of specific needs during partial functioning:

It is quite natural that users did not expect the normal functioning and resumption of full range of services during the partial functioning. However, it has been seen that the libraries attempted to provide as many services as feasible during partial functioning.

Fig.5: Needs of users addressed by the libraries:



The answers are based on the question: Were the needs such as assisting users with distance learning, providing material for remote use, mailing the resources and providing the access to books in digital/virtual form were provided to the users during -a) During lockdown period; b) during first unlock period; c) during second unlock period; d) during third unlock period and e) during fourth unlock period.

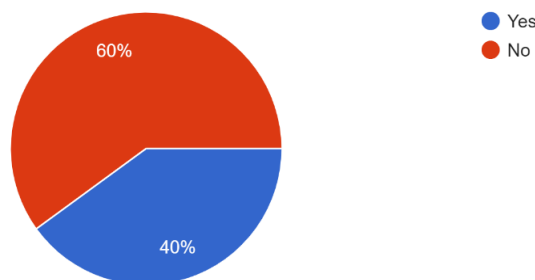
The services studied were specifically, assisting users with distance learning; developing new resources for accessing virtual resources; providing material for remote use; mailing of resources; providing access to magazines and newspapers and providing access to books in

digital/virtual platform for example, via email. Nearly half of the population surveyed responded that they always provided all the above services, during the unlock periods. The remaining half has shown that only some of the services were provided depending on their capabilities.

f) Organising webinars:

The trend worldwide was to organise webinars during the pandemic periods in all the fields. The libraries were also not an exception to this. It was felt essential for various organisations to involve people, and their clients through webinars. Same was the trend with libraries.

Fig.6: Organising webinars:



The responses received are for the question that whether the library organise webinars during the closure or partial functioning of the library.

The 60% of the studied libraries resumed their webinar services just to keep people engaged in various academic activities.

g) Problems faced during Partial Functioning:

The survey also included the questions on the various problems faced by the libraries during the partial functioning. Most of the answers received were on the difficulties faced by the staff either in commuting for work or the fear of getting infected with the virus. There had been instances that the staff also got infected while attending duty during the unlock periods and thereafter. This further increased panic and became an issue for the management to maintain the morale.

6. Measures Undertaken in Other Countries:

Emerging in China in December 2019, the World Health Organization (WHO) declared the coronavirus outbreak as a “public health emergency of international concern” for the world on 30th January 2020. In less than two months, on 11th March 2020, the WHO declared the spreading corona virus as a global pandemic. Shortly thereafter, the international library and information science (LIS) community began responding to this global health crisis. Beginning on 13th March 2020 and throughout the subsequent two weeks, some of the world’s leading libraries and information associations directly acknowledged and addressed the pandemic. Formal statements on the crisis were released by the American Library Association (ALA), the Australian Library and Information Association (ALIA), Chartered Institute of Library and Information Professionals (CILIP), International Federation of Library Associations (IFLA), Library Association of Ireland (LAI), and Library and Information Association of South Africa

(LIASA). Each statement recognised the then-escalating crisis, acknowledged its effect on libraries, information centres and their communities and outlined various early approaches to mitigate and diminish the pandemic's impacts.⁷

The responses of the libraries in different countries have varied, depending on the gravity of the coronavirus spread. In some countries, where the virus spread was not much, the governments did not take serious measures, and only provided guidelines for general health and hygiene. Frequently, the recommendations included ensuring access to soap and warm water, ensuring supply of hand sanitizer, keeping surfaces clean, including toys and library computers, ensuring that the staff and users are encouraged to take time to recover if they are feeling ill, rather than coming in to work, providing pages with useful links to reliable information for users on their websites and promoting media literacy faced with potential misinformation online.

In other countries, where COVID incidence was higher, the governments began to limit larger events such as festival and marriage celebrations with huge gatherings, as well as to actively encourage people to take extra measures to maintain hygiene. The measures taken in such countries were reconsidering programming such as story times or workshops especially for groups at risk such as older users, additional efforts to ensure hygiene including through disinfecting hard surfaces, removing riskier items such as toys or virtual reality headsets from circulation, considering whether to close study spaces where people may spend a longer time in the company of others, preparing for potential further restrictions, for example by ensuring that all staff have the skills and tools to work remotely (if this is possible) and that services, as far as possible, can still be provided digitally.

In other countries, where severity of infection was high, the measures such as fully closing spaces and only offering the limited service to borrow or return books at a counter or via a book drop were implemented. Some countries had tried with drive-through pick-up and return of books. Others were only allowing visitors who had pre-booked. Implementing quarantine policies on returned books, implementing plans to offer remote services, for example, e-lending, e-learning, or support to remote teaching and finalising and testing measures for all staff to work remotely and allowing those who can to do so already.

Where the measures were strictest, the libraries had either been forced to close, or had chosen to do so considering grave risks to the users and staff. In these situations, libraries ensured that all staff working from home unless completely necessary, where staff are coming to work, ensuring that they can do so while respecting rules of social distancing. Librarians are being reassigned to other duties in other departments within their municipalities, for example, using information management skills to support health and social services; providing ongoing communication with users about opportunities to use library resources or services, organising digital story-times where copyright permits, promoting use of digital libraries and other tools – including potentially investing in more content/licences, offering an amnesty on borrowed physical books, and increasing the number of eBooks users can borrow; making library spaces and equipment available for other activities, such as printing personal protective equipment;

⁷Kosciejew, Marc. The Coronavirus pandemic, libraries and information: a thematic analysis of initial international responses to COVID-19. (available on www.emerald.com/insight/2514-9342.htm)

raising awareness of digital offers, both on the front pages of their websites, and through putting up posters in the windows of library buildings.⁸

7. Conclusion:

A study was conducted to study the impact of pandemic and the lockdown which followed the spread of pandemic, on the functionality of libraries in India. It revealed that all the libraries had to shut their operations suddenly with the announcement of the lockdown. However, the services started resuming slowly in some of the libraries with the announcement of unlocks. It was also found that during the partial functioning of libraries in various unlock periods, most of the libraries functioned for less than half days. Many libraries also started providing full range of services during the time-curtailed partial functioning. In some libraries, with the resumption of partial functioning, circulation of books was started, as there was no reading room facility allowed, but as soon as the reading-room facility was permitted, the full range of services was resumed. However, the timings were restricted. It was also found that around 83% of the libraries under the present study commenced book-lending services during partial functioning, whereas 50% of the libraries provided reading room services also. In order to engage the people in various academic activities, 60% of the studied libraries were also found to resume their webinar services.

During the first half of 2020, the corona virus pandemic upended the world. Its shocking spread and ravaging effects were visible across every region on earth. The coronavirus caused serious global socioeconomic disruption as governments imposed increasingly severe shutdowns, quarantines, curfews, closures, cancellations and other restrictive controls on their countries, citizens, institutions, facilities and general daily life in efforts to curb, contain and prevent its ongoing expansion. Most of the libraries in India closed down during lockdown which was imposed with a strong presumption that the COVID-19 pandemic chain will break and slow down or come under control. The pandemic had forced libraries to resort more actively to the internet, digitalised and on-line services and curtail other services. This had happened as a response to the situation and circumstances. The pandemic is not over yet, and the restrictions may become a new normal, and attain a level of permanency globally. It is time, library services, across the globe, make the online services, and digitalised resources a permanent feature which will improve the levels of services, make the services available round the clock without interruption, and the users will be able to access the services at their own convenience. The training of users in the use of e-enabled services is mandatory to achieve this objective and libraries may have to devote more time, energy and resources towards this.

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Impact of Covid-19 on Indian Society

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Abstract:

The Covid-19 pandemic is a social and an economic crisis just as much as it is a health one – its repercussions, severe and far-reaching, are being felt across the world. From school closures to divested industries and millions of jobs lost – the social and economic costs of the pandemic are many and varied. Covid-19 is threatening to widen inequalities everywhere. Indian society is experiencing big human crisis. After the plague our country is facing very sever health crisis resulting in death of thousands of people.Covid-19pandemic started in march 2020causing lockdown in march 2020 of entire India. Covid-19 2nd wave again resulting in lockdown in April 202. In this paper we are studying the impact of covid-19 on human relations, social relations, family relations and social norms and behaviours.

Keyword: covid-19, human relations, social relations, family relations, norms, behaviours

1. Introduction:

Humanity is facing its one of the toughest times in the history of mankind due to covid-19 pandemic. It has lead to dramatic loss of human life worldwide and presents an unprecedented challenge to public health food systems and the word of work. The economic and social disruption caused by the pandemic is devastating: tens of millions of people are risk of falling into extreme poverty, while the number of under nourished people, the currently estimated that nearly 690 million, could increase by up to 1320 million by the end of the year. Millions of enterprises face existential threat nearly half of the worlds 3.3 billion global workforce are at risk of losing their livelihoods. Informal sector workers are particularly venerable because the majority lack social protection and access to quality health care. Without the means to earn an income during lockdowns, many are unable to feed themselves and their families. The second wave of Covid-19 in march 2021 has forced the government to impose the lockdown. This lockdown has effected human relations, social relations, social behaviour and social manners of our society. The surge in the cases has resulted in shortage of beds and oxygen ain the hospitals .people are facing stress, anxiety and fear psychosis due to this pandemic. All sections of the society ar effected by this pandemic. This paper studies the social impact of covid-19 on working professionals, senior citizens, children, women and the other sections of the society. Due to closure of

2. Review of literature:

- 1.Dr.Suresh. K. P: Impact of Covid-19 on women workers in informal sector in India- Studied the problems faced by the female workers in the informal sector during the pandemic.
2. Sanjana.G.Y & Santosh.: Psychological issues and reaction of women in rural area. The result showed that majority of respondent facing severe psychological impact with stress, anxiety and depression.

3.Objectives of the study:

1. To study the impact of covid on human relations, family ties and kinship
2. To study how covid has affected the lives of the professionals working from home, house wives, senior citizens, children and persons with co morbidities
3. To analyse how the human relations, social relations, social behaviour, social manner and social responsibilities are getting effected by the covid pandemic.

3. Methodology:

The present study is based on secondary resources .It is desk review paper. The sources were collected from secondary information, concerned websites, journals and government reports.

4. Covid-19 Negative Impacts:

Covid has brought new ways of working cultures like software people and many others are working from home since last year. we are studying how Covid has effected following

1. Professionals working from home
2. Effect On children
3. Effect on Old age people
4. Workers of unorganised sector
5. People suffering with other health issues
6. Social gathering like marriage, functions big gatherings and cremation
7. Population returned back from cities due to lockdown
8. Health infrastructure
9. Pregnant Women, Disabled persons, New born baby feedings
10. Emotional health of people

1. Professionals working from home:

Private employs are working from home since last year in many cases, both the spouses are working from home. Most of them have returned to their villages. Children who don't have school are at home. They have to take care of both children and old aged parents. Female employs are bearing extra workload of household responsibilities in addition to office work. This has lead to stress, anxiety and fatigue. Due to increased deaths in the second wave of Covid, people are in the state of constant fear and anxiety. They are not able to refresh as they are tied at home and no entertainment, Party, trips, gathering etc. people also have realised that the most important thing in life is health and not the money. One cannot buy health from Money.

2. Effect On children:

Due to covid-19 pandemic, the schools are closed and children are at home since March 2020.They are tied at home ,not moving outside, no picnic or shopping. Many children are suffering from emotional stress resulting in many psychological problems. Handling of children is more problematic for those spouses where both of them are working and no elders are in the family to look after the children. Nowadays childrens are playing with smart phones and watching T.V the entire day, this continuous addiction to these gadgets may create many health problems

3. Old age people:

Covid-19 pandemic has created fear psychosis among old aged people due to reports of more deaths among old aged people specially people with co morbidities such as dialysis, diabetes, blood pressure and other psychosomatic diseases.

4. Workers of unorganised sector :

According to Wikipedia More than 82% of the work force in India is employed in the unorganised sector. This work force includes agriculture, manufacturing, trade, hotel and his restaurant, construction etc. This sector is very badly effected by the pandemic, losing their jobs and livelihood . these families earn their cer pall other sectors have come to stand still due to lockdown.

5. People suffering with other health issues:

People suffering with other health issues like Dialysis patients, cancer patients, and people with diabetes and blood pressure and psychosomatic disorders are not getting time It treatment due to non availability of required infrastructure and doctors . This has resulted in many deaths

6. Social gathering like marriage, functions big gatherings and cremation:

Government has announced lockdown to contain the spread of Corona. Normal marriages ,other functions religious gatherings, parties are prohibited even for cremation only few people are allowed . This has given a big blow to human relations, values and social and manners.

7. Health infrastructure:

Due to increasing number of covid patients, beds and oxygen is not available has people with co morbidities are facing problem in getting the treatment

8. Pregnant Women, Disabled persons, New born baby feedings:

In this pandemic pregnant women, Disabled persons and new born babies are facing different problems. Pregnant woman`s are not getting gynaecologists to conduct the operation. Many new born babies are not able to get mother`s attention due to covid.

5. Positive impact:

Covid-19 has a positive impact in the following ways

1. The crime rate has fallen down
2. Health consciousness among the people is increased
3. Marriages and other family functions have become simple without the unnecessary expenditure
4. The pollution has decreased

7. Conclusion:

We need to develop long term sustainable strategies to address the challenges facing the health and informal sectors. The top most priority should be given to develop the hospitals with all infrastructure like oxygen , ventilators to face covid-19 pandemic. The priority should be given to addressing the underline food security and malnutrition challenges, tackling rural poverty in particular through more and better jobs in the rural economy extending social



protection to all, facilitating safe migration pathways and promoting the formalisation of the informal economy

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Impact of Covid-19 Pandemic and Lockdown on Different Sectors of Indian Economy

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Abstract:

The objective of our study to evaluate crisis across different sector in Indian Economy due to coronavirus pandemic and lockdowns, to shed light on key government initiatives to kickstart to the economy again after drastic effects of Covid-19. We are studying five sectors Trade, Manufacturing, Growth, MSMEs and Education which are severely affected by the pandemic. We took the secondary data from various government organisations for our study. Data indicated the negative growth of GDP by -7.7% and industrial production contracted by -9.6%. Trade deficit shrank by \$85 billion in FY2020-21. Economy went into the recession and growth came into positive by the end of FY2020-21.

Keywords: Coronavirus (Covid-19), MSMEs, Manufacturing and Trade.

Conceptual Framework:

With coronavirus rampaging across the globe. Every nation was thrown into chaos. Lockdowns imposed for controlling spread of virus created difficulties of its own. Economy tumbled, lives disrupted and, in some cases, uprooted. Coronavirus brought death and destruction not only in the form of medical illness but also in form of loss of livelihoods. Poor sections of society with little or no savings bore the brunt of pandemic. This is a study of fallout of coronavirus pandemic on Indian economy. We are taking mainly five sectors which are as follows Impact on Growth, Trade, Manufacturing, MSMEs and Education Sector.

Objective of the study:

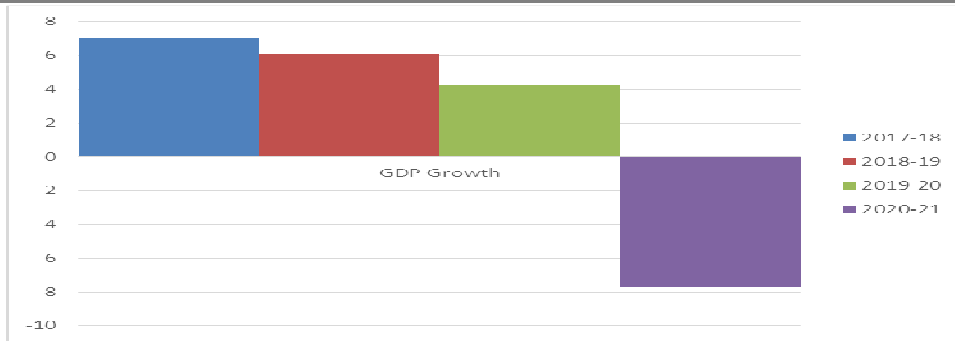
- Effect of coronavirus pandemic and lockdown on different sectors of Indian Economy.
- Government Initiatives for reviving the Indian Economy after analysing the impact of coronavirus pandemic and lockdown.

Research Methodology;

Our study is based on the information and secondary data sourced from Ministry of Commerce and Industry, Press Information Bureau (Government of India), Ministry of Statistics and Programme Implementation, Directorate General of Foreign Trade and Economic Survey.

Impact on Growth:

Indian economy which was already in distress was brought to complete halt by the Covid-19 pandemic. GDP was contracted by 7.7 per cent in FY20-21. Impact of pandemic was huge across sectors. With partial, complete and extended lockdowns imposed to control spread of virus and bide time for preparation for facing full wrath of pandemic, economy was thrown in complete disarray. Supply chains were disrupted, mobility hampered, demand plummeted due to public hesitation to move out and also by labour exodus to some degree.



Source: PIB

A growth in real GDP by 4.2 % over the absolute level of 2019-20 means that the economy would take two years to reach and go beyond growth of pre-covid level. In 2020-21 economy contracted by 7.7% due to major disruptions caused by covid induced lockdowns. These estimates match the IMF projections of Real GDP growth of 11.5% in 2021-22 for India. India is hoped to become the fastest growing economy in coming two year as per IMF.

Impact on Manufacturing :

This epidemic is spreading highly globalized worldwith interconnected financial markets and production chains. The total lockdown and lockdowns in bits and pieces had affected both demand-side and supply-side of the Indian economy. On the supply side, the restrictions of movement of goods, services and personnel affected the production chains. The decrease in economic activities and overall output growth lead to widespread employment loss. The supply disruptions further created demand-side effects by reducing the economy's disposable income, savings and gave rise to undesirable uncertainty. The manufacturing sector is affected in a big manner by Covid-19 and contractual employment is affected in India as migrant labourers have moved to their native states due to Covid-19.

Manufacturing industry has been hit in many ways due to the Covid-19 effect. To start with, lower production, due to lower delivery. Longer credit days are given by the producer, who is eager on continuing with production, before a complete shutdown.

Table 3: Growth of Different Components of IIP from Jan-20 to Nov-20 (Per cent)

	Weight	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov
<i>By Sector</i>												
Mining	14.4	4.4	9.6	-1.3	-26.9	-20.4	-19.5	-12.7	-8.7	1.4	-1.3	-7.3
Manufacturing	77.6	1.8	3.8	-22.8	-66.6	-37.8	-17.0	-11.4	-7.6	-0.2	4.1	-1.7
Electricity	8	3.1	11.5	-8.2	-22.9	-14.9	-10.0	-2.5	-1.8	4.9	11.2	3.5
General	100	2.2	5.2	-18.7	-57.3	-33.4	-16.6	-10.5	-7.1	0.5	4.2	-1.9
<i>By Use Based Classification</i>												
Primary goods	34	1.8	8.2	-4.0	-26.6	-19.6	-14.5	-10.8	-10.7	-1.5	-3.2	-2.6
Capital goods	8.2	-4.4	-9.6	-38.8	-92.7	-65.9	-37.4	-22.8	-14.4	-1.3	3.5	-7.1
Intermediate goods	17.2	15.6	23.0	-18.6	-63.9	-39.7	-20.7	-10.7	-4.8	-1.0	2.1	-3.0
Infrastructure/ construction	12.3	-0.3	2.8	-24.3	-85.0	-39.0	-18.3	-8.2	0.0	2.5	9.9	0.7
Consumer durables	12.8	-3.7	-6.2	-36.8	-95.7	-70.3	-34.8	-23.7	-10.2	3.4	18.0	-0.7
Consumer non-durables	15.3	-0.6	-0.3	-22.3	-48.1	-9.7	6.9	1.8	-3.0	2.4	7.1	-0.7
Consumer Goods (5+6)	28.2	-1.8	-2.7	-28.3	-68.6	-35.6	-10.7	-9.1	-6.0	2.8	11.6	-0.7
Investment Goods (2+4)	20.6	-1.7	-1.4	-29.2	-87.5	-47.7	-24.5	-12.6	-4.5	1.3	7.9	-1.7

Note: The IIP growth is not strictly comparable, immediately after the lockdown with the pre-lockdown period.
 Source: Survey calculations based on MoSPI data.

Here is Data provided in Economic Survey 2021 of various sectors. Which clearly shows decline in production during pre-lockdown and lockdown period and gradual pick-up after that.

Impact on Trade:

Trade and commerce is one of the important dimension to determine the development of a nation as it helps to develop and build up a stable economy. But in a few months in the beginning of the 2020 the world witnessed a huge downfall in the economy as the ongoing pandemic had a great impact on trade and commerce worldwide. This Covid-19 pandemic has caused a huge upheaval in demand and supply, thereby affecting the trade and commerce adversely. The Indian economy has seen a extraordinary downfall in the recent times due to this pandemic. WTO hadprojected a downfall of 13-32% in international trade, which it later revised to 9%, making it the highest in modern age. It has also said that condition are so bad that it would be too early to assess the growth predictions in the future. The precautionary measures had a great impact on some of the sectors like aviation, tourism, business, employment etc. The recent study of WTO showed that India is among the 15 such countries who hadadversely impacted by this pandemic. Every sector of economy isaffected, none was spared. GovtData shows that the overall slump in trade and commerce has been 4.03% whereas individually, agriculture sector seen a downfall of 3.36%, manufacturing industry with 3.98%, service sector 4.35%, domestic services 8.23%, which is the highest, whereas the trade tourist services seen a downfall of 8.76% and the natural resources enduring the least with 0.84%.

Merchandise April-January 2020-21	Services April-January 2020-21	Overall Trade Merchandise + Services April-January 2020-21
Exports USD 228.25 Billion (-13.58%)	Exports USD 168.35 Billion (-6.29%)	Exports USD 396.60 Billion (-10.63%)
Imports USD 300.26 Billion (-25.92%)	Imports USD 98.21 Billion (-11.40%)	Imports USD 398.47 Billion (-22.80%)
Trade Deficit USD 72.01 Billion	Net of Services USD 70.14 Billion	Trade Deficit USD 1.87 Billion

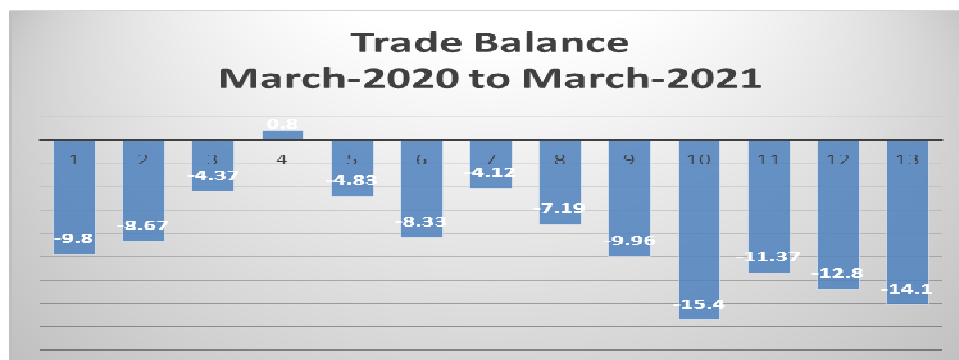
Source: Ministry of Commerce and Industry

EXPORTS (including re-exports)

In Rupee terms, exports were Rs. 2,00,661.11Crore in January2021, as compared to Rs. 1,84,369.73Crore in January2020, indicating a positive growth of 8.84%.

IMPORTS

Imports for the period April-January 2020-21 was USD300.26Billion (Rs.22,29,742.05Crore), as against USD405.33Billion (Rs.28,55,992.59Crore) during the period April-January 2019-20, indicating a negative growth of (-) 25.92% in Dollar terms and a negative growth of (-)21.93% in Rupee terms.



Source: Ministry of Commerce and Industry

Economic losses from covid pandemic in India to estimate the total loss in output due to complete lock-down bring into operation to contain the spread of COVID-19. India's exports declined by a record 34.6% in March and imports slumped 28.7% as nations closed their borders to tackle the coronavirus outbreak. In February, merchandise exports had bounced back 2.9% after declining for six months on the trot. Of the 30 major items each in India's export and import list, 29 were contracted in March, indicating the depth of the impact of the Covid-19 pandemic on international demand. Just a few items here and there recorded growth in March like iron ore exports and transport equipment imports. During FY20-21, India's exports shrank 4.8% to \$314.3 billion while imports declined 9.1% to \$467.2 billion, leaving a trade deficit of \$152.9 billion.

Impact on MSMEs

The Micro Small and Medium enterprises (MSMEs) have been conceded as the engine of economic growth and act an important role in the economic development of country.

Coronavirus outburst is eroding the already damaged Indian economy in more ways than one. The main aim of the study is to analyse the major liquidity measures announced by the Central Government in this pandemic situation and to identify the rise of MSMEs in India and the initiatives by the banks. The announcement of country wide lockdown also pushed MSME owners, employers and external stakeholders in unexpected times, where no one had experience to deal these circumstances.

- Long drawn lockdown had vicious impact on supply of finished goods, acquiring of raw material and availability of employees to work in production and supply processes.
- During April to June 2020, MSMEs encountered issues related to debt repayments, wages & salaries, statutory dues, etc.
- Disruptions caused by this pandemic have affected MSMEs revenue by 20-50%, micro and small enterprises faced the biggest adversity, mainly due to lack of working capital.
- Some businesses changed their ways by moving from non-essential goods towards necessary goods; like production of hand sanitizer and toiletries, Personal Protection Equipment kits, masks, etc. and were able to sustain in challenging times. MSMEs based in remote areas also faced lots of problems due to hindered supply chain systems and intrastate lockdown regulations.
- MSMEs in general have small inventories and limited supplier networks. Procuring from new suppliers, or absorbing price increases, was a greater challenge for a small firm with limited supply options and capital, meaning that supply chain disruptions affected MSMEs faster and harder than large firms.
- Partial or full quarantine rules and disorder in global transportation had lead to a sudden loss of demand and revenue in these sectors for both domestic and global trade activities.

Current- Linked to Investment		
Manufacturing	Services	
Micro	Upto 25lac	Upto 10lac
Small	Over 25lac to 5crore	Over 10lac to 2crore
Medium	Over 5crore to 10crore	Over 2crore to 5crore

Proposed- Linked to Turnover		
Micro	Small	Medium
Upto 5cr	Over 5cr to 75cr	Over 75cr to 250cr

After the onset of covid-19 Government of India changed the definition of MSME from investment based to turnover based.

Impact on Education:

The struggle against the threat of covid-19 pandemic endured deep effect and impacts on almost everything touching human life. One of the most impacted is the educational sectors. Education was imparted in always the same old manner of classroom teaching and with a little help of technology. With the pandemic on the rampage classroom teaching was no longer possible and with no certainty that how long the classroom teaching will remain suspended. It needed to be replaced with online teaching platforms such as Zoom, Google Meet, Skype etc.

Negative impact on education due to Covid-19:

Disruption in educational activities- With the sudden suspension of classes and exams the whole academic calendar was disturbed. Due to prolonged lockdown entrance exams and admission process got delayed which further create problems.

Impact on employment- Due to covid-19 pandemic recruitment got staved off and placements for students may also be affected with companies delaying in giving students joining letters. Unemployment rate is increased over 8% in 2020-21. In India, there is no opportunity in government sector and fresher graduates fear termination of their job offers from private sectors because of the current situation. If the unemployment rate rises then the education will gradually fall as people struggle for food rather than education.

Unready teacher/student for online education- Technology was there in the education system but the penetration was not that deep. Not all students and teachers were equipped to study and teach online. Lack of means like computer, mobiles, internet facility etc created problems in providing seamless online education in rural areas and poor section of society. Which led to poor quality of education and wastage of entire year of learning in many cases.

Lack of global job opportunities- In this pandemic not only getting new jobs were difficult but many people lost their job across the world. Restrictions due to Covid-19 affected freshers in getting suitable jobs true to their potential and also faced problems in getting overseas appointments.

Increased responsibility of parents to educate their pupil- In this online teaching system getting the students to study by themselves is difficult. Parents need to give more attention on their studies or online classes. All parents are not equally educated some may not have the adequate level of education needed to teach their children at home.

Government initiatives for boosting economic growth post-pandemic-

- As the economy when tumbling down the government of India announced a stimulus package under 'Atamanirbhar Bharat Abhiyan' approximately rs.20 trillion which is 10% of India's GDP. The 'Atamanirbhar Bharat Abhiyan' is a campaign to make India self-reliant by focusing on local manufacturing.
- The main areas of this programme are: economy, infrastructure, technology driven system, demography and demand. It gives emphasis on reducing imports, increase in demand and advancing export driven industrialisation which will be powering India's

economic growth. Government introduces many initiatives which includes incentives of up to 3lakh crore over 6 years for creating global supply networks in some sectors, tariff protection to key industries, change in rules for foreign investment and schemes to reduce urban unemployment

- Under the FRBM (Fiscal Responsibility and Budgetary Management) Act government used the flexibility provided for exceptional circumstances with targeted budget deficits 0.5% of GDP higher than it is mandated. For further stimulus FRBM Act could be suspended as it was done during 2008 global financial crisis.
- Government extended the deadline for GST of months March, April, may to June 2020. No penalty or interest for late fee will be charged for companies' turnover up to 5 crores.
- Government disbursed rs.500 in JAN DHAN account of nearly 20 crore women.

Government initiatives for Manufacturing sector-

- Foreign trade policy 2015-20 extended by 1 year due to covid-19 pandemic.
- Remission of duties and taxes on exported products named scheme has been launched.
- Common digital platform for certificate of origin has been launched to enable trade and increase FTA utilisation by exporters.
- Promoting district as export hubs by identifying products with export potential in each district.
- 100 million manufacturing jobs by 2022 to be created through MAKE IN INDIA initiative.
- In manufacturing sector 100% FDI is approved through automatic route.
- India climbed 14 position in world bank 'Ease of Doing' business report 2020.

Government initiative for boosting MSMEs-

- Collateral free loans for MSMEs 3lakh crore from bank under Credit Guarantee Fund Scheme launched by Government of India.
- Protection against delayed payments was extended to MSMEs. Payment due to MSMEs cannot exceed 45 days from day of acceptance.
- Global procurement tenders of upto Rs 200 crore were disallowed to give preference to local manufacturing under Atman Nirbhar Bharat Abhiyan.
- For development of new design, idea or product government will finance 75-80% of the project cost.

Government initiative for boost trade India –

- To overcome the shortage of oxygen cylinders govt lifted the custom duty on them till 31st July 2021.
- Government extended the Foreign Trade Policy(2015-2020) for one year to maintain continuity in policy and all the benefits to remain same.

Government initiatives for Education-

- Under a comprehensive initiative called PM e-vidya was initiated which combines all efforts related to digital, online and on-air education to enable multi-mode access to education.

- A national platform for school education DIKSHA (Digital Infrastructure for Knowledge Sharing) was launched for all states and central government for class 1 to 12. It is the 'one nation; one digital platform' for school education.
- VidyaDaan campaign was launched as national content contribution program to allow donation of e-learning resources for school education by educational bodies, private bodies and individual experts.
- Radio broadcasts and podcasts programs for school children were launched. One such podcast was ShikshaVani.
- For the mental health of the students in this pandemic ministry of education launched MANODARPAN initiative. Wide range of services are covered under this platform psychological support to the student, counselling services, online resources and a helpline.

Conclusion of the study:

In our study we can see impact of coronavirus on Indian Economy is deep. In our assessment it will be very challenging for India to get back on the growth path. All the sectors of the economy will need substantial government intervention. The GDP of India contracted by 7.7% in FY2020-21. In the second quarter of 2020 the restriction imposed on the movement of goods and services due to complete lockdown. It affected both the demand and supply side which disturbed the production chain. During FY2020-21 India's exports shrank 4.8% while imports decline 9.1% and leaving a trade deficit of \$152.9 billion. This pandemic has affected MSMEs revenue by 20-50%. This pandemic also affected education sector badly due to various constraints, quality education could not be imparted.

For the V-shape growth of the economy government took various step. Government of India kick started Atman Nirbhar Bharat Abhiyan to make India self-reliant by focusing on local manufacturing. In manufacturing sector 100% FDI is approved through automatic route. Collateral free loans for MSMEs 3 lakh crore from bank under Credit Guarantee Fund Scheme. Foreign Trade Policy 2015-2020 extended for one year to provide continuity. Under a comprehensive initiative called PM e -Vidya was initiated which combined all efforts related to digital, online and on-air education to enable multimode access. These steps taken by government along with normalisation of trade across world will help in running businesses to the full steam again.

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Impact of Lockdown period on social life

Alpa Vyas & Mr. Sunil Kulkarni

Abstract :

Psycho-social effect of the Covid lockdown :

Covid has caused a great deal of calamity on the planet. A large number of individuals have lost their lives because of this hazardous infection. This lethal pandemic has antagonistically affected all countries of the globe. The circumstance is getting awful step by step as there is no antibody imagined at this point to treat this infection.

To control its fast transmission among individuals, the solitary alternative that the public authority of various countries has is to force lockdown in their individual nations. This lockdown has brought about sure just as contrary consequences for different parts of life of individuals. In this article we will glance about it in detail.

Social separating is by all accounts hitting individuals much more than the panic of the destructive infection. Individuals are getting exceptionally anxious and unsettled despite online media availability. Instances of aggressive behavior at home have dramatically increased in the country during the lockdown time frame. We need to contain the mental harm by redirecting greatest assets towards reinforcing our medical services framework.

Keywords : Covid, Lockdown, pandemic, Restriction, without socialization

Introduction :

The whole world has suffered from several pandemic situations since more than 100 years like Spanish flu, influenza, smallpox, cholera, swine flu, SARS, and H7N9 which caused many impacts on the society. We are currently faced with a global health crisis, unlike any other. It has led to the loss of lives, and it has intensified human misery and toppled our lives upside down. The coronavirus pandemic has become much more than a health crisis. It has become a human, economic, and social crisis. The current novel coronavirus pandemic started as a simple outbreak in December 2019 from Wuhan, China. The outbreak was declared a Public Health Emergency of International Concern in January 2020. The governments from most of the countries including India have taken strict precautionary measures to reduce the coronavirus spreading such as social distancing; hand hygiene; wearing face masks; and closure of schools, colleges, airports, restaurants, shopping malls, and other places where the people might gather.

Content :

The Government of India ordered a nationwide lockdown for 21 days starting from March 25, 2020. Most of the citizens were prohibited to leave their homes except the health-care workers, police, and the workers involved in other emergency services. Hence, the movement of the entire 1.3 billion population of India was limited as a preventive measure against the COVID-19 pandemic in India. The lockdown was further extended till May 3 and thereafter to May 31 by the National Disaster Management Authority. The Ministry of Home Affairs announced that the ongoing lockdown would be further extended till June 30 in containment zones, with services resuming in a phased manner.

Although the pandemic has left a visible impression across the sectors globally, the impact on marginalized sections, women, and children has been enormous in India. Gender-



based violence, lack of security, money, and health have added on to the existing misery of families living in poor and substandard conditions. Repeated lockdown extensions have led to a struggle for basic needs like food and shelter, frustration, disproportionate sharing of domestic responsibilities, and violence against the vulnerable members of the household.

Every coin has two sides in the same manner this lockdown has impacted positively and negatively on our social life.

Family is the core of the society before lockdown people have forgotten this. All were either busy with professional life or with personal life bringing worries, stress, tension, a lot of physical and psychological diseases. Frankly speaking this lockdown has given ample time to the family members where they not only spent quality time with each other but also pursue their hobbies and interest. Cooking gardening pottery painting exercising practicing yoga extra are enjoyed by people as per their interest. Work from home factor has given many opportunities to all the busy corporates to understand their children elders and other family members by spending time with them.

This lock down period has also affected on the all-round development of the school going children. Virtual classes what's the only option open to them to connect with their members of social life but unfortunately they have been connected only by their respective subject teachers and not by their friends. This affected very badly on their personality as they were not able to share anything with their friends so they started feeling lonely. This loneliness has taken them close to social media and uncountable online virtual games. That not only increase their screening time but also made them introword, obese and passive.

Middle class people and lower middle class people were unable to restrict themselves from the adverse impact of lock down period. Many private workers, labourers and daily wagers have lost their jobs and this unemployment factor brought lot of stress tension and frustration in their life. As a result of this there were many cases of social violence as well as domestic violence registered all over the country. Women were either badly scolded or beaten by their husbands just get relief from there unemployment frustration. At one side when we were talking about empowerment of women but another side uncountable women were falling prey to the domestic violence. Due to these small children work completely mentally disturb and brought under use stress and tension affecting their all-round development.

According to the report of National commission for women India there has been a twofold rise in gender based violence during lockdown period. The social confinement financial worries due to lockdown and lack of access to alcohol are some of the factors compounding the situation. However, the actual scenario may be more alarming as many women from rural areas are too scared to complain due to the various social and cultural factors involved.

The lockdown has been recognised as the only method to control the spread of the pandemic and almost every country has adopted this method.

Amidst the lockdown in Indian society multiple issues related to two social, educational, economic, political, psychological levels and many more have been noticed which has created the devastating impact on the lives of the people.

If we analyse the act of social distancing social logically, isn't it a new form of untouchability? Of course yes as earlier in the Indian society after the Vedic period people of the upper caste used to maintain social distancing with untouchables so that they don't impure the people of upper caste. On the same pattern in the contemporary society due to covid-19 all the



constitutional norms eliminating untouchability and promoting integration seems to be failed as people are asked to maintain social distancing.

Reverse migration is one of the results of log down of Indian social life. As log down has adversely affected on the life of workers labourers daily wages workers etc. Everyone has seen the issues being faced by migrant workers, will they be same when lockdown ends? Of course not. The migrant workers depend on daily earnings; they barely have savings which they could spend during any emergency.

Many of them have already abandoned this beautiful world. Those who didn't have many resources left with them I have started to move to their villages because of unavailability of jobs and money in the cities, walking thousands of miles barefoot with their children, pregnant wife can we feel that pain? No never we can't feel the pain because only those can feel it who bear it. Even after reaching at their native places or villages the native villages have shown positive as well as negative attitudes towards them. At a few places these migrants' verb welcome with love care and warmth but unfortunately at a few places these people experienced doubts Non-Cooperation and there are strange responses from their own. This brought only the repentance in their minds thinking throughout the year I have taken economic care of them by sending money but now when their turn come their behaviour become negative.

Different festivals, family gathering and different auspicious occasions like weddings, birthdays, anniversaries are also affected during and after lockdown period. Mostly these are the occasions or social gathering which are properly planned and invested just bring the friends and relatives together for sharing happiness, fun and a lot of enjoyment. But during lockdown many restrictions have been kept on these programs like limited number of guests, no pump, no hustle and bustle no gathering of people more than 50 persons etc. that badly affected the programs by losing the glamour, richness and fun, otherwise wedding ceremonies have their own flavours and fun.

Humanity has shown its different faces and colours during and after lockdown period. People behaved very strangely during the time of demanding their help. At a few places neighbours stand with the covid-19 positive families by providing all the possible help. It mostly in urban areas during the second wave of covid-19 people become more self-centred. As they haven't taken care of their neighbours relatives or friends except showing sympathy through telephonic conversation.

As Shakespeare rightly said death is the leveller but that's due to covid-19 have shown very bad face of humanity people are unable to perform death rituals not even able to touch or see the face of their own family members dead body. Funerals were attended by very less number of friends and relatives 2 having will to join but unfortunately due to some strict rules and regulations said by the government didn't allow them.

As compared to the first wave of covid-19 the second one is more dangerous and fatal also. Many people have affected adversely no beds are available shortage of oxygen supply vaccines medical staff and the worst thing is shortage of medicines like Remdesivir and Fabiflu. it has been reported by many newspapers that a lot of black marketing of medicines have been done so many Covid positive patients have unfortunately lost their valuable lives. This is another bad face of humanity we have seen during the second wave lockdown.

So lockdown has given us good and bad experiences. Those of 70 or 80 plus aged people always mentioned that during their life they have never seen local trains which are called the life

lines of Mumbai having halt of more than two months, no pollution, no traffic on Mumbai roads, nature is changing its colour and flavours due to no interference of human beings. So covid-19 has brought not only negative things an attitude outside but uncountable positive things, positive approaches p, positive experiences also.

Real stories during lockdown.

Stunning: Several dead bodies discovered coasting in Ganga in Bihar, Yamuna in UP as COVID-19 cases flood

Repulsiveness grasped Locals in Uttar Pradesh's Hamirpur area after they spotted many bodies skimming on the stream Yamuna, prompting alarm among the occupants even as theory developed about the bodies being of those townspeople who surrendered to these type of activates really disturb the normal social life of people.

Prisoners social life in Covid-19

The powerful advisory group comprised to decongest correctional facilities to forestall the spread of Covid-19 has said that there is a need to deliver detainees on between time bail for 90 days or two months' parole considering the "disturbing" and "compromising" circumstance of the pandemic in the public capital.

Observing that "Right to Life under Article 21 is the most precious Fundamental Right of every citizen of India and that it unconditionally embraces even an under trial/convict walled off from the society", the High Powered Committee discussed the following issues:

On Prevention, Screening, Identification and Treatment of Prisoners, Jail Staff

On the part of segregation cells and brief prisons

On Vaccination of Jail Inmates, Jail Staff

Conclusions:

The inquiry today isn't if there will be comparative socio-political changes through the Covid entry; specialists say it will be a long and harming fight. It must be long haul arranging. We need to contain the wellbeing and mental harm to our populace by quickly redirecting most extreme assets towards reinforcing our medical care framework. We should oversee impartial appropriation of food and essential necessities among the burdened classes. We have stumbled severely by overlooking their interests before the lockdown. Any more botching can bring about revolting situations of uproars and plundering for food. There is an earnest requirement for the public authority to get the ball rolling to try not to lose validity. A higher loss of life likewise means numerous families losing their acquiring individuals and putting a more prominent obligation on the government assistance framework. Setbacks in India are most noteworthy in the long term age-bunch guys, which is additionally the most gainful.

At the point when one ganders at masses of individuals caught in dread and vulnerability, a significant number of them high on nervousness, misery and dissatisfaction, it is a volcanic circumstance which can be set off with any little incitement. Crime percentage, fights and social distress have been believed to shoot up in such denied times everywhere on the world. In India, the mutual card has been utilized consistently by power mongers with evil plans. The new show in Delhi by the Tablighi Jamaat is being cited broadly to additional the disdain crusade against Muslims. The show was a misinformed screw up, however let us keep local area criticism out of these delicate occasions. It could erupt into racial disdain and viciousness which will tear



separated the common fibre of our nation, debilitating the battle against the Covid scourge. Difficult stretches are still ahead; let us not aggravate it for ourselves.

Each coin has different sides. Same goes with lockdown. Where it has emphatically affected climate and controlled defilement to an impressive degree, it has likewise seriously influenced economies of the world. In any case, if lockdown has not been executed, the state of the world would have been extreme. Along these lines, support the drive of the public authority and stay socially far off however sincerely associated with check Covid.

- ✓ **beneficial outcomes of lockdown**
- ✓ **impacts of lockdown**
- ✓ **adverse consequences of lockdown**
- ✓ **positive effects of lockdown**
- ✓ **positive effect of lockdown**
- ✓ **impact of lockdown**
- ✓ **impacts of lockdown on individuals**
- ✓ **monetary effect of lockdown**
- ✓ **impact of lockdown on scholastics**
- ✓ **negative impacts of isolate paper**

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Impact of Paid-up Capital on Disclosure of Accounting Policies with Special Reference to Companies Registered in Sindhudurg District

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Introduction-

Accounting is known as “language of the business”(wikipedia.org, 2016). Every organization have unique set of accounting policies followed while preparing financial statements and it is necessary to disclose these accounting policies in “Notes to Accounts” so that users of the financial statements can understand the financial statements in better way. (Disclosure of Accounting Policies (AS- 1), 1979).

Paid-up capital is the amount of money received by a company from its shareholders in exchange of shares(investopedia.com, 2020). It is generally used for long term financing and having significant impact on operation of organization.

The Sindhudurg district is placed in the southern part of the ‘Konkan’ area (divcomkonkan.gov.in, 2019). It is well-known for its coast and beaches (wikipedia.org, 2016). In short, the district has characteristics of rural area and having tourism potential. The study will try to explore the impact of paid-up capital on disclosure of accounting policies of companies registered in Sindhudurg district.

Scope and Limitations of The Study:

1. This study covers the application of Accounting Standard (AS) 1-Disclosure of Accounting Policies to the companies registered in Sindhudurg district.
2. The study covers a span of eight financial years commencing from 2010-11 to 2017-18.
3. The study concerns checking the impact of paid-up capital on disclosure of accounting policies.
4. Only five accounting policies were taken into consideration according to the need of the study.

Review of Literature-

In 2008, a thesis is submitted by Goswami to the Gauhati University entitled “A study on accounting and reporting practices of selected corporate entities in India”. The primary objective of this study is to judge the social and economic changes and its impact on accounting and reporting practices. The study is based on primary and secondary data. The sample selected for the study is 30 companies listed in Bombay Stock Exchange (BSE). The study concludes that, after globalization of Indian economy in 1991, the way of following accounting practices changed in sample companies, accounting standards reformed due to entry of global players in Indian market(Goswami, 2008).

In 2011, a thesis is submitted to Chhatrapati Sahuji Maharaj University by Ranjit Sindh entitled "A comparative study of accounting policies of public and private sector enterprises with special reference to L and T BHEL". For this study, some accounting policies were taken. The study is qualitative in nature and it compares accounting policies disclosed by selected sample companies. The study concludes that, accounting policies disclosed under existing accounting standards and IFRS have significant impact on financial statements (Singh, 2011).

Objectives of The Study

- 1) To find out the impact of paid-up capital on disclosure of accounting policies.
- 2) To understand the implementation of AS-1- Disclosure of accounting policies.
- 3) To collect information and make appropriate suggestions.

Hypothesis-

H₀- There is no significant difference between the accounting policies and their respective paid-up capital of the company.

H₁- There is significant difference between the accounting policies and their respective paid-up capital of the company.

Sources of Data Collection

The data for the study is collected from directors and accountants of the companies registered in Sindhudurg district. The primary data is collected from interview of directors, accountants and auditor and secondary data is collected from financial statements of the company. The basic data is collected by the researcher by visiting website of Ministry of Corporate Affairs, Government of India.

Selection of Sample-

For this study, the sample size was calculated with the help of Slovin's sample size formula. The population for the study is 119 companies active and submitting its financial statements regularly to the competent authorities.

$$n = N / (1 + Ne^2)$$

n = the sample size

N = the population (total companies were 119)

e = the accepted confidence interval assumed to be 10%. (e = 0.10) at confidence level 95% confidence

$$n = 119 / (1 + (119)(0.10)^2) = 54.34 = 55$$

The sample size according to Slovin's formula is calculated at 55 companies, however, for the need of the study researcher taken 56 companies as sample size.

Testing of Hypothesis-

The paid-up capital of the company plays a major role in many strategic decisions making of the company. Hence question arises, is there any difference in disclosure of accounting policies and paid-up capital of the company. Hence, the fourth hypothesis has been formulated as follows:

"Accounting policies and paid-up capital of the company are independent."

For testing of hypothesis, it has been presented in the scientific manner as follows:

H₀- There is no significant difference between the accounting policies and their respective paid-up capital of the company.

H₁- There is significant difference between the accounting policies and their respective paid-up capital of the company.

For testing this hypothesis, researcher used one way ANOVA. Before running any parametric test, we need to check normality of data (Malhotra & Dash, 2016). As we know, one way ANOVA is parametric test. Hence it is mandatory to test normality of distribution (Field, 2013). For one way ANOVA, there are two assumptions need to fulfil. One is normality of distribution and another is homogeneity of variance. However, in this case these assumptions were violated. Hence, researcher decided to use similar nonparametric test Kruskal-Wallis test. There is one important assumption of Kruskal-Wallis test that each group/category must have at least five observations/cases (Lund, 2007). This assumption was violated. Hence for testing this hypothesis, researcher redefined category into two groups/category. Now researcher decided to use independent t-test. Independent t-test is parametric test hence researcher checked normality and homogeneity of variance. However, normality and homogeneity of variance assumptions were violated in independent t- test. Hence, researcher decided to use similar nonparametric test Mann Whitney test (Nachar, 2008).

Table No. 1 Ranks for Capital

Capital	N	Mean Rank	Sum of Ranks	
TAPD	Up to 5 Lac	35	22.31	781.00
	Above 5 Lac	21	38.81	815.00
	Total	56		

The above table 1 indicates which group can be considering as having the higher TAPD, the group with highest mean rank. In this case, the group above 5 Lakh had the highest TAPD.

Table No. 2- Test Statistics: Mann Whitney Test for Capital

	TAPD
Mann-Whitney U	151.000
Wilcoxon W	781.000
Z	-3.674
Asymp. Sig. (2-tailed)	0.000

a. Grouping Variable: Paid-up Capital

The above table 2 indicates us the actual significance value of the test. Specifically, Test Statistics table provides Mann-Whitney U statistics as well as the asymptotic significance (2-tailed) p-value.

From above data, it can be concluded that TAPD in above 5 Lakh group was statistically significantly higher than the up to 5 Lakh group (U = 151, p = 0.000). Hence, we reject null hypothesis and accept alternative hypothesis, there is significant difference between disclosure of accounting policies and their respective paid-up capital of the company.

Conclusion-

Paid up capital of company plays significant role in disclosure of information regarding accounting policies. Increase in paid up capital will have positive impact on expanding operations of business. The companies having paid up capital more than Rs. 5 lakhs can expand their operations to domestic markets or even to foreign markets. For entry in foreign market,

companies should have a good compliance record and hence its disclosure index is significantly better than companies having capital less than 5 lakhs.

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Appendix-

1. Questionnaire for the study- <https://forms.gle/e3LHo6yoZBZVbYWC8>
2. Acronyms used in the study- <https://forms.gle/e3LHo6yoZBZVbYWC8>
3. Data analysis & Interpretation- <https://forms.gle/e3LHo6yoZBZVbYWC8>

Impact of The Pademic Covid-19 First Wave and Second Wave in India:- Evolution of E- Payment

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Abstract -:

COVID-19 Pandemic their first wave and second wave prompts E-payment or Digital payment it can throw the Indian Economy and pushes all activities rapidly towards with Digital Payment. COVID -19 has given it further blow in 2020 (First wave) and 2021 (second wave) , Even consumers also has more comfortable with cash wallet have started using E-Payment for their regular and common needs its push to move India towards a cashless society and contactless transactions . Further E-payment ,mobile wallets Digital transaction ,online bill payment ,QR Code based payment ,mobile banking help consumers avoid as physical footstep and presence and also help to save and protect to fear of the virus.

Indian Banking also highlighted how pandemic has accelerated the adoption of E-Payment as consumers preferred to stay out from cash payment, India is experiencing a flight path in E-payment that is more breeding than many advanced cash less economies. The awareness and adoption of E-payment has increased rapidly and benefit us with as safety ,convenience , Instant payment were the key spark.

In this paper we discuss about E-payment used in various sectors by consumers in those waves of pandemic crises and businesses who also accept and pat with digital transaction.

The paper mainly focus about the Growth of E-payment and their adoption by consumers of various sectors in pandemic situation it help us to understand the growth and challenges faced by India .

Keyword : E-payment ,contactless transaction, mobile wallet, digital payment, pandemic, digital transaction

Introduction -:

COVID-19 has accelerated the digitization of Indian economy . The continuous spread of COVID-19 in first wave (2020) and in second wave(2021) become one of the biggest hazard to the Indian economy and financial market . To accommodate the Impact of the coronavirus and their continues the eruption ,India as like many others countries , is taking particular measure , including many times lockdown in nation ,movement of entire population is limited , shutting down of public places , maintain social distancing mostly organization and offices do work from home . There results huge economic interruption and limited activity of business even they are large or small all are effected in pandemic situation.

But E-payment play a big and valuable role in industries and various sectors to help their stability and potential to rebooting the economy in the new normal ,consumer prefer those different type of payments modes cause of their convenient , easy to use , time saver , no any need to outside or bank branches in E-payment no any fear of loosing cash , 24*7 service flexibility and non banking hour or bank holidays also anyone get their banking facilities E-payment remark a number of innovations and initiatives have changed the transaction way of Indian consumers, push towards digital payment with resource such as (BHIM) Bharat interface for money , Google pay , Amazon pay , Paytm , QR Code , Rupay cards , (UPI) Unified Payments interface , (NEFT) National Electronic fund transfer , (IMPS) Immediate payment

service , RTGS , and many more apps forward India clearly holds an extremely promising bright future but there was a big hurdle security , fear of fraud , hidden charges , technical issues connectivity problems , server problems , network issue , and consumer awareness faced by every sectors and needs continuity of support of collective drive from payment provider , Banks regulators and Government .

In Pandemic situation government and regulator have pushed digital payment in such times E-Payment avoid usage of physical cash which has more higher risk element of virus transmission . The Indian government also trying to reduce the cost of currency (paper Note) printing and protect for fake currency Indian government expanded digital transaction in response to server damage inflicted by the pandemic on our economy and our livelihood.

Further , the increase in demand of broadband internet services and this will fuel the evolution of digital transaction . E-payment touched a record high an effect of COVID -19 First wave and their Second Wave with all channels . The pandemic also pushed traditional banking to digital banking , consumer and mostly banks have recorded a sharp increment in use of their smartphone and Digital Banking Channels .

2. Review of Literature :-

- 1) An article “ Impact of the COVID-19 outbreak on digital payments” May (2020) by India Pwc based on impact of pandemic in business and social , various sectoral impact by Covid-19 , change mode in consumer behavior and Impact on payment categories.
- 2) V.Sornaganesh , Sudha Ganesh , M.Thangajesu oct(2020) analysed and discuss about Demographic Factors , payment mode and buying behavior of respondent and changing behavior of consumers before lockdown and during lockdown in first wave of pandemic.
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3. Objectives of The Study :-

The objectives of the study are as follow as -:

- (1) To find out the effect of Covid-19 on usage of E-payment .
- (2) To analysis the mode of payment use by the respondent in pandemic time .
- (3) To find the E-payment growth in various sectors .
- (4) To analyse the problem faced by consumer during E-payment .
- (5) To analyse the present trends of E-payment and their implementing effect.

4. Research Methodology :-

The study is incorporated by extensive primary and secondary data. Secondary data has been collected to refine the available data ;the study includes analysis of the growth of different sectors payment mode and the effect of COVID-19 on the E-payment of each respective region .

The study is descriptive, quantitative, cum analytical in nature. It's a blue print of various elements of the study and research objectives and the set of methodologies adopted to achieve those objectives.

Collection of Data :-

In every statistical investigation, the first thing is the collection in content method , structured questionnaire, and online survey method , collected data will be edited , coded , classified , tabulated and will be analyzed by micro soft excel .

Primary and Secodary Data –:

Data will collected for consumers of various sectors by help of contact methods as e-mail , telephonic interview etc.

Secondary data shall collected from newspapers , research papers , articles , news blogs by company websites survey earlier conducted by digital payment apps. The study will serve as a source for 360- degree analysis of various sector payment mode thoroughly integrating different models.

5. Covid-19 Taught Us About Improving Digital Payment :-

- (1) Feedback channels and create complaint.
- (2) Regularly check your financial statement .
- (3) Increase financial and digital literacy.
- (4) Provide all details about cash out points.
- (5) Avoid overcharging in transactions.
- (6) Observe social distancing and observe in cash in and cash out points .
- (7) Detail of transactions failure with reasons.
- (8) Spread information to increase inclusivity.

6. Covid-19 Impact on Payment Industry:-

We have identified those impacts of COVID-19 on the payment industry in those field payment providers have to take action to improve their system

- (1) Key payments market are most affected by COVID-19.
- (2) Payment providers are launching initiatives to flow of economic liquidity.
- (3) As payments become more digitalized, payment experiences are being “Embedded” into customer purchasing journeys.
- (4) Consumers and businessman are likely to be starved to payment experiences that offer more in control way.
- (5) Condition are most highly favorable for cheaters and fraud.
- (6) Cash withdrawals more in this period , but overall usage has significantly.
- (7) Tokenized payment are being encouraged more than ever.

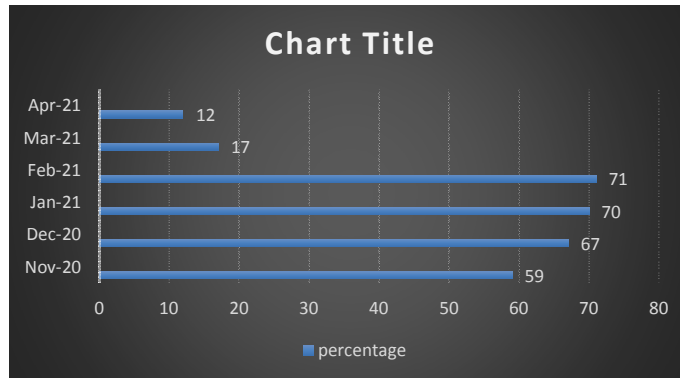
7. Covid-19 Impact on Various Sectors :- Payment Player of various sectors effected by different ways , This view has been taken keeping In mind a time frame of at least first wave and second wave duration for these sectors , depending on how/when the pandemic is curtailed :

(1) Aviation :-

An acquirer of large exposure to the aviation industry is at huge risk due to crises due to increased refunds and chargebacks as many flights are cancelled across the border. But after first wave the people will careful about the virus and after disastrous 2020 , is aviation finally

getting wings in 2021 with safety , boosting they adopt digitiza- tion and digital payment mode is the new blue print for survival but again attack COVID-19 we face the second wave of this crises .

Figure 1: Covid-19 Effect On Aviation Industry



Source-:livemint,april2021,economicstimes,march,2021

(2) Travel And Hospitality-:

Travel and hospitality sector most adverse impact in digital payment because this sector contribute 40% of digital payments, prospects due to limited travel cause of restriction and fear of virus spread, limited corporate travels as work from home and lockdown guidelines by different states but after first wave situation would be normal but again attack of virus and now we face second wave and again face the adverse situation in travel and hospitality.

(3) Cross-Border Payments-:

Cross border payment are let fall because complete drop in tourism , trade barriers , supply uncertainties demand high only in essential things that's the reason digital payment is unfavorable effect from this sectors.

(4) Domestic Payment-:

Domestic online payment are expected to likely witness a positive and too much favorable impact as more consumers are provide facilities , financial support to their base location with help of E-payment.

(5) Education-:

COVID-19 is the reason of evolution in education because in that time all school and collages will shut down than online education support that time and digital payment play huge role and saw a positive increase in business and the same as like as to continue going forward.

(6) Utility Bills And Telecom-:

Due to BBPS and digitization this segment is most grow in term of digital payment but COVID-19 pushes faster of their adoption and telecom sector grow too faster in this time cause increase in demand of broadband internet services is greater and long time impact in use of digital payment channel.

(7) Government Related Transaction-:

This sector is growth on account of higher DBT transfers and E-payment already use for payment of tax and municipal and donation to government funds contribute to an increase in E-payment.

(8) Insurance-:

COVID-19 ,insurer have seen a increase of digital payments as new and renewal policy payments are made by digital.

(9) E-Commerce-:

From a safety and protection view ,there mostly consumers even they belong rural and urban both propensity towards E-commerce and E-payment. As E-commerce companies offers various offers and cashbacks for attraction of buyers.

8. Impact Of Covid-19 In Payment Categories-:

We look at the relative impact of the COVID-19 on various payment modes:

1. Cards-:

Fear of virus transmission through of paper note and coins they will boost in online cards transactions for health and safety views consumers prefer usage of contactless cards for payment their positive impacted sector is essential, online education, insurance, donation etc.

2. Wallets-:

Wallets will also see increase in transfer for P2P transaction, bills payment and P2M for essential services as they prefer use of wallets for small payments which was paid in cash in earlier, this mode of payment saw growth in transaction cause of easy in process and safer in mode of transaction their positive impact in those sector as small merchant, insurance, education etc.

3. Atm-:

Transaction by ATM will decrease cause of lockdown, restriction and fear of virus but after lockdown when open various marketplace than people need to hoard cash to manage their needs and unforeseen circumstances but overall the use of ATM be reduce due to risk of virus transmission via currency notes but their more use in payment of hospital bills and purchase their essential needs.

4. Qr Code-:

The payment of small tickets like as groceries and others essential things QR code seen a very favorable growth due to their services as convenience, speed, low maintenance and safety it offers and services.

5. BBPS-:

People are adopting BBPS due to their services they can easily pay their utility bills with no physical avenues BBPS lead a higher number of transactions as payment if utility bills like electricity, telephonic, broadband, gas, school fess, insurance taxes etc. consumers adopt to the single ecosystem for their payment of bills .

6. IMPS-:

The IMPS services saw a minimum growth, To transfer of funds in pandemic time they replace way of money order in first wave IMPS transactions declined 43.5%in April but after lockdown in services.

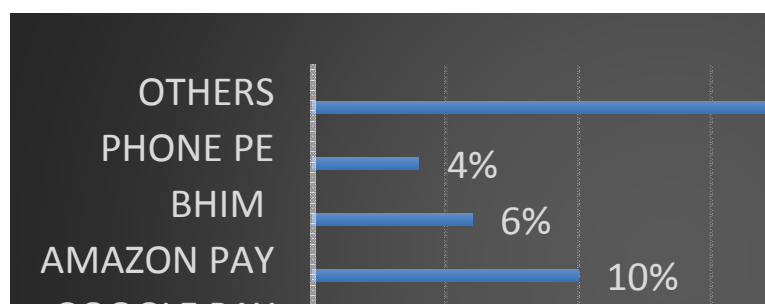
9. Digital Payment Growth In Various Sectors In Last 12 Months:-

E-payment swell as 42%indians make multiple online payments during covid-19 in lockdown of first wave after first wave we saw continues growth of E-payment . The digital payments market is expected to grow of 13.7% over the forecast period 2021 to 2026 In India Digital payment grow to 71.7%of all payment transactions by 2025 India pips China, US, others in 2020; leads global tally with this many Digital transactions.

Digital payments grew by 76%in the last 12 months according to Razorpay reports they revealed in their eighth edition of “The Era of Rising Fintech” Digital payment performed in 2020 a pandemic year the report compared payment modes performed in 2021 compared with 2020 when all sectors effected by COVID -19, an analytical report here some key highlights from the report:-

- Online transactions in Jan, Feb, Mar’2021 saw a growth of 76%compared to Jan, Feb, Mar’2020 adoption by both businesses and consumers.
- In Jan, Feb, Mar ,2021 ,Tier- 2 and 3 cities towns contribute over 50%of all E-payment transaction.
- As travel and tourism opened after first wave, Jammu &Kashmir found itself in the top 10 Digitally over all the states with 36%growth in Digital payment in Jan, Feb, Mar,2020 compared to Jan, Feb, Mar,2021 ranking in after Jammu & Kashmir other state is Uttar Pradesh, Madhya Pradesh and Haryana .
- Payment options like as Buy now pay later(BNPL) saw a spike growth of 569% in last 12 month consumers preferring affordable payment mode and avoid bulk payments.
- UPI continue preferred most by the consumers with their payment option as debit cards, credit cards and net banking.
- eNACH a new payment service saw a growth in last twelve month is 23,962%.preferred by business as digital and automated recurring payment process.
- Travel industry made come back in Jan, Feb, Mar 2021 after first wave with 52%growth but in second wave we back down .
- Mutual funds were the most preferred choice of investment for office workers , saw a 69%growth in Jan, Feb, Mar,2021 in compared to Oct, Nov, Dec,2020.
- Real-state saw growth of 65%in Jan, Feb, Mar2021 vs Oct, Nov, Dec, 2020 in first wave of pandemic they decline 14% .
- In education sectors have increasingly been accepting online payments for fees and salary payments with growth of 40%.

Figure 2 : Impact of The Covid-19 on Digital Payment Usage in India As of April:-

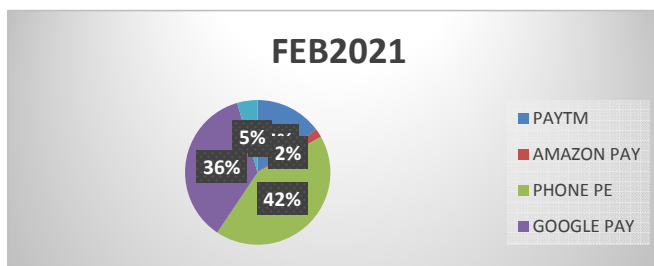


Source:-Statista Research Department,2020 .

Impact of COVID-19 on digital payment app usage in India as of April 2020 . This survey is published by Statista Research Department according to the result of survey among Indians survey reported an increase in use of E-payment apps Paytm lead among those apps 33%people transaction their amount then Google pay secure 14%, Amazon pay 10% , BHIM 6% phone pay 4% and others app transaction 33%.

There is massive acceleration as a results of COVID-19 pandemic in 2020 a momentous change for the payment industry.

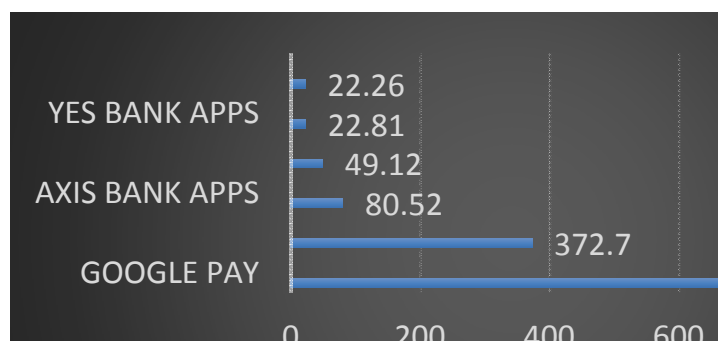
Figure 3 : Unified Payment Interface (UPI) , Usage Across India In Feb,2021,By Platforms:



Source:- Statista Research Department,2021

After first wave of COVID-19 there is huge change in relation to consumer payment preferences, but in beginning of 2021 all about addressing that change and seizing the opportunities that have emerged which will seen in survey by Statista Research Department people prefer Indian app Paytm most it build 42% largest transaction platform anchored on payment than Google pay secure 36% among those apps than people transaction their payment by Paytm 15% and other apps use in transaction is 5% and Amazon pay use in various payment is 2% COVID -19 impact all payment apps and their transaction mode .

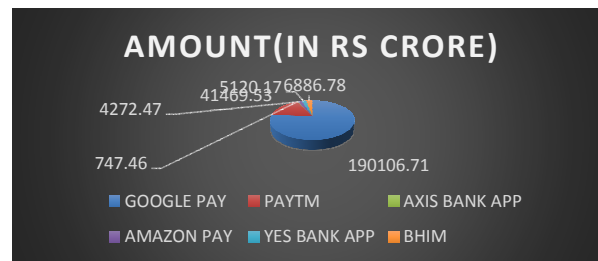
**Figure 4 : Upi Transactions Reach In April 2021 Their Apart Phone Pay Other Top Six Apps Which Recorded The Highest Number Of Transactions:-
 Number Of Transaction By Top Six Apps:-**



Source:- NPCI APRIL ,2021.

In April, 2021 data released by NPCI is number of transaction from various apps secure in a year in among all apps phone pe has lead in transaction people prefer this app for their various transactions than after people prefer these top six UPI Apps for their transactions, Google pay with 905.96 million than after 372.7 million transaction by Paytm people also prefer their transaction with Axis bank app, Amazon pay, Yes bank App and BHIM with 80.52, 49.12, 22.81 and 22.26 million transaction by these apps.

Figure 5 : Amount Secure By Top Six Apps-



Source:-Npci April,2021

In April ,2021 data released by (NPCI)National payments corporation of India they record Among 50% of leading UPI payment platforms phone pay has lead with 1.18 billion transaction and amount secured Rs 234023.33 almost 47% of total transaction value their top six UPI apps which recorded highest number of transaction an secure amounts by digital transaction Google pay secure 190106.71 crore Rs almost 76% from transaction than Paytm secure 41469.53 crore than after BHIM secure 6886.78 crore than yes bank apps with 5120.17 crore with 2% amount among the transaction than Amazon pay secure 4272.47 crore Rs.In second wave of Covid-19 we face many drop-down in various sectors but surely we win the battle of crisis and come back with enormous growth with help of digitization.

10. Analysis and Discussion :-

In modern era most of people prefer use latest technology specially youths .

This gives the major impact on these e-services COVID-19 scenario continues to unfold, its impact on consumers behavior as well as business too became more apparent in pandemic situation these digital payment heels in various field even mostly sectors like as banks, aviation, travel and hospitality, of fess ,bills, insurance and many more even healthcare/pharma and government sector too are effected this digital evolution . Digital payment system is very useful for every sectors.

Data Analysis and Interpretation :-

Table 1 : Impact Of The Covid-19 On E-Payment In India By Type Of Purchase

Type of purchase	Share of respondent
Groceries/medicines in retail store offline	50%
Groceries/medicines online	25%
Mobile recharge	12%
Did not use E-payment	11%
Transportation service	6%
Food delivery	12%
Restaurants	15%
Bills and fees	26%
E-commerce	45%

Source:- Primary source by monkey survey

According to this survey on impact of Covid-19 on E-payment in India by types of purchase share of respondent positive person shown on this table according to this survey 45% buyers use E-payment while online shopping 50% people prefer payment in cash while purchase of groceries and medicines even 25% people paid by digital payment service 12% people use e-payment in mobile recharge 11% people did not use E- payment due to lack of knowledge and inconvenient 6% people use E-payment while they pay for transportation charge 12% people use E-payment when they deliver food 15% people pay their restaurant bills by Digital payment 26% people paid their bills and fees by use of E-payment the growth of digital payment continued .

Table 2 : The Benefits of Using E- Payment System To The Consumer And Businesses:-

PARTICULAR	CONSUMER POSITIVE REACTION	BUSINESSES POSITIVE REACTION
Convenient	45%	50%
Saves times	40%	65%
24*7 Service	48%	42%
Easy to use	22%	26%
Flexibility	12%	23%
Increase prestige	65%	40%
Non- banking hour also can get the benefits	38%	46%

Source:- primary source by monkey survey.

Present table shown The benefits using of E-payment system to the customers and the businesses for their convenient to use of E-payment 45% consumer agree with this and businesses sector agreed 50% consumer sector agreed to save time with 40% and businesses sector agreed with 65% in consumer sector 48% agree with their 24*7 service and 42% businesses agree in case of easy to use 22% consumer agree in businesses agree with 26% only because people say their use of E-payment we face some technical problem in case of flexibility 12% consumer sector and 23% businesses sector agree with this 65% consumer sector agree that in use of E-payment it can increase their prestige 40% businesses agree with this in non-banking hour 38% consumer get the benefits with this service and 48 % businesses sector agree with this benefits.

Table 3 :The Problem Faced By The Consumer When They Use E-Payment:-

PARTICULAR	AGREED PERCENTAGE
Lack of knowledge	55%
Fear of fraud	80%
Hidden charges	48%
Complicated instruction	41%
Lack of security	52%
Server problem	62%.

The problem faced by the consumer when they use E-payment 55% consumer agree with lack of knowledge problem 80% people has fear of fraud while using E-payment 48 % people faced problem of hidden charges 41% consumer face their complicated instruction problem 51 %

people agreed that E-payment has lack of security problem 62% people agree with their server problem .

11. Covid -19 The Way Of Forward-:

As the COVID-19 pandemic continue attack in their first wave and second wave its continue to unfold their impact on both sectors they will become more credible. However, it is cleared we will settle into new normal when the pandemic dies down in their first wave and we again settle in new normal after down of second wave . It is indispensable for E-payment ecosystem to progress rapidly and help shape the second wave of COVID -19 era.

We look at a few elementary that will manage the way forward -:

- In short term transactions bank offering fee remission on select E-payment like as IMPS, RTGS, NEFT.
- Continue financial assistance from the govt through DBT.
- In long term transaction increase in usage of DBT .
- Increase in virtual card issuance and usage.
- Increased in online presence of small and medium businesses.
- Increased in knowledge of initiatives and measures to fraud while payment.
- Payment process will be encouraged to increase in quality of best service and increase in basic facility and their volume.
- Shift in consumer Behaviour higher adoption of E-payment.

Conclusion -:

Considering the above study conduct on the evolution of E-payment in impact of COVID-19 their first wave and their second wave is remain muted to the economy but digitization gives many facilities to face this battle as E-payment it is a hi-tech, advanced system of cashless transactions, streaming and easy to payment. E-payment help to aid the recovery and lead the pandemic emergence into the new normal its evolve rapidly and help shape in first wave ,second wave, we surely win the battle of second wave and after this pandemic situation nation growth continuously with digital mode . The result of the study state that digital payment effect on various sectors and consumer as well as businesses COVID -19 drives Evolution of Digital payment systems. They adopted this payment system with their effective service . The Reserve bank of India aimed to increase digital transaction could reach Rs 15 trillion a day by 2025 , RBI plans to take digital payments to such heights is being their supported of their innovation labs E-payment has potential to reach 30-40% of gross domestic product. Banks also should give proper awareness program , so that consumer will get they latest information and they can use all the available facilities in all situation.

“Cash is king ,but Digital is Divine” this metamorphosis of India’s payment infrastructure, financial model describe by Reserve Bank of India in its latest assessment.

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Use of ICT in Higher Education System in India with Special Reference Library Science

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Abstract :

The paper is covered to all parameters on the highlight the impact of information and communication technology (ICT) in the higher education for the 21st century .Education is much more important for the social heritage importance will continue to grow and develop in the 21st century. Information and communication technologies(ICT)have become common place entities in all aspects of life. Across the last twenty years the use of (ICT)has fundamentally changed the practices and procedures of all forms of efforts business and governance. Education is a very socially oriented activity and quality education traditionally been associated with strong teachers having high degrees of personal contact with learners. The use of ICT in higher education lends it self to more student -centered learning settings and often this creates some tensions for some teachers and students. The paper argues the role of ICT in transforming teaching and learning and seeks to explore how this will impact on the specific program will be offered and delivered in the universities and colleges of future.

Keywords: ICT ,Higher education ,Social development

Introduction:

Information and communication technology is a force that has changed many aspects of the way we live. If we can compare such different types of fields as medicine ,tourism travels ,banking ,law, business, engineering and architecture, the impact of ICT across the last two or decades has been tremendous. The way these fields operating today is much more vastly different from the ways they operated in the past. But when one looks at education, there seems to have been an unique lack of influence and less changed ,There have been a number of factors impeding the wholesale lift of ICT in education across all sectors. These have included such factors as a lack of funding to support the purchase of the technology, a lack of training among established teaching practitioners, a lack of motivation and need among teachers to adopt ICT as teaching tools (Starr, 2001). But in recent times, factors have emerged which have strengthened and encouraged moves to adopt ICTs into classrooms and learning settings. These have included a growing need to explore efficiencies in terms .Computers can be used briefly for academic administration .The following are some areas where computers can be used for effective academic administration eg.

- 1.General Administration
- 2.Financial Accounting.
- 3.Administration of Enrollments..
- 4.Shelving and Furniture management
- 5.Maintanance of Personal Record
- 6.Library Management System

The Indian higher education system is one of the largest in the world. With only 20 universities and 500 colleges with 0.1 million students at the time of independence, but we now



have about 789 universities and university-level institutions and 37,204 colleges as of feb. 2017 and 11,443 stand-alone institution in India. According to a report from Spring board Research, India's education sector will increase its IT spending september 09, 2016 at present higher education sector witnesses spending of over Rs.42,219.5 crore and Rs.26,855 crore was allocated (approx 7.3 per cent increase) is allocated for higher education.

Despite the significant rise in numbers, when it comes to IT solutions in the education market, there is significant scope for improvement in India. Integration of ICT in Indian universities and colleges would respond to the twenty-first century demands.

The impact of information & communication technology on learning system.

Conventional teaching process has emphasized content. So many years education courses have been written around textbooks. Teachers have taught through lectures and presentations interspersed with tests, tutorials and learning process designed to consolidation and rehearse the content. Contemporary settings are now favoring curricula that promote competency and performance. Curricula are starting to emphasize capabilities and to be concerned more with *how* the information will be used than with what the information is as follow.

access to a variety of information sources;

1. Types of information forms and to access sources.
2. Student-centred learning settings based on information access.
3. Learning environments centred on problem-centred and inquiry-based activities;

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

Students centered oriented learning :

Information communication Technology has the capacity to promote and encourage the transformation of education from every teacher directed enterprise to one which supports more student-centered models. Evidence of this today is manifested in:

1. Rapid increase the capability, competency and outcomes focused curricula
2. Moves towards problem-based learning
3. Increased use of the Website as an information source, Internet users are able to choose the experts from whom they will learn. The use of ICT in educational settings, by itself acts as a catalyst for change in this domain. ICTs by their very nature are tools that encourage and support independent learning. Students' using ICTs for learning purposes become immersed in the process of learning and as more and more students use computers as information sources and cognitive tools.

Importance of ICT in education:

a. Impact of ICT on teachers in Teaching process:

In the past, the role of teacher in an educational institution was a role given to only highly qualified people. With technology-facilitated learning, there are now opportunities to extend the teaching pool beyond this specialist set to include much more people. The changing role of the teacher has seen increased opportunities for others to participate in the process including workplace trainers, mentors, specialists from the workplace and others. Through the educational environment and capabilities of technology, today we have a much expanded pool of teachers with varying roles able to provide support for learners in a variety of flexible settings. This trend seems set to continue and to grow with new ICT developments and applications. And within this changed pool of teachers will come changed responsibilities.

b. Impact of ICT on students in learning process :

In the past, education has been a privilege and an opportunity that often was unavailable to many students whose situation did not fit the mainstream. Through the flexibilities provided by technology, so many students who previously were unable to participate in educational activities are now finding opportunities to do so. The pool of students is changing and will continue to change as more and more people who have a need for education and training are able to take advantage of the increased opportunities. Interesting opportunities are now being observed among, for example, school students studying university courses to overcome limitations in their school programs and workers undertaking courses from their desktops.

c. Importance of ICT education in students life

Traditional thinking has always been that technology-facilitated learning would provide economies and efficiencies that would see significant reductions in the costs associated with the delivery of educational programs. The costs would come from the ability to create courses with fixed establishment costs, for example technology-based courses, and for which there would be savings in delivery through large scale uptake. We have already seen a number of virtual universities built around technology delivery alone (eg. Jones International University, www.jiu.edu). The reality is that few institutions have been able to realize these aims for economy. There appear to have been many underestimated costs in such areas as course development and course delivery. The costs associated with the development of high quality technology-facilitated learning materials are quite high

Conclusion:

This paper has sought to explore the role of Information communication Technology in higher education as we progress. In particular paper has argued that ICTs have impacted on educational practices and education policies in higher education to up to date in quite small ways but that the impact will grow considerably in years to come and that ICT will become a strong agent for change among many educational practices. The method of current activities and practices, the continued use and development of ICTs within higher education will have a strong impact on the following :

1. What is learned ?

2.How it is learned;

3. When and where learning takes place .

4. Who is learning and who is teaching.

The outcome of all this activity is that we should see marked improvements in many different types of areas of educational efforts. Learning should become more relevant to stakeholders' needs, learning outcomes should become more discuss and targeted, and learning opportunities should diversity in what is learned and who is learning

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Benefications of Agricultural Developemnt on Indian Economy

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Abstract:

This paper deals with the role and important of agriculture in Indian Economic Development and it summarize the types of agriculture, importance of agriculture, contribution of agriculture. Agriculture plays a vital role of India's economy and it is the only means of living for almost two-thirds of the employed class in India. India has the second largest arable land base (159.7 million hectares) after US and largest gross irrigated area (88 million hectares) in the world. Rice, wheat, cotton, oilseeds, jute, tea, sugarcane, milk and potatoes are the major agricultural commodities produced. More importantly, over 60 per cent of the country's population, comprising several million small farming households depends on agriculture as a principal income source and land continues to be the main asset for livelihood security and contributes around 18.1 percent to the GDP. Its main role is share in national income, source of employment, provision of food grains, supply of raw materials to industrial sector, market for industrial product, earner of foreign exchange, significance for trade and transport, source of revenue for the government.

Key words: Agriculture, GDP, National income, Economy, Commodities, foreign exchange

Introduction:

Agriculture contributes in the economic development. The national income levels as well as the people's living standard in country have been improved. The Indian agriculture developed at fast rate of progressive outlook as well as increased motivation for the improvement and development. Hence, agriculture plays an important role to create good atmosphere for economic development of the country. There is huge revenue for transport companies to carry agricultural items such as food grains, cotton, jute, sugarcane, oilseeds etc. from one place to another. Thus, Indian agriculture is the most important means of life-sustaining for the residents of the country. About 100% of India's food requirement is supplied only by Indian agriculture. In addition, industries like sugar, textiles, jute, oil etc. often depend entirely on Indian agriculture, because the raw materials required by them are mainly done by domestic production.

Importance of Agriculture in Indian Economy:

Agriculture is not only important but it also provides a base for the development of an economy. On one hand it provides raw material and labour to the industrial sector, on other hand creates demand for industrial products. To know the importance of agriculture for an economy, we should know should know its contribution to GDP, Employment, Exports and other sectors in detail. Most of the developing countries of the world are exporters of primary products. These products contribute 60 to 70 per cent of their total export earnings. Thus, the capacity to import capital goods and machinery for industrial development depends crucially on the export earning of the agriculture sector. The governments earn huge revenue from agriculture and its allied activities like cattle rearing, animal husbandry, poultry farming, fishing etc. Indian railway along



with the state transport system also earn a handsome revenue as freight charges for agricultural products, both-semi finished and finished ones. Increase in rural purchasing power is very necessary for industrial development as two- thirds of Indian population live in villages. After green revolution the purchasing power of the large farmers increased due to their enhanced income and negligible tax burden.

Types of Agriculture in India:

Survival farming is one of the most popular farming techniques that can be seen in various parts of India. The farmer along with his family cultivates grains for themselves or for sale at the local market. The entire family works on the farm and most of the agricultural work is done manually here. Tradition methods of farming are followed by the farmers in their small farms. Since facilities like electricity and irrigation are generally not available to the poor farmers, they do not use fertilizers and high yielding variety of seeds in their fields to the extent they should do and another type of agriculture is irregular agriculture, this way of farming is widely used by the tribal groups to grow crops. First the land is obtained by clearing a forested area and then crops are planted. While the land loses its fertility, another area of land is cleared and the crops are shifted there. The commonly grown crops in this type of farming are dry paddy, maize, millets and vegetables. Dry land farming is practiced in the more arid and desert-like areas of the country, including northwest and central India. Crops such as gramjowar, bajra, and peas are grown in these conditions. Arid and semi-arid areas with rainfall between 750-1150mm and lower moisture availability for crops are chosen for such cultivation.

Many areas of India are affected by heavy monsoon rains and subsequent flooding. This is suitable in all the well-irrigated areas like those in the northeast India and the Western Ghats. Rice, jute, and sugarcane are cultivated in wet mode of agriculture. The hill and mountain slopes are cut to form terraces and the land is used in the same way as in permanent agriculture. Due to scarcity of the availability of flat land, terraces are made to provide small patch of level land. Soil erosion is also checked due to terrace formation on hill slopes. Plantations are only capable of producing a single crop which takes long time to grow. Plantation agriculture is practiced in Kerala, Assam, Karnataka, and Maharashtra. For example, rubber, tea, coffee, cocoa, spices, coconut and fruit crops like apples, grapes, oranges, etc. are grown by plantation agriculture. Since it is a capital intensive process, it requires good managerial ability, technical know-how and advanced machinery, fertilizers, irrigation, and transport facilities. It is an export-oriented agriculture and grown in plantation agriculture have a life cycle of more than two years. In areas where irrigation has been possible, the farmers use fertilizers and pesticides on large scale to bring their land under high yielding variety of seeds. It is also known as industrial agriculture. It involves higher use of inputs such as capital and labor per unit land area. This is where it differs from traditional agriculture where the inputs per unit land are lower. The first major experiment of Indian government in the field of agriculture called the Intensive Agriculture Development program (IADP) was launched in 1961 to provide loan for seeds and fertilizers to farmers. Intensive Agriculture Development program was started with the assistance of Ford Foundation.

Role of Agriculture in Indian Economic Development :

Contribution to GDP:

It has been observed that before industrialization in almost all the economies the majority of the GDP came through agriculture with the continuous and rapid growth of industries and

service sector. The share of agriculture in GDP reduced but it does not mean that agricultural output does not increase. This change in the GDP structure is a result of change in the economic structure of an economy which indicates economic development.

Contribution to Employment:

Usually agriculture provided huge number of employment to the workforce of a country till industrial development. With the growth of industrial and service sector its contribution to employment tends to reduce because the rate of growth of these sectors is usually faster than the agricultural sector. Most of the countries experienced this change in the occupational structure after the growth of non-agricultural sector in the economy.

Contribution to Exports:

Before industrialization the export composition of India was purely agrarian i.e., its exports consist of mainly agricultural produce which were used as raw material by the importing country's industries. As the growth takes place this composition changes in favour of the manufacturers and service providers. The share of agriculture in exports declines with economic growth. For a long period after independence, the agricultural sector provided the much required foreign exchange in India through export of products like tea, jute, cotton textiles, coffee, spices, tobacco, cashew, sugar etc. Post- liberalization the dependence on agriculture in this regard has reduced from 17.8% to 10.3% in 2008-09. Imports of agricultural goods has also decreased from 8.2% in 1998-99 to 2.7% in 2008-09, though volume of trade has not declined. There is in fact an annual growth of 20% in imports and 10% growth in exports of agricultural goods. Since imports have increased more than exports, measures need to be taken to boost exports.

Contribution to Achieving Complete Growth :

Agricultural development is very important to make the poor a part of the growth story. Agriculture benefits the poor in creating employment opportunities on the one hand providing the poor with affordable food on the other hand. It must be remembered that the major part of the poor man's income is spent on food. In this direction, the government set a target of 4% growth in agriculture in the 11th and the 12th plans, with a purpose to make growth inclusive. Due to linkage effects agricultural growth leads to generating surplus with a multiplier effect. The incomes generated as a result is used to buy goods produced by other local non-farm producers. As they also earn more incomes, the rural households begin to demand more farm and non-farm goods of higher value, giving a boost to the rural economy. With increased rural incomes, the rural households are able to spend more on education and health. Such educated and skilled labor is able to diversify in the new rural non-farm activities, making rural labour move to urban areas for employment as well. In agriculture, this leads to labour shortage, and farmers are inclined to use labor-saving technology. Thus, in time a steady and sustained growth in agriculture brings the benefits of growth to the farm sector, thus ensuring inclusive growth as more than half of our population is engaged in the farm sector. This finally results in a structural change, through which the excessive dependence on agriculture is curtailed.

Role in Poverty Reduction:

Growth in the agricultural sector has great potential to increase rural incomes and improve the conditions of the poor. It is seen that non-farm expansion accentuates income inequalities and sometimes makes the poor goods, and in the process increase incomes in the



non-farm sector by creating market for their goods. According to the World Development Report, agricultural growth is more effective for the removal of poverty and inequality. Another report by ESCAP, 2008 by the title sustaining growth and sharing prosperity mentions that the continuing poverty in the Asia pacific region is a result of the uncared for agricultural sector, the same also observes that around 218 million poor people. i.e., 1/3 can be made poverty free, if the average productivity of labor can be increased. In India also, it has been observed that the rate of poverty removal was the highest in the period of higher agricultural growth in the 1980s than in the 1990s, advocating the measures to raise rural incomes for poverty alleviation. Again, it was noted that rural poverty in India declined by 9 percentage point between 1993-94 and 2004-05, while it fell by 14 percentage points between 1977-78 and 1987-88. Shortage of food is one of the main reasons for poverty, as hungry and malnourished bread-earners are unable to earn well for their family.

Thus, increase in agricultural productivity raises farm incomes and the poor households are able to afford sufficient food. To complement this there must be made available health and education facilities which would make agricultural growth more effective in tackling the problem of poverty. Basic education, as well as formal or informal training developing and upgrading skills, is important for farm workers with this knowledge they are able to respond to new technology, market opportunities and risks.

Role in Food and Nutritional Security:

The improved productivity of agriculture and increased production of food grains is very important in two ways: one to give the consumer access to affordable food and two, to increase employment opportunities in the agricultural as well as other sectors. Without self-sufficiency on food grains, we cannot feel secure as a nation. IF we buy more food from other countries, we will cause increase in prices which will threaten the food security of other countries also. Thus, in order to ensure food security for the country as well as avoid a threatening world scenario, we have to strive to increase productivity in agriculture.

Role of Economic Stability :

Agriculture provides a safety net to the rural people in times of an economic slowdown. All those people who migrate to other areas for work in times of heightened business activity in those areas, find a cushion in times of lack of sufficient work. During an economic crisis, as was encountered recently, many workers returned to their farms due to lack of work, and they could move to the protection of their families. This is very important for stabilization of the economy. This is probably one of the reasons why India could survive the economic crisis, because of support from the agricultural sector.

Conclusion:

From the above quoted explanation we conclude that agricultural development is a must for the economic development of a country. Even developed countries lay emphasis on agricultural development. "Agricultural progress is essential to provide food for growing non-agricultural labour force, raw materials for industrial production and saving and tax revenue to support development of the rest of the economy, to earn foreign exchange and to provide a growing market for domestic manufactures." The development of agricultural sector would tend to increase the purchasing power of agriculturists which will help the growth of the non-

agricultural sector of the country. It will provide a market for increased production. Thus agriculture not only contributes to overall growth of the economy but also reduces poverty by providing employment and food security to the majority of the population in the country and thus it is the most inclusive growth sectors of the Indian Economy.

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Initiatives by different information institution amid lockdown

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Abstract:

Everyone is aware about the fact that Covid-19 have put so many challenges to the world in every field. It have created havoc all over world and people are so depressed amid lockdown. Everyone in person and every institute has tried it's better to give some sigh of relief amid this lockdown in one way and another. Many information institutions such as libraries, online publishers, and information centres have taken initiatives to cater the needs of information users. They have not only provided the information demanded or need by the information seekers but also necessary information related to Covid-19. This study aims to investigate role of librraies, vendors and information centres to academicians/researchers, students and role in the dissemination of information related to Covid-19.

Keyword: Covid-19, Lockdown, Libraries, Information centres, Publishers.

1. Introduction:

The World Health Organization defines Covid-19 as an infectious disease caused by the newly discovered coronavirus (**World Health Organization, 2020**). The COVID-19 pandemic has forced governments worldwide to place their countries in full or partial lockdown to contain the spread of the virus. However, these lockdowns came with severe economic and social consequences, which has also presented unique challenges in the educational sector and has forced not just students but also policy makers and service providers including the information institutions to adapt and adopt technology as a viable and valuable option to ensure fulfilment of the educational needs of the stakeholders and in overcoming various hurdles in this pandemic time (**Dadhe, Pooja, Dubey & Manju, 2020**). When the COVID-19 pandemic hit in early 2020, libraries across the world shut down their buildings to limit transmission of the virus. What did not shut down were the crucial services they provided. Instead, librarians stepped up and zeroed in on their passion to serve the public, acting as first responders and amplifying their steadfast commitment to ensure people have access to public information (**Williams & Muller, 2021**).

1.1 Statement of Problem

Amid Covid-19 almost all the libraries shut their doors but same time many libraries, online publishers and information centres and other information institutions take many initiatives to cater the needs of public in these crisis. Thus the study is to explore these initiatives taken amid lockdown.

1.2 Objectives of the study

The study aims at following objectives;

- *To know the impact of lockdown;*
- *To explore the importance of information institutions;*
- *To explore the initiatives taken by information institutions to meet user needs;*
- *To explore the initiatives taken related to Covid-19.*

1.2 Research Methodology

To fulfill the aim of above laid objectives extensive literature review was done and websites of many famous libraries, online publishers and information centres of the world were surfed through the web and related data was gathered.

2. Literature Review

Access to open access resources' is the most delivered library service during lockdown. It was found beneficial by the libraries to use social media for delivering library services during lockdown (Shekharjyoti, 2020). The problem of re-opening libraries after an epidemic was that what policies or plans should be prepared to prevent the re-infection and spread of viral diseases such as Covid-19 point (Samantha, 2019)? The library is responsible for offering its services online in epidemic lockdown and libraries should be proactively prepared to provide reliable disaster and health digital resources for adult users (Tu-Keefner, Liu, Hartnett, & Hastings, 2017). The challenges caused due to COVID-19 can be solved or reduced to some extent by providing the right information, at the right time and to the right audience. They also found that problems have been created by the production and dissemination of information by various individuals and organizations (Ashrafi-rizi and Kazempour, 2020).

3. Impact of lockdown

- Major impact of lock down were;
- It has weakened economics of the world
- It has increased the unemployment rate
- Direct communication and interaction came to halt
- Due to closure of educational institutions, libraries and other information institutions, it has badly affected the education carrier.

4. Initiatives by libraries, Publishers and information centres

During the pandemic of Covid-19 lockdown was implemented all over the world thus affecting the information institution mostly the libraries. In this chaos many information institutions came as saviors to the information seekers. Many information institutions take initiatives to cater the information needs of the users. Many of them are discussed below.

4.1 ALA (American Library Association)

It has created a special page under the title of "Pandemic preparedness: Resources for the libraries. This page provides information about preparing for a pandemic, including library-specific policy suggestions and more universal resources on pandemic education, prevention and preparation. Some of the resources are specific to seasonal influenza outbreaks and the 2019/2020 COVID-19 pandemic, but can be used more universally to help educate and inform decisions on pandemic prevention and preparedness

4.2 Internet Archives

The famous American internet library, has decided to open the National Emergency Library for the people stuck at home all across the world. The online library boasts a collection of over million copyrighted e-books and you can avail them for free until 30th June. Some of the books can be read online while others can be borrowed for offline purpose for a period of two weeks.



4.3 National Book Trust (NBT)

National Book Trust aka NBT has also announced that they are making over 100+ of their bestselling books free for download to encourage people to read during the ongoing crisis. The move is part of NBT's #StayHomeIndiaWithBooks initiative.

4.4 Oxford University Press

Like many organizations, Oxford University Press have the threat posed by the coronavirus seriously. Their teams across the world are working to support and protect people, customers, and communities, and ensure that education and research can continue in the face of these challenging times. As such, It have made some of our learning resources freely accessible for an extended period as well as signing up to support the "Copyright Licensing Agency" (CLA) initiative which relaxes some key higher education copyright terms to give academics, libraries, and students increased access to learning resources during this difficult period. In addition, to assist researchers, medical professionals, policy makers, and others who are working to address the pandemic.

4.5 Amazon

Audible, Amazon's audio books platform, has made hundreds of its audio books for children available to users for free during the ongoing crisis. The collection includes a vast array of books that range from subjects like science to fantasy novels.

4.6 ACK Media

Stories from Amar Chitra Katha have been an integral part of childhood memories. ACK Media, which owns the Amar Chitra Katha brand along with 'Tinkle Stories,' have decided offer free subscription to readers to the entire archive of their popular comics.

4.7 Elsevier

It has provided COVID-19 resources for librarians and their library users and also have provided remote access to many useful links related to covid-19 and have dedicated a special page for this. They update this page continuously as more information and resources become available

4.8 Sage

It have created a special page on its website known as "Coronavirus (Covid-19) hub that is meant to provide the gathered information and resources to help users navigate the current coronavirus pandemic. It have created a special page on its website known as "Coronavirus (Covid-19) hub that is meant to provide the gathered information and resources to help users navigate the current coronavirus pandemic. It provides business continuity advice and coronavirus updates. It also provides FAQ about Coronavirus.

4.9 Springer Nature

Springer Nature is monitoring the coronavirus situation closely. Colleagues across all of the teams remain accessible to users for any questions they may have. During this time, they are also doing everything necessary to make sure their research platforms remain fully available and are ready to support the increasing numbers of researchers, students and faculty working from remote locations. It have created a special page dedicated to know the new updates about coronavirus.

4.10 International Federation of Library Associations and Institutions (IFLA)

It has taken a good initiative to launch special issue of the IFLA Journal focused on innovations in libraries during the COVID-19 pandemic.

5. Findings

During the extensive study it was found that some renowned information institutions have taken the healthy initiatives to fulfill the needs of users. They are not providing only access to information sources but many information institutions also provides updates on Covid-19. Some information institutors have engaged users in reading by providing access to novels, comic books and other interested literature.

6. Conclusion

It has been concluded that information need has become a necessity even during crisis. Information institutions have taken it seriously and have taken it as social responsibility to provide free access to information material and simultaneously have provide necessary information and updates on corona virus(Covid-19).

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Interactive Visual Art Learning is the Most Important Factor in The Child's Creation for the Purpose of Self Developments

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Structured Abstract:-

*This paper discusses the **Interactive visual art learning is the most important factor in the child's creation for the purpose of self-developments**. Learning through interactive artistic methods is a new creative teaching method that is not traditional. At the same time, let young children feel and understand the original Concepts in the core content areas of education, such as a wide range of science, technology, and mathematics perspective. This article aims to explore "how to keep young children's. Full of creativity".*

It focuses on visual art and its interrelationship between interactivity and creativity, and how art explores new ways for our children to improve their practice and interaction takes place in an increasingly intelligent environment. This research paper explores different digital platforms, Tools, art techniques/software and web-based applications, these features can support innovative initiatives learning and distinguishing teaching methods in traditional courses As per my opinion thinks Recently, integrated digital aesthetics learning has shifted the focus from not only satisfying existing, The education system has also developed a new interactive environmental education, Encourage educators to design and build creative digital courses to attract their participation In a constructive way.

Then, the focus of this Research paper is through primary education, it is vital and effective to use of digital technology to create and Carry out artistic activities to help children learn in the creative process.

Key words- Interactive learning, creativity, interactive visual arts, young students, technology, educators

Introduction:-

Today, young children live in a challenging world with ever-increasing technology. Educational methods must adapt to these irreversible changes remotely, and creativity must be emphasized in these changes. Thinking in a creative, broad, adventurous and clear way, a complete set of advanced cognitive skills is need. These include the ability to reason critically and creatively. These are the most important at the moment and the tools that elementary school students in the 21st century will need for their future employment development. Teachers facing challenges, we must reconsider the characteristics of efficient and innovative learning methods, and encourage application innovation the method of teaching in a computer-mediated environment to further improve the curriculum. Study the visual arts Provides an environment very suitable for cultivating creative thinking, because art needs Thoughtful attention to discover what they must show and say.

This new way of viewing can continuously explore new ideas and new art teaching methods, and Reflect innovative thinking processes to improve children's learning outcomes (Wright, 2010; Winner et al., 2013; Sharp (2001). Some people say that design is invention.

"Invention" refers to the transformation from ideas to artifacts; this is More are artistic products than scientific products. However, few educators recognize the effective role of academic learning Learn subjects in a dynamic visual arts environment, instead of reading and instructing alone to achieve the purpose of youthfulness Students realize creativity. The mixing of forms in interactive art, which is produced by the combination of elements the combination of visual art and digital technology can provide a methodological basis, namely Suitable for interactive digital art.

This article expresses the need to fundamentally change the way teachers and professionals in the field of education Field conception of visual art, especially the way of expressing interactive visual art aesthetics in learning Practice within our current national education system. Art-based interactive multimedia applications do not it seems to be specially developed for elementary school students; there is even less research on this area Appropriate teaching methods related to the development of appropriate instructional designs for digital applications. Generated initial materials to include an overview of the research on creativity, artistic aesthetics, and interactivity In order to determine the visual arts and non-art backgrounds (e.g. science, Mathematics, technology, etc.).

This article will also discuss how to best decide which applications to introduce Educational activities in the classroom allow young students to flexibly display information in different ways and improve their level of spontaneous creativity.

Objectives:

1. To understand visual art learning is the most important factor in the child's creation for the purpose of self –developments.
2. To identify Art as a Learning Process.
3. To identify this study is to investigate the effectiveness of integrating or using visual arts in the teaching and learning Humanities (Art Appreciation).
4. To identify Purposes of Art in Education.

Research methodology:-

- This article attempts to analyze Interactive visual art learning is the most important factor in the child's creation for the purpose of self –developments.
- The paper is descriptive and analytical in nature.
- According to research needs, my research is completely based on secondary data.

Literature of review:-

Jolley (2016) mentioned art education in his article "The Importance of Art Education" Promote some benefits in various ways. Some of the advantages of art education are: Cultivate students' imagination and creativity; let them understand and express their Feelings and thoughts; help them understand and visualize other core topics; help them Observe the world around them; support their decision-making and problem-solving; and develop values such as concentration and perseverance.

Ochshorn (2016) asserts that art education is important because it can improve performance. She claims that it improves study skills, enrollment rates, critical thinking skills and creativity. Good art education is built on and reflects the recognition of specific and unique ways Art affects people's thoughts and lives. Eisner (2013).

The salience of art is immeasurable and countless. Booth (D.) (2016) asserts these techniques are learning, exploring, responding, revealing and demonstrating, Imagine, describe and create meaning. They belong to the school curriculum because Belongs to the mind and heart of lifelong learners.

Art practice is an indispensable tool for enhancing imagination awareness and developing creativity. Awareness, understanding and visual knowledge. However, Winner et al. (2013) concluded that the integration Art improves academic performance and makes children more creative thinking ability has not been proven.

Background: The visual arts are hailed as "flexible informal tools"

At the elementary level, visual arts are the safest foundation in primary school art subjects. The aesthetics of art is the link that makes each area of the curriculum has a common goal (Taylor, 1993). Perkins (1994) and Austerlitz (2008) explained that visual art is a particularly supportive background that can be connected with Interactivity with the following objects:

- Feel anchored;
- Instant access;
- Personal engagement;
- Temperament;
- Broad-spectrum cognition (visual processing, analytical thinking, asking questions, testing hypotheses, verbal expression) Reasoning, etc.).

Of course, every art form can play an important role. However, aesthetics penetrated Visual arts are integrated into specific areas of the school curriculum to arouse people's understanding of thoughts, feelings and meanings. Anderson (2004) believes that teachers should not impose adult skills and standards on young children. It also clarified the potential of artistic reform and provided information for a broader basic curriculum to enable children to become open to new ideas and concepts. Regarding aesthetic considerations, every form of vision can see and understand art to provide more opportunities for participation, thereby gaining more insight and understanding related practical activities in academic teaching. Taking visual art as one of the main art forms, pay attention to Painting is based on an aesthetic concept, which permeates between the dividing lines more than artistic concept these disciplines (Abbs, 1987).

Discussion:-

Eisner, E (2017) put forward the term "cognitive pluralism", course. This view highlights the idea that opportunities should be provided for students Learn and communicate their understanding through various forms of learning. Lowenfeld (2005) Published the book "Creativity and Psychological Growth" describing the characteristics of children Art at each stage of development, and stipulate appropriate types of art media and activities Every age group. His views on children's art are based on two ideas. One is Psychoanalytic psychology school, which includes aesthetics, society, body, intelligence; Emotional growth is reflected in children's art. The second is the stage concept the growth of art originated in Germany and Austria.

Art Integrated Learning (AIL):-

Is a teaching model based on "through art" and "with art" learning: this is the process by which art becomes the language of instruction and is the subject of a key course for

understanding any concept. It is an experiential learning framework that provides a fair learning environment for all learners through their access points. Students participate in art activities and establish their personal meaning through learning in a comprehensive environment of art.

In addition to participation and retention, the adults and students of Bates also mentioned many other benefits of artistic integration: it encourages a healthy spirit of adventure, helps children to recognize new skills in themselves and others, and provides a way to differentiate teaching between students and Establish collaboration and bridge between teachers.

Children's creative art is a learning process:-

Creative arts help children grow. Creative arts can expand children's ability to interact with the world around them and provide a new set of self-expression and communication skills. Art not only contributes to the development of the right side of the brain, but also develops important skills that are beneficial to the development of children.

• Children develop life skills through artistic activities

Art looks like entertainment and games-indeed! -But you may not realize that your child has actually learned a lot by learning art and conducting art activities. Your child will acquire useful life skills through art, so encourage them to be creative, and you will soon find that your child is learning the following skills:



Arts & craft Integration in School

Art appreciation helps young children learn

Three-year-old children draw on tablet computer

Communication skills:-When a child draws a picture, draws a portrait or hangs a button from a shaking mobile phone, the child begins to communicate visually. Children may draw files to record actual experiences, such as playing in a park, painting swirling colors to release feelings of joy, or sharing emotional experiences, such as artistic exchanges with relatives. Art goes beyond oral language to convey feelings that could not be expressed.

Problem-solving skills:

When children explore artistic creativity, they are testing possibilities and dealing with challenges, just like scientists are trying and finding solutions. Should I use shorter yarn to balance the phone? The tape is not fixed, what should I do? How did I become brown-I thought I became orange? Art can enable children to make their own assessments, and it can also teach them that one question may have multiple answers. The child's brain does not follow specific rules or directions, but participates in the discovery of "how" and "why". Even in the process of trying or learning how to deal with art effectively, children are solving challenges and come up with new ways to deal with unexpected results.

Social and emotional skills:

Art can help children adapt to themselves and control their own efforts. Through art, they also practice sharing and taking turns, as well as appreciating each other's efforts. Art promotes positive mental health by allowing children to show personal uniqueness and success and

achievement, which is an integral part of a positive self-concept.

Fine motor skills:

Fine motor skills enable children to do things, such as turning the pages of a book carefully or filling paper with written words. Holding the paintbrush to make it reach the desired mark, cutting the paper into a certain shape with scissors, drawing with crayons, or squeezing glue from the bottle in a controlled manner, all help to develop the child's fine motor skills and Control of materials.

• Self-expression and creativity:-

Children fundamentally express themselves through art. Sometimes their work is the embodiment of the expression, but more often, the physical process of creation is the expression. Imagine a new little sister who is busy smashing her fist at Play-Doh's child; a six-year-old child, happily drawing flowers, with very violent arm movements, red and yellow intertwined; a ten-year-old Child, painted a portrait of her grandmother who had just passed away. Creating art allows children to work through feelings and emotions, and mentioning finished artwork can help children talk about feelings in a new and meaningful way. Art can also cultivate children's creativity. The answers and instructions do not come from the child but are told what to do. Art is an experience that requires free thinking, experimentation, and analysis. This is all creativity. However, it is important to separate "talent" and "creativity"-children do not have to create masterpieces in order to have a meaningful artistic experience. Art is a process, not a product. It is tempting to hope that our children's art works become "same as the same" to prove that they are successful and on the right track. What is reassuring is that we can relax! As far as art is concerned, the most valuable thing is the process of creation, exploration, discovery and experimentation. Through self-expression and creativity, children's skills will naturally develop and their creativity will be greatly improved.

• The purpose of art in education-

Art direction can help children develop motor skills, language skills, social skills, decision-making skills, adventurous spirit and creativity. Visual art teaches learners about color, layout, perspective and balance: all the techniques necessary for the presentation (visual, digital) of academic works. Except Melnick (2011) Reveals many cognitive advantages of art education, such as higher academic achievement, Creativity, imagination, and self-expression ability awaken students' thinking and stimulate their brains. He It is recommended that art education be a useful future model of educational hope and practice. Expert Researcher Eisner (2000) hypothesized that the four listed four effects or findings are listed from the art education experience. Students learn the process of combining ideas and expressions in form or form. Students will gain greater perception and become more analytical. Students will see the interconnection between art, culture and history. Students can show perseverance through ambiguity.

• Types of visual art Drawing -

Painting: - It is often referred to as the most important form of visual art. It's about coloring Canvas or walls. In ancient Egypt, the tombs of the pharaohs where painting became important Covered with scenes of Egyptian daily life.



Printmaking: - Printmaking is art made by covering a printing plate with ink and pressing it on top the surface of another object. Most of today's prints are produced on paper today, but initially, they were produced on paper being pushed onto cloth or for other purposes.

Photography:-Photography is to take photos by passing light through the camera lens the camera shoots on the film. In analog photography, the fire is recorded on the film, and the film must be chemically developed. The image can then be printed on special paper. Most photography today is digital. The camera does not have a documentary; the image is recorded on a silicon chip.

Computer art:-Today, art is no longer limited to brushes, paints and pencils. In the last few for decades, artists have been using computers to capture images and make changes.

Sculpture: - Sculptures are three-dimensional works of art, created by shaping various shapes various materials. Among the most popular are stone, steel, plastic, ceramic and wood. This Sculpture is often called plastic art.

Conclusion:-

The combination of technological innovation and visual art provides new possibilities for training thinking in the brain. The process of naturally generating new ideas and transferring creative thinking to other content to increase creativity. this is It is now possible to interact with new developments to more clearly locate potential locations of dynamic nature Visual arts, and their relevance to creative behavior, can be used in young students' Use their creativity to increase participation, learn and come up with new ideas. This overview this research led the authors to the following conclusions:

- 1) Most i-Apps are restricted and standardized and can be used to improve language literacy; apps or Web-based activities will be carried out to promote the interconnection between content and related activities. Material.
- 2) Software programmers should focus on the effectiveness of interacting with new technologies which involves imaging, modeling, planning, production, and combining them with production, display, Respond and evaluate to communicate their design as clearly, concisely and graphically as possible.
- 3) The software must be designed to promote the complete integration of visual arts with other teaching activities. Young students are able to determine the central idea or theme and at the same time improve their imagination.
- 4) Designers of interactive learning applications should consider issues including art pedagogy Agents because they have a positive impact on the imagination and release of young students creativity.
- 5) Theories and concepts are best learned in a dynamic environment, and teachers can connect thoughts with actual meanings these way young students can interact creatively with them.
- 6) Teachers should also participate in programming to ensure that technical media and teaching methods have Interact on a deep level, dynamically realize cross-art influences, and interact with The entire course promotes creativity.
- 7) In addition, teachers should also benefit from the insights of art educators and be committed to encouraging young students to learn. Creativity in all subject areas and provide them with the freedom to contribute to their own learning opportunities.

Recommendation:-

It is beneficial to construct dynamic curriculum thinking from the traditional basic knowledge of most countries School approach. More research is needed to prove learning through visual arts in technological interactions the setting is effective because of its transformational effect on a variety of factors including creativity.

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Interpretation of Talaq As Per Muslim Personal Law

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Abstract :

Women are the victims of misinterpretation of TALAQ, Talak pronounced three times at a time has no validity

The daughter is such a piece of father's care. When a father marries his daughter to his father-in-law, the father is the most helpless of all those present. Then the daughter who forgets everything goes into a different family environment. Where her husband is, the father entrusts his daughter to his son-in-law. At that time, the daughter also accepts the man as her husband and hands over everything to him. There comes a time when the same husband suddenly utters only three words to his wife for some trivial reason and talks of ending the birth-to-birth relationship. And on the other hand, the wife does not have the right to utter a single syllable, even if she speaks her mind... and the husband-wife relationship ends in an instant. Readers, I am talking about the three-time word talaq... talaq... talaq pronounced in Islam. Which is not just words but a woman's whole life can be just hell.

Keywords : talaq ,Divorce as per Muslim personal Law, common civil code

Introduction :

India is a secular nation inhabited by people of all faiths, with Hindus coming first and Muslims second. Then in the present time where there is talk of equal rights on one side, there is talk of woman Shasakitkar. While there is talk of education, on the other hand, there are many incidents in the country where such things do not seem to be applicable to Islamic women who end their relationship by uttering the word talaq three times in a fit of rage. Lets. Divorce in a sacred religion like Islam is also considered an unholy act where it is inappropriate for a man and a woman to fulfill their sacred relationship easily.

Objects of The Study :

1. Divorce In Islam... Divorce. The True Meaning Of Divorce
2. Do Women Also Have The Right To Divorce?
3. What Rights Do Women Get After Divorce?
4. Supreme Court Verdict On Tripal Talak

Divorce in Islam... Divorce. The true meaning of divorce:

The history of Islam is 1500 years old and just as sacred. But nowadays in the name of religion some novices are defaming the clean and holy ways shown in religion. Then there is no need to talk about three divorces. In Islam, Mohammad Payangbar Sahib composed the holy book Quran A Sharif according to that time and circumstances, but even in the present time, these words prove to be just as shocking. Then the meaning of the words divorce three times is also something ironic.

The word talaq, which is pronounced three times as shown in the Qur'an-e-Sharif, is not uttered at once but is pronounced periodically.

For example, if a husband wants a divorce from his wife for a specific reason, it is duly presented to the heads of the society and the divorce is pronounced for the first time, then within a period of a few days, The second time the husband utters the word talaq and even after that a period of some days is passed in which the family members, relatives also try to reconcile and at the end when that period is over and nothing is reconciled the last time the word talaq is uttered. The wife is divorced according to Islamic law. So this is the true and clear method which is Islamic Shown in Law. But some of the shocking events that have unfolded in recent times have shaken the entire Islamic social system. The husband has now become so dictatorial that he has started leaving his wife by posting divorce... talaq... talaq *تلاقی* on WhatsApp, Facebook or phone. This has had a profound effect on Islamic society, with its negative effects on Islamic women in particular. In Hyderabad, a woman named Sumaya was divorced by her husband on WhatsApp, saying, "This is your birthday gift, then Shumaila, who has been a national netball champion, was divorced by her husband when her daughter was born. Husbands misuse divorce to prove their masculinity which is also considered a heinous crime in Islam.

Do Women Also Have The Right To Divorce?

When Reachers started on triple divorce, it was not known that women could also apply for divorce but they were not given the same rights as men. According to Islamic law in Shariat, women can also file for divorce but the only reason for this is the inability to provide adequate justice to the wife financially, physically as well as socially and only when the situation is unbearable for the wife. May appeal for divorce. Which is known by the word open in Islamic law.

What rights do women get after divorce?

While many cases have come to light as if the divorce has taken place immediately, according to Islamic law, after divorce, a woman should be given 50 per cent of her husband's property. Also, a woman cannot remarry for three and a half months after the divorce has been granted, because if the woman is pregnant with her divorced husband, the responsibility for the maintenance of the next child rests with her next husband. After divorcing his wife, the man has to pay the amount of dowry fixed in the marriage. If he does not pay, the divorce is not considered valid.

Current Government And Divorce Law⁹

While change is a law of nature, bringing about appropriate change according to time and circumstances is a sign of progress. But when there is religion on one side and humanity on the other, instead of being two sides of the same coin, it is necessary to bring about change.

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⁹ <https://www.vtvgujarati.com/news-details/uniform-civil-code-is-required-to-unite-hindu-muslim-laws>

unbearable for the wife. May appeal for divorce. Which is known by the word open in Islamic law. Current government and divorce law

While change is a law of nature, bringing about appropriate change according to time and circumstances is a sign of progress. But when there is religion on one side and humanity on the other, when they stand side by side instead of being two sides of the same coin, it proves to bring about change. A similar situation is being witnessed in India at present. Divorce Divorce Many women have been victims of this incident due to the misuse of divorce. Such women have come to the present government for help.

If we talk about Islamic law and Hindus, both of them show the same system. Saying the word talaq three times at once does not make sense if it is valid only if it is uttered within a given period according to the Islamic law.

That period is said to be 90 days. Then, according to Hindu law, a period of six months should be given to both the parties as per the divorce law so that if any kind of settlement is felt, the divorce can be stopped. And a family can be prevented from falling apart. But misinterpretation of divorce rules has broken many families. The women then appealed to the current government to remove the divorce law from Islamic law.

Whether it's a divorce or a divorce, a smiling family breaks up. Then not only the husband and wife get separated from each other but also their children fall victim to it which has a negative effect on their childish psyche. Thus, without understanding the situation, instead of facing such difficulties, instead of giving such a divorce in a rage, the only right way is for both parties to understand each other and choose to live together.

Suleimanbhai Sangar, the general secretary of Hazrat Gabanshah Pir, says that ¹⁰

- Divorce is a crime in Islam. Suleimanbhai
- Saying talaq three times at once is not considered valid.
- It is compulsory to give 50% of the property to the woman after divorce
- Divorce is valid only after payment of dowry.
- If a woman's womb has a prenatal child
- Her ex-husband is also responsible for her maintenance.

Let us know from Taslimben what is meant by divorce in Islam as a woman. ¹¹

- There is no place in Islam for such a one-time divorce. Taslim Shabir Qureshi
- According to Islamic law, only three divorces mentioned in the given period are considered valid.
- There are women too. The right to divorce, but can only appeal for divorce when it is financially, socially and mentally exhausted.
- The Supreme Court today delivered a landmark judgment affecting millions of Muslim women in the country.

Suprim Court Verdict On Tripal Talak¹²

Three judges of the Constitutional Bench have declared the practice of triple divorce unconstitutional. The Supreme Court passed the verdict by a majority vote, despite two judges,

¹⁰ <http://abtakmedia.com/what-is-really-a-triple-talaq/>

¹¹ <http://abtakmedia.com/what-is-really-a-triple-talaq/>

¹² http://nobat.com/news_detail.php?news_id=49058

including the Chief Justice. The apex court has also ordered a ban on triple talaq, asking the central government to enact a law within six months.

The Supreme Court declared a triple divorce unconstitutional in a landmark judgment. With this, the practice of triple divorce has come to an end in the country and Muslim women are now free from the tyranny of men. The decision came from a five-judge constitutional bench of the Supreme Court on 9/2. Three judges have declared the practice unconstitutional. The court said the practice should be stopped. Meanwhile, the court also directed the government to enact the law within six months. Muslim women will now get justice with this order of the Supreme Court.

The Supreme Court today passed a verdict banning triple divorce for six months and directed the Center to enact legislation in the matter. Triple divorce is declared unconstitutional by a majority of two. From a five-judge constitutional bench, Justice Nariman, Justice Lalit and Justice Kurien said the three divorces were unconstitutional. While Chief Justice Khehar and Justice Nazir said it was constitutional.

The hearing was held for 5 days in May and the judgment of May 12 was reserved. The court began hearing three divorce cases based on *Suo Moto*. Later, 3 victim women also filed an application. Several Muslim organizations, including the Muslim Personal Law Board, became parties to the case. Increasing the complexity of the whole matter, the case was referred to the Constitutional Bench.

Five days after the historic verdict in the three divorce cases, Chief Justice J.S. Khehar will retire. The apex court heard the issue for 24 hours in four days. Fifteen lawyers from the three parties argued. The judging bench consists of judges from five religions. Chief Justice J.S. Khehar (Sikh), Kurien Joseph (Christian), R.F. Nariman (Parsi), U.U. Lalit (Hindu) and Abdul Nazir (Muslim) are involved in the bench.

There is injustice and discrimination with three divorced women. A Muslim man can divorce his wife at any time but women have no such right. They have to go to court for a divorce. There is no mention of three divorces even in the Quran, it is illegal and unconstitutional. Many Muslim countries have rejected it.

Three divorces are undesirable and sinful in Islam but it is a matter of faith. The court should not interfere in it. The Personal Law Board will add an option in the marriage certificate that a woman can say 'no' to three divorces. This system is 1500 years old. The argument that personal law cannot be verified on the basis of fundamental rights was also presented in court. While the central government told the court that Muslim women have the right to live equally and with dignity. Three divorces is his abuse. This system is not an integral part of the Muslim religion. It cannot be defended in the name of religious freedom. The government is ready to bring a new law if the three divorces are brought to an end. There have been reports of Muslim women saluting each other in various places since the verdict. It is also learned that congratulations are being extended to the women who played a major role in this fight.

The All India Muslim Personal Law Board has studied the court's verdict. It has been decided to hold a meeting on September 10. Zafaryal Zilani said the board would take a decision only after the meeting

Conclusion ¹³

There have been some responses to the verdict. Petitioner Sairabanu welcomed the decision of the Supreme Court saying that today is a historic day for Muslim women. Union Minister Maneka Gandhi said there would be no problem in making laws quickly. The Muslim Women's Law Board had demanded the enactment of the Muslim Marriage Act in accordance with the Hindu Marriage Act. After the verdict, Rashid Alvi doubted the government's intentions, saying the law should be made with the participation of all parties and society.

Welcoming the verdict, BJP national president Amitabhai Shah said a new era of self-respect and equality had begun for Muslim women. The judgment of the Supreme Court is not a matter of victory or defeat, but a victory for fundamental constitutional rights.

While Congress spokespersons have also welcomed the Supreme Court's decision, there are reports that women from the Muslim community have congratulated Prime Minister Narendra Modi.

Welcoming the Supreme Court ruling, Chief Minister Vijaybhai Rani said the decision would provide security and relief to Muslim women. Congress has only done votebank politics.

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¹³ <https://www.sanjsamachar.net/news/details/278950/bail-is-not-guaranteed-if-a-complaint-is-filed-in-a-triple-divorce-supreme-court>

Human Resource Information Systems

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Abstract –

A human resource information system (HRIS) is computer software employers use to manage the human resources functions of their organization. The most obvious effects that human resource information systems in the HR department. Our dynamically developing market economy has, for some time now, been a witness to a growing interest in the concept of business management involving conscious activities oriented not only at financial profits and economic aspects but also at broadly understood social and ecological interests. Such an approach, termed sustainable development, is becoming an imperative in the contemporary world, hence the decision processes of entrepreneurs tend to be more and more often guided by the principles of environmental corporate responsibility. A human resource information system (HRIS) is computer software employers use to manage the human resources functions of their organization. The author of the study reckons that the implementation of the above business model requires, most of all, the engagement of the human factor. Information Technology has evolved many fields; Business Management is one of them. Over the last two decades, Human Resource Management has brought new trends and new solutions to the problems in the field. One of the solutions is Human Resource Information System (HRIS), which is playing a critical role in HRM of any company or business. In this report, we have discussed what is HRIS and how it processes

Keywords - Business management, HRIS,

Introduction:

The term "human resources information systems" (HRIS) often is used interchangeably with human resources management system (HRMS) and human resources information technology (HRIT). Any of these terms is used to describe the computer and information technology a company utilizes to automate human resources functions and employment actions. A HRIS, or Human Resource Information System, is a software solution for small to mid-sized businesses to help automate and manage their HR, payroll, management and accounting activities. The use of Human Resource Information Systems (HRIS) has been advocated as an opportunity for human resource (HR) professionals to become strategic partners with top management. The idea has been that HRIS would allow for the HR function to become more efficient and to provide better information for decision-making. The question remains whether HRIS has fulfilled its promise. The field of Business Management has been evolved over many years. Specially, the domain in Human Resource Management has been experiencing new things adding up in the field. Like every other field, the advancement of technology has really affected the domain positively. One of the Advanced Business Management elements is Human Resource Information System (HRIS). If we define Human Resource Information System, it is a system, which seeks to merge the tasks associated with human resource management (HRM) and information technology (IT) into one common database through the use of enterprise resource planning (ERP) software. HR professionals utilize these systems to manage workflow, improve

efficiency, store and collect information. It provides solutions for data entry, data tracking, and data information of HR, payroll management labor productivity and accounting functions of a business. It merges all the activities into less capital-intense system.

Human resource information system (**HRIS**) can be defined as a software or online solution that is used for data entry, data tracking, and the data management of all human resources operations of an organization. With the world of work in a state of continuous, digital flux, HR systems and processes need to adapt to a world that is **datafied**, technology-driven, and people-centric. Human resource information systems have evolved over the last decade as well to embrace these new trends at work.

Components:

There are various components of HRIS, but here six of them are explained below

1) Database:

HRIS core offers database to store employee information. HR professionals can input all personal data into the system, which can be reached anywhere, anytime. Types of information that HR professionals can collect in the database include compensation history, emergency contact information, and performance review. The core database can also be viewed online as a backup of paper files.

2) Time and Labor management:

Labor and time management could be time consuming and hectic. HRIS package offers employees to input their own hours worked and allows HR professionals to immediately verify vacation requests, and the data is directly fed to the payroll. Time and labor management improves the HR department's efficiency, punctuality and attendance.

3) Payroll Function:

Payroll function is another important component of a HRIS. HR professionals can easily download or unload employee hour, issue cheques or payroll deposits to employees. It reduces risks of errors itself when it comes to paying the salary to the employees. The HRIS payroll software assists usually to improve tax compliance for locations with multiple tax levels.

4) Benefits:

HRIS also offers employer to establish and maintain health benefits, retirement investments through the available softwares. Such software allows employers to have one-stop shopping experience to fulfill all their human resource management needs. \

5) Employee interface:

Many HRIS packages offer an employee to have limited user access. It allows employees to change and update their personal information, review pay scale, change retirement benefit programs, update deposit information directly and more.

6) Recruitment and retention:

Recruitment and retention are considered to be most important components of HRIS. It helps in finding new talent, acquiring them and keeping them engaged, and retain them are major tasks of a HR professional. They also ensure that the employees are not only able to work, but also, provided with the required training, proper compensation and benefits from the company.

Hris Types :

There are four types of HRIS;

1) Operational HRIS

Operational HRIS assists the manager and of immense help. It provides all the required data to support routine and repetitive human resource decisions. Many operational human resource systems collect and update human resource data. These systems deal with information about company's employees and positions and government regulations. This type is further divided into two sub-types.

Employee Information Systems

(Ball)Employee information systems are important in Operational HRIS. Company needs to keep a track of their employee's records and information related to all kinds of personal and professional details, including name, address, sex, minority status, marital status, education, previous work history and experience and many other things that are required.

Position Control Systems

The concept of position control systems is introduced in an organization in order to identify each position within the organization; the job position and title; and the employee currently assigned to the position. A HR manager can identify the information about and unfilled position, with the help of position control system.

2) Tactical HRIS

Tactical HRIS is a type of HRIS that provides managers support for decision making that emphasize

Job Analysis and Design Information System

This refers to the data related to job analysis and design information system, also data from supervisors and employees. Inputs also comprise information from external sources to the firm, such as labor unions, competitors and government agencies.

Recruiting Information Systems

An organization needs to make a perfect recruiting plan. The plan should address the vacation positions to be filled and skills required for employees to these positions. If this plan is to be executed, a proper recruiting information system is pretty much required, so that everything is executed with proper ease.

Compensation and Benefits Information Systems

Compensation and benefits plan are important for the development of an organization. This HRIS may support a range of tactical HR decisions, especially when it comes to compensation and benefits systems. Employee Training and Development systems Training and development is another important aspect when it comes to human resource management of a company. The training must be directed at those individuals who are not only interested but also capable of benefiting from it.

HRIS Strategic

Strategic HRIS deals with supporting labor negotiations, workforce planning and certain specific human resource softwares. The main purpose of this is to have an overall good idea

about labor resources and workforce planning. Major types of strategic HRIS comprise the following:

- **Information Systems Supporting Workforce Planning**

Organization that are involved in long-term strategic planning, such as those planning to expand into new market areas, construct factories or offices in new locations, or add new products, will need information about the quantity and quality of the available workforce to achieve their goals. Information systems that support workforce planning serve this purpose.

- **Specialized Human Resource Information Systems Software**

There has been a great deal of software that has been designed for the proper functioning of the human resources. Software that is specifically designed for the human resource management function can be divided into two basic categories: comprehensive human resource information systems software and limited-function packages that support one or a few human resource activities.

Comprehensive HRIS:

The computerization of HRIS has resulted in an integrated database of human resource files.,employee files, position, skills inventory files, affirmative action files, job analysis and design files, occupational health and safety files, and many other human resource files are constructed in a coordinated manner using database management systems software so that application programs can produce reports from any or all of the files.

Hris: Process

1) Recruitment and selection:

The process starts with recruitment. HR professionals look for talent hunt to bring fresh faces to the company. They locate and attract applicants that they think are right for the requiring job. Then, the right people for right position are selected.

2) Training and Development:

After selection, the training phase comes. HR department deals with the training and ensures that new employees are provided with training that is required for their jobs. Trainings are offered for current jobs, while the development are offered for future jobs.

3) Performance, evaluation and management:

HR professionals are able to keep an eye on their employees through HRIS packages. They can evaluate the performance of an employee at anytime. Also, that managing their personal information and service data is quite easier with HRIS.

4) Promotions:

On the base of their work performance, employees are awarded with promotion. This happens, when employers are interested to build up he morale of their employees.

5) Record keeping of Personal Information:

HRIS allows HR professionals to manage and keep personal information of all the employees. This data could be related to employee's family members, work history, qualification, contact, address and etc.

6) Compensation and benefits:

Companies are responsible for providing right benefits and compensation to their employees. Every company has their own policies, such as medical benefits, retirement investment, residential allowances and many others.

7) Career development

This helps employees to develop their career with right training and efficient working experience. This helps them to grow in their field and enhance their knowledge about work.

Benefits of Hris:

The human resources department within an organization is highly critical to the organization as a whole. Its many functions serve as a supportive background for the company by providing everything from skilled and talented labor to management training services, employee enrichment opportunities and more. The fact is that this department is so critical and performs so many important functions for the organization that human resources professionals need access to the right tools and resources in order to perform their tasks more efficiently and effectively.

In 1992 a survey by Overman (1992) concluded that the potential advantages of HRIS are faster information processing, greater information accuracy, improved planning and program development, and enhanced employee communications. All of these benefits are types of administrative efficiency. At the time of the study few researchers thought to explore possible strategic advantages and even today while there are various studies which recognize that strategic benefits may exist, they fail to explain how those benefits are realized within an organization and they fail in attempting to measure whether those benefits have occurred. Some authors have proposed that the use of a HRIS would reduce HR costs by automating information and reducing the need for large numbers of HR employees; by helping employees to control their own personal information; and by allowing managers to access relevant information and data, conduct analysis, make decisions, and communicate with others without consulting an HR professional (Awazu & Desouza, 2003; Ball, 2001). Ideally, with an appropriate use of HRIS, less people should be needed to perform administrative tasks such as record keeping and more time would be made available for HR managers to assist by providing data on a strategic level. Many of these authors believe the future to be bright for HRIS as it creates new paths for human resources and for the organizations that effectively use HRIS. One study even goes as far as to suggest that there is evidence that HRIS can improve shareholder value (Brown, 2002). A significant problem with deciding whether HRIS benefits the organization is that of measuring the effect of HR and more particularly HRIS on the bottom line. There are few clear cut ways to measure the value of HRIS. While there are measurements for administrative HRIS such as cost reductions in HR departments, it is difficult to measure precisely the return on investment and specific improvements in productivity within the HR departments (Mayfield, Mayfield, and Lunce, 2003). Indeed, while the ideal assessment of HRIS success might include hard measures such as ROI, the control of extraneous variables makes this type of measurement of success difficult if not impossible. This is why user satisfaction and perception of the system has often been used as a proxy measure for the effectiveness of the system (Haines and Petit, 1997)

1. An effective HRIS is everything a company needs to manage their work efficiently. HRIS provides information about anything that a company requires to track and analyze about its employees, former employees and future employees. All an employer needs to do is to select a Human Resource Information System and customize it according to company's requirements. If the company is in the growth phase, a suitable HRIS will be that grows with the company.

2. It is less costly and free of risks of human errors.
3. It allows HR professionals to have access to previous performance appraisals and to manage the information at ease.
4. An appropriate HRIS allows HR staff to do their own benefits update and make changes to their personal information. This lets HR staff free of half their burden.
5. It facilitates the data necessary for employee management, knowledge, development, career, growth and equal treatment.
6. Managers can find the accurate data, on which they can legally, ethically and effectively support the success of their employees.

Conclusion:

In conclusion, it is important to choose the right HRIS. An organization that invest their time to invest in a HRIS that is appropriate for its goals, objectives, mission and value, is an organization that is investing in future and success. It is necessary to customize any HRIS in order to the needs of a company so the system remains flexible and relevant. A significant problem with deciding whether HRIS benefits the organization is that of measuring the effect of HR and more particularly HRIS on the bottom line. There are few clear cut ways to measure the value of HRIS. While there are measurements for administrative HRIS such as cost reductions in HR departments, it is difficult to measure precisely the return on investment and specific improvements in productivity within the HR departments.

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Internet of Things in Libraries

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Abstract:

The appearance of keen new innovations, savvy versatile associations and online administrations significantly affect all angles our life and exercises. Likewise, this progression mainly affects our general surroundings. Today, libraries and library administrations significantly affect the world. The point of the current examination is to inspect the job of Internet of Things as another innovation in the libraries and instructive focuses. Since new advances have expanded client assumptions from library benefits so curators ought to be mindful of the different parts of IOT in libraries and services. They additionally ought to be prepared about security issues of IOT in libraries and clients' way of life. The IOT will keep on influencing libraries and their administrations through building, assortment the executives, guidance, information security, and data proficiency, etc. This examination likewise attempts to present peruses with new advances applied to IOT that can assist libraries with improving their administrations and increment clients' fulfillment.

Keywords- Internet of Things; Academic Library, Information Technologies.

1 Introduction

The headway of data and remote correspondence advancements enormously affect library jobs in the general public and instructive focuses. As indicated by Cisco report the quantity of items associated with web has surpassed the quantity of individuals in the world PCs, mobiles, tablets, remote sensor organization, and house hold apparatus

1. The ideas of Internet of Things (IOT) allude to the utilization 2 of Internet associated items and framework to acquire information assembled by installed sensors, actuators in machines and other actual articles
2. The interconnection between various library gadgets, clients and administrators in a remote systems administration climate inside a library will be called a savvy library. Today, there are instances of Internet of Things (IOT) applications in various sorts of ventures. IOT is applied to libraries to screen clients' exercises, input of clients, adequacy of administrations, and so on It additionally has a critical part in data examination and data the board.

2 Internet of Things (IOT)

Web of Things (IOT) is an idea that has been portrayed broadly since late 1990s [3]. Presently individuals are intrigued to find out about keen homes, shrewd urban areas, brilliant colleges, savvy government, and so on The IOT is a monster organization of associated things and individuals. The relationship will be between human individuals, human things and things things [4].

As indicated by Techopedia, the Internet of things is another idea that depicts a future where consistently actual articles will be associated to the Internet and have the option to distinguish themselves to different gadgets [5].

Presently, IOT changes all exercises that have been finished by human and machine henceforth it would be changed numerous parts of the human's cycle life.³

IOT incorporates a surprising number of objects, all things considered, and estimates. Essentially, the Internet of Things comprises of numerous gadgets – from little sensors to advanced mobile phones that are associated with one another. The term IOT incorporates of everything associated with the web, and "talk" to each other. [6].

3 IOT and Libraries

The IOT can be utilized to improved library administrations. Library subject matter experts and originators likewise face progressed difficulties, stresses and openings for improvement with respect to the eminent innovations like the IOT [7]. Utilizing Internet of Things and new innovations can improve libraries, both on gathering data and client administrations. The bury correspondence between objects in IOT advances can make simpler dynamic and the executives interaction in libraries. As per the thought of savvy building, libraries can be prepared by IOT gadgets. IOT will empower libraries to limit misfortune and present wellbeing methods. Libraries will actually want to add more worth option to them administrations. Administrators are those experts that all around acquainted with this innovation in their libraries inferable from the client of RFID, which does the comparable thing of connecting with machines, labels programming, and updates library the board framework with sections of books gave to a client, however in IOT, just the thing that matters is" it is the Internet collaboration with a thing or on the other hand article like books "[8].

There is diverse segment in a college library like reference rooms, DVDs rooms, postulations rooms, diary rooms and numerous other actual areas. IOT could assist libraries with improving their assortments what's more, administrations in various piece of libraries and advance client fulfillments. Additionally, this innovation will have the extraordinary potential for libraries market their administrations. As we push ahead into the advanced age, the libraries should modernize their actual appearance as well as them advertising and should exploit new innovations. Security of library materials is the significant part of library administrations, yet, more significant is the wellbeing of supporters and staff. As IOT applications gather increasingly more private information and give availability to them over the Internet, the security turns into a significant challenge.

4 Advantage of Using IOT in Academic Libraries

Libraries could be changed by IOT innovations to the cutting edge structures, just as shrewd structures. In the colleges and scholarly focuses, libraries are banding together with its IT association to apply IOT innovations. The quantity of brilliant gadgets will unquestionably influence libraries and their administrations including building, assortments, the executives, guidance, and security. Brilliant advances can permit curators more opportunity to commit to errands that require human innovativeness, for instance, North Carolina College library has utilized a book Bot, a mechanical book conveyance 5 framework, that permits understudies and employees to get to any of the 2,000,000 things held in environment controlled capacity with a tick on the list. The space-saving racking permitted the library to offer numerous



really learning and meeting spaces for their clients [6].

IOT can work with admittance to library and its assets. The majority of the college libraries give a virtual library card to their individuals, which permit individuals to access library and its assets. When a client accesses the library list to find the necessary assets, the library application put away on their portable, will give a guide of the library directing client to situate of assets [8].

Additionally, it is feasible to set up a worldwide connection which can permit analysts to get to the obscure significant logical assets. Moreover, making a worldwide library connect among different assortments can make a worldwide online library that can give general admittance to the human enormous information assortment [7].

RFID and WSN networks have utilized in IOT library advancements [7]. The library assortment having RFID labels on every one of the things empowers their virtual portrayal, which can be recognized utilizing PCs and RFID peruses. Through combination of RFID labels in to part cards, course of things can be smoothed out [8]. At the point when the book holders pass the electronic access entryway control, a peruse gets the sign of label passed on the book just as the ID-Card. In this part the IOT framework, data will ship off the focal cloud 6 framework then they will be prepared for examining and showing the data of the client and book in the observing framework. Concurring to the model proposed by Bayani et al, IOT framework can make a past enlistment of the acquired book to framework [7]. By utilizing the WSNs and appending the miniature sensors on archives, none of the reports or books will be lost. Consequently, constant showing the articles in a continuous what's more, online is other attractive highlights of utilizing IOT labels. One of different advantages of the IOT framework is the chance of associating with other correspondence advances and library the executive's frameworks [7]. Additionally, a message about the appearance of the mentioned book will be ship off the client's advanced cells through library IOT ready framework. The hour of returning books will be ship off the clients' PDAs. Another benefit of IOT framework is data education. Data proficiency is offered to new clients to teach them about a library, and its assets. IOT can assist libraries with giving independent virtual visit through the library. Pujar and Satyanarayana recommended that IOT may help libraries and their clients in better administration of accessible machine, subsequently saving the energy cost. Despite the fact that some of such things are put in libraries, however it might stretch out the control not exclusively to library staff yet additionally to clients [8]. Obviously, IOT could prompt sensational changes in library benefits when conceivable [9]. It is imperative to comprehend the capacities, uses, and 7 indeed, even dangers of these things. Libraries frequently play as interpreters of new data ideas and innovation. They ought to give assets to assist them with understanding the mean of the IOT. Libraries should know about the capability of IOT to disturb administrations and ready benefactors to potential weaknesses when utilizing their organizations, their equipment and programming [10].



Fig. 1 Features of Smart Library

5 IOT Models in Libraries

Planning savvy models for libraries equivalent to checking, enrolling, flowing, setting up security, overseeing, and self-8 adjusting is most loved subject for researchers [11]. A library model is the manner by which instate" make, conveys and catches esteem" [12]. Subsequently, a library model portrays what a library portion (what sort of administrations offers), how the library portions it (how conveys its administrations to clients), and how the library brings in cash (by publicizing or conveying extra administrations). In the keen age the reference division would play a significant job (since it's extraordinary assortments and administrations). In this manner, planning a model for this segment can assist with improving its capacity and conveyed administrations.

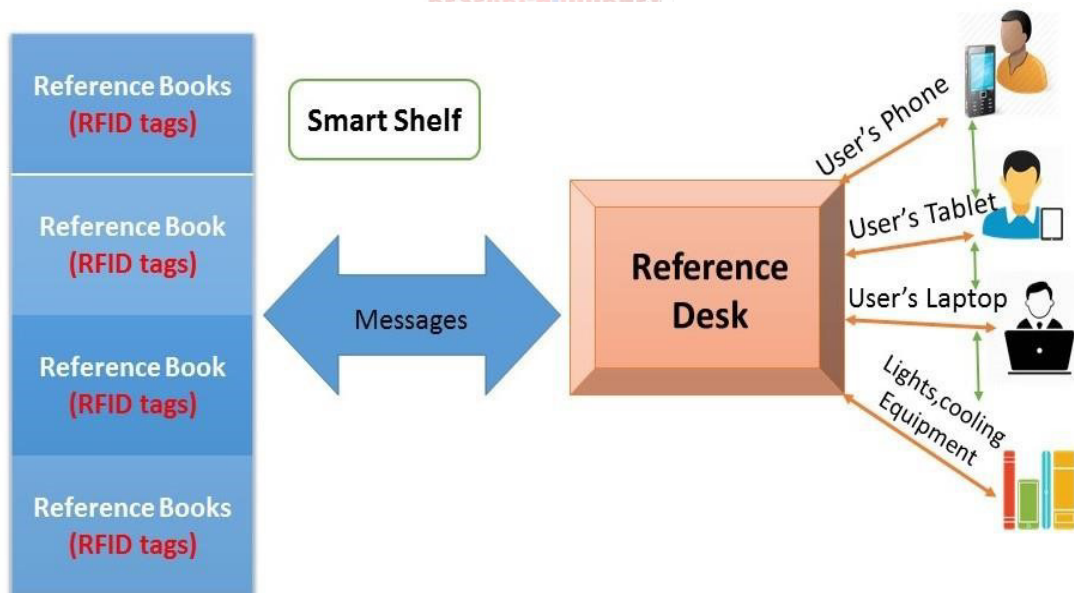


Fig.2 A model for Smart Reference Room

As per this model, numerous inquiries can be replied: When the reference room has been utilized? Who utilized the references room? What are the points of utilizing reference room? When accomplished more clients utilize the reference room? Furthermore, numerous different

inquiries might be raised. Nisha et al planned an IOT framework for library the executive's dependent on the Near Field Communication (NFC) innovation. NFC is intended to be a safe type of information trade, and a NFC gadget is able to do being both a NFC peruse and a NFC tag. This exceptional component permits NFC gadgets to convey distributed. NFC peruses are utilized to peruse labels on books [13]. Srinivasan and Vanithamani proposed a ready's framework model for book getting framework utilizing the RFID and GFM portable technology [14]. Potter predicts that "the Internet of Things will bring new freedoms spaces in libraries" (17). IOT innovations are the progressed phase of library frameworks that have benefits for the client and library (18).

Albeit truly decreasing public financing is compelling numerous libraries to make slices to their administrations, or close through and through (19). IOT Platforms are other fundamental components of IOT; they can uphold programming in IOT association. A total savvy framework needs equipment, programming, availability and UI. IOT stages can works with correspondence, information stream, gadget the board and the usefulness of utilizations. As of late, numerous organizations attempt to make IOT stages 10 as indicated by requirements of their customers like Microsoft Azure IOT, Google Cloud Platform, Watson IOT, Samsung Electronics Launched Artik, Thing Worx IOT Platform, Amazon Web Services (AWS) IOT, etc. As indicated by the shape, assets, administrations and uncommon clients' requirements in libraries particularly the scholarly libraries, the reasonable IOT stage can show as follow:

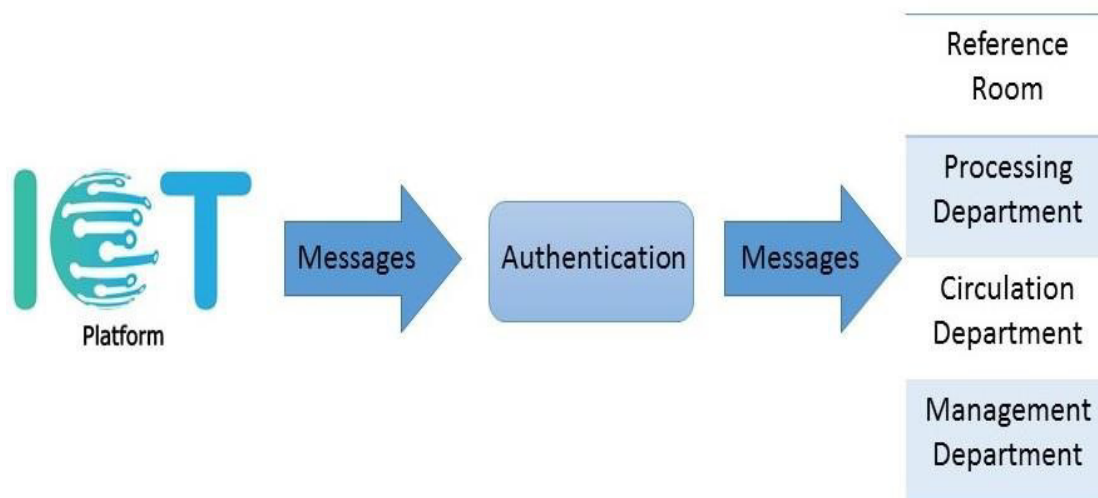


Fig.3 IOT Platform

Expanding information in training habitats and scholastic libraries has become to a significant difficulty. Information investigation is the other issue, after establishing large information in IOT climate. Enormous information can be utilized for observing sensor information, performing logical information, deciding, furthermore, creating cautions if unusual deviations are detected [16].

6 Conclusion:

The development of new advances has made it dicey about the future and its applications. Lately, the headway of shrewd advancements totally changed the way of life of individuals on the planet. This review endeavored to acquaint peruses with the significance of utilizing new advancements in various pieces of libraries and administrations. Libraries equivalent to other

modern associations are attempting to apply IOT advancements in their different administrations and assortments. As referenced in the unique circumstance, IOT advances can be valuable for assortment the executives, online administrations, schooling and giving admittance to spaces also, hardware, gathering, investigating, stockpiling and sharing data. The creators additionally attempted to analyze the qualities and shortcomings of the Web of things in libraries. IOT can help libraries by upgrading utilization of space, improving the guest experience, and saving important assortments through brilliant room the executives. Plainly new advances and gadgets will bring new openings and difficulties. IOT can upgrade customary and on the web assortments and administrations of libraries (particularly scholastic libraries). Security and protection are significant part of IOT. Architects and experts ought to know about this issue and they should utilize new security conventions to safe their assortment and client data in this new environment.¹² Future libraries will be furnished with new innovations and systems administration gadgets straightaway. Subsequently, it will be fundamental for clients and bookkeepers have adequate information about IOT advancements.

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