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**A YARDSTICK INVESTIGATION OF FEASIBLE LIABLE VENTURE IN
INDIAN STOCK MARKET INDEX AND S & P DOW JONES INDEX**

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Abstract

S&P Dow Jones Indices is the rampant global reserve for indispensable index-based concepts, data and research, and home to iconic financial market gages, such as the S&P 500 and the Dow Jones Industrial Average. More assets are invested in products grounded on our indices than products based on indices from any other provider in the world. Since Charles Dow invented the first index in 1884, S&P DJI has convert home to over 1,000,000 indices across the spectrum of asset classes that have abetted define the tactic investors quota and trade the markets. S&P Dow Jones Indices is a dissection of S&P Global (NYSE: SPGI), which affords essential astuteness for individuals, companies, and governments to make pronouncements with confidence. Socially responsible investment (SRI) is a much-studied topic to the financial researchers. It is aventure practice that assimilates environmental (E), social (S) and governance (G) factors into investment verdict making process. Normally, SRI funds cogitate innumerable investment awnings at the time of selection or exclusion of assets based on some ecological, social, corporate domination, or ethical principles. RobecoSAM fervently believes that the integration of sustainability norms into outmoded financial analysis helps us to evaluate companies'quality of management and future enactment potential. The study reports that the trading strategy helps to increase abnormal returns. In addition, when the investors apply the best-in class screening policy, the abnormal return is found to be lucrative. This in turn enables us to identify attractive investment opportunities that can generate long lasting value for our clients. The stocks so screened have been retained for the period of one year and two years. In short, a focus on sustainability centrals to better-informed investment decisions. In the past few epochs, many investors, at national and international level, focused on sustainable investments like SRI Mutual fund schemes, ESG Indices, etc. This study prominence on the study of contributing factor of Doable Liabe Investment in Indian Stock Market Index and S&P Dow Jones Index.

Keywords: S&P DJI, ESG, NYSE, SPGI, SRI, RobecoSAM

Introduction:

Sustainability Indicators are usually created to serve as a benchmark for "sustainable investment" -Terms that include various concepts and asset classes, including the use of the environment, Social Governance (ESG) Information on Portfolio Development and Shareholder Voting Guidelines for carbon trading and clean tech investment. Historically, sustainable investors the focus is on screens to eliminate companies that are

driven by "values" and are likely to have a negative impact on the environment and society. Recently, corporate sustainability has become important. Aspects of a company's business strategy to meet the changing expectations of regulators and consumers and the expectations of other stakeholders. When a company begins to realize its business benefits Investors are also increasingly focusing on "value quests" for responsible practices. We have realized

that a company's sustainability strategy can lead to improved risk-adjusted returns in the following cases: When the market recognizes the benefits of sustainable business. Due to the shortage and impact of natural resources, there is growing interest in sustainable investment. Climate change, the need for more transparency and consumer demand. Today it is global A market worth trillions of dollars. One of the tools to identify the companies you are integrating Sustainability in their strategies and activities is the development of sustainability indicators. Today, there are over 50 general and professional sustainability indicators, Exchanges in developing countries are sponsoring South Africa, Brazil, Mexico, Egypt, Indonesia, China, India, Turkey More; others were created from 2009 to 2011. Sustainability index can affect the development of emerging financial markets Socially Responsible Investment (SRI) in general and especially. You can help too adopting and deepening sustainability practices (corporate social responsibility, CSR) A company. This study examines the effects of both by first giving a brief overview. Socially Responsible Investment, Existing Indicators of Emerging Markets and Their Expectations hit. Later, I will give a summary of a detailed analysis of Brazil's sustainability cases index. We conclude with lessons learned from this analysis on the design and review of sustainability metrics to increase the impact on financial markets and sustainability practices.

The Dow Jones Sustainability World Index (DJSI World) was established in September 1999 to track the performance of the world's largest corporate sustainability leaders. These companies are assessed by RobecoSAM using the Annual Corporate Sustainability Assessment (CSA). Eligible companies are encouraged to actively participate in the assessment. However, RobecoSAM reserves the right to apply the same valuation method to non-participating companies in the qualified universe based on publicly available information. In this way, at least 50% of the float-adjusted market capitalization by RobecoSAM industry and index region will be valued to ensure best in class selection. The Dow Jones Sustainability Index (DJSI) was founded in 1999 as the first family of global

sustainability benchmarks and has evolved into a reference point for sustainability investment. DJSI, co-founded by S & P Dow Jones Index and RobecoSAM, combines the experience of established index providers with the expertise of sustainability investment specialists to give investors an objective to manage their sustainable investment portfolio. Bought out. Based on the results of RobecoSAM's Annual Corporate Sustainability Assessment (CSA), DJSI has global and regional as well as a subset that allows investors to exclude specific industries and create customized indexes. Benchmark is included. The DJSI family uses a best-in-class approach to select sustainability leaders from all industries based on the predefined sustainability criteria built into the CSA. Best in class means: • Since no industry is excluded from the index, the most sustainable companies in each industry are selected for index membership. • Companies receive a total sustainability score from 0 to 100 and are ranked relative to other companies. Industry only the top 10% of companies in each industry based on sustainability ratings are included in the Dow Jones Sustainability World Index. Therefore, companies need to continually enhance their sustainability initiatives in order to be included in or remain in the index. Increasingly more companies are defining inclusion in DJSI as a corporate goal because they publicly support an approach that addresses central sustainability issues based on structured and objective comparative analysis increase. As a result, DJSI has become an effective engagement platform by creating fierce competition for index membership among companies in the same industry. RobecoSAM's approach is based on two guidelines: Sustainable business practices are essential to creating long-term value for stakeholders in an increasingly resource-constrained world. Sustainability factors represent the opportunities and risks that competitive companies must face. Traditional financial analysis helps assess a company's quality of management and potential future performance. This allows you to identify attractive investment opportunities that can create lasting value for your clients. In short,

focusing on sustainability leads to more informed investment decisions.

Socially Responsible or Sustainable Investment (SRI) refers to investment that considers ESG Factors in adding securities to the portfolio. Some investors make decisions based on some use their own due diligence, information from ESG rating agencies, some use information from indexes, and some purchase funds based on some of them. These methods. Given the diversity, it is difficult to identify the true market for SRI. Of the definitions and methodologies used to define sustainable investment. Most of the statistics from SRI is based on the value of funds that claim that some form of ESG standard is used for the following purposes: Please check the stock. However, for some funds it can mean very low sustainability usage standard.

Literature Survey:

Shahid Ahmed, 2019,” Aggregate Economics Variables and Stock Markets in India,” International Research Journal of Finance and Economics, Issue 14 (2019) - - In this paper, I explained the causal relationship between stock prices and the most important macro variables. Time series analysis is performed on quarterly data from March 1995 to March 2007. There is a long-term relationship between stock prices and FDI, stock prices and the money supply, and stock markets and IIPs. Discuss the lead lag relationship between macro variables and stock prices.

Debarata Mukhopadhyay, Nityananda Sarkar, 2012, “Stock Return and Macroeconomic Fundamentals in Model Specification Framework: Evidence from Indian Stock Market,”--- This paper discusses the effects of macroeconomic variables as actual economic activities such as wholesale price index, short-term interest rate, consumer price index, IIP, inflation, funding, interest rate, domestic oil price, exchange rate, international oil price, foreign country, etc. was discussed. Capital market activity, FDI, FII, global industrial production, and global interest rates. Monthly data is analysed and seasonal impacts are considered in the survey.

Basabi Bhattacharya and Jayadeep Mukherjee, “The Nature of the Causal Relationship between Stock Market and Macroeconomic Aggregates in India: an

Empirical Analysis,”—The purpose of this paper is to determine the lead lag relationship between the Indian stock market and the five most important macroeconomic variables in one question. Can the Indian stock market act as a barometer for the Indian economy? Key variables considering a wide range of money supply, national income, IIP, interest rates and inflation

.Narasimhan Jagadeesh, Sheridan Titman, 1993,”Returns to Buying Winners and Selling Losers: Implications for Stock Market Efficiency,” Journal of Finance, Vol. 48, No. 1, pp 65-91--- This paper discusses the overreaction of stock prices to information. The factor is whether the profit is due to the systematic risk of the trading strategy or the lead lag effect due to the delay in the stock price reaction to the information on the common factors. This paper describes an investor's transaction to buy past winners and temporarily move prices away from long-term value, thereby selling low-performance stocks that cause prices to overreact.

Brooks, Ajay Patel, Tie Su, 2003,” How the Equity Market Responds to Unanticipated Events,” Journal of Business, 2003, Vol 76, No. 1—This paper describes publicly available information, including macroeconomic information, that can be used to predict the impact of stock prices and unexpected events on stock prices. According to the author, the information can be processed before the trading date begins, so the market reacts to unexpected events that occur when the market closes. Compared to nightly events, daily events induce longer maturity of wider bid spreads and wider spreads.

Pham Vu Thang Long, 1991,”Abnormal Returns after Large Stock Price Changes: Evidence from the Vietnamese Stock Market,” Journal of Finance, 1991 —The paper talks about overreaction in Vietnamese stock market to both bad and good news arrivals on the day of large or extreme price changes. The financial market under react to information in some cases i.e., market price does not upward far enough in reaction to good news, or does not move downward far enough in reaction to bad news, while overreact in others. The extreme movements are followed by subsequent price movements in opposite

direction. Extreme the initial price movement, the greater is the subsequent adjustment. Generalized Method of Moments (GMM) is used to explain the above over and under reaction in stock market price. **Nupur Hetamsaria, 2008,"A Multi Country Study of the Relationship between Development of Stock Exchanges and Economic Development," ICAI Journal of Applied Finance, 2008**—This paper describes the development of the stock market, which depends on the country's economic fundamentals, as there is a positive correlation between economic growth and financial development. Other factors affecting the stock market include legal systems, infrastructure, political environment, FDI, shareholder rights, financial accounts and stock market liberalization. The author discussed the delayed relationship between the stock market and economic development, as economic development leads to economic development in developed countries, whereas economic development leads to financial development in developed countries. **Joao Leitao and Crestova Oliveira, 2008," The Puzzling Effect of September 11 on Interdependences of International Stock Markets," ICAI Journal of Applied Economics, 2008**:This paper describes the interdependence of several major stock markets and the emergence of infectious effects on European stock markets, with the September 11, 2001 terrorist attacks in the United States as a reference point. This paper describes the impact of vertical and horizontal transmission on the market. **Ranjan Kumar Das and Sumanjeet Singh, 2008," Is Indian Stock Market More Volatile in Reform Period? Evidence from E-Garch Model", ICAI Journal of Applied Economics, 2008**—This paper describes the relationship between savings and the economy and the stock market, as it helps increase savings and investment in the economy, which is essential for economic growth. The stock market helps mitigate risk by diversifying it across different assets. Volatility affects investment, corporate financing, and financial stability of the economy. The greater the volatility, the greater the risk. Excessive volatility creates economic

uncertainty, which leads to increased market risk, thus increasing financial instability, increasing cost of capital, thus reducing investment and ultimately slowing economic growth.

Objectives Of The Study :

The main objective of this study is to understand inclinations, similarities and configurations of Doable Liabie Investment activities and movements in the Indian stock market compared to the S & P Dow Jones Index. The purpose is to help investors (current and potential) understand the impact of major events in the Indian stock market. This is especially relevant in the current scenario where financial markets around the world are integrated into one large market, with one exchange affecting another. In other words, the hypothesis is "whether different exchanges around the world are influencing each other", or whether they are somehow correlated with their movements, and if so, to what extent they should be tested. That is. The main hypothesis raises questions in the above context. What impact will the results have on the understanding that diversification of investments in the S & P Dow Jones Index is desirable and profitable in terms of both risk and return?

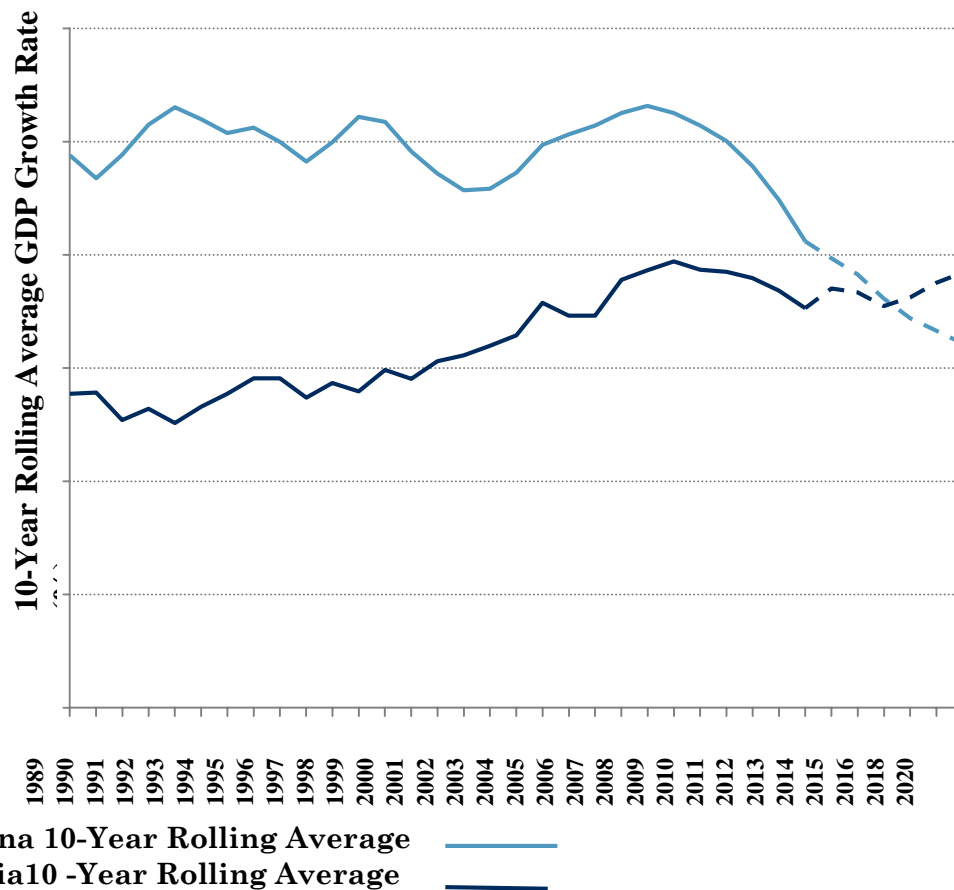
India's Progression Story

India is the fastest as IMF1 forecasts India's GDP growth of 7.4% in 2018 and 7.8% in 2019, and China (the second fastest) forecasts growth of 6.6% in 2018. Regained the mark of a growing (massive) economy. 6.4% in 2019 (see Appendix 1). Since its inception in 1990, India has grown many times and has been the focus of attention in the world economy. India's economy is projected to exceed \$ 1 trillion in 2007 and \$ 3 trillion in 2018, which is about 3.4% of the world economy. The Indian economy, with a projected GDP of over \$ 3 trillion, is projected to be the sixth largest economy in the world between the United Kingdom and France. 1 According to recent World Bank article 2, India's GDP growth rate is driven primarily by the services sector (information technology, telecommunications services, finance), then industry, and finally the agricultural sector with relatively stable growth has been achieved. The report further states that growth has not only accelerated,

but has become more stable over time. India's 10-year moving average GDP growth has been on the rise since 1980, showing stability

and more consistent GDP growth over the long term.

Exhibit 1: 10-Year Rolling Average GDP Growth Rate



Source: International Monetary Fund, World Economic Outlook Database. 10-year rolling average GDP growth rate calculated with yearly GDP growth rate. Data as of March 31, 2018. Chart is provided for illustrative purposes.

Corporate Doable Assessment: Doable is the ability of a company to succeed in a highly competitive global business environment. By focusing on quality, innovation and productivity, companies that anticipate and manage current and future economic, environmental and social opportunities and risks become market leaders with competitive advantages and long-term interests.

Methodology Of The Study :

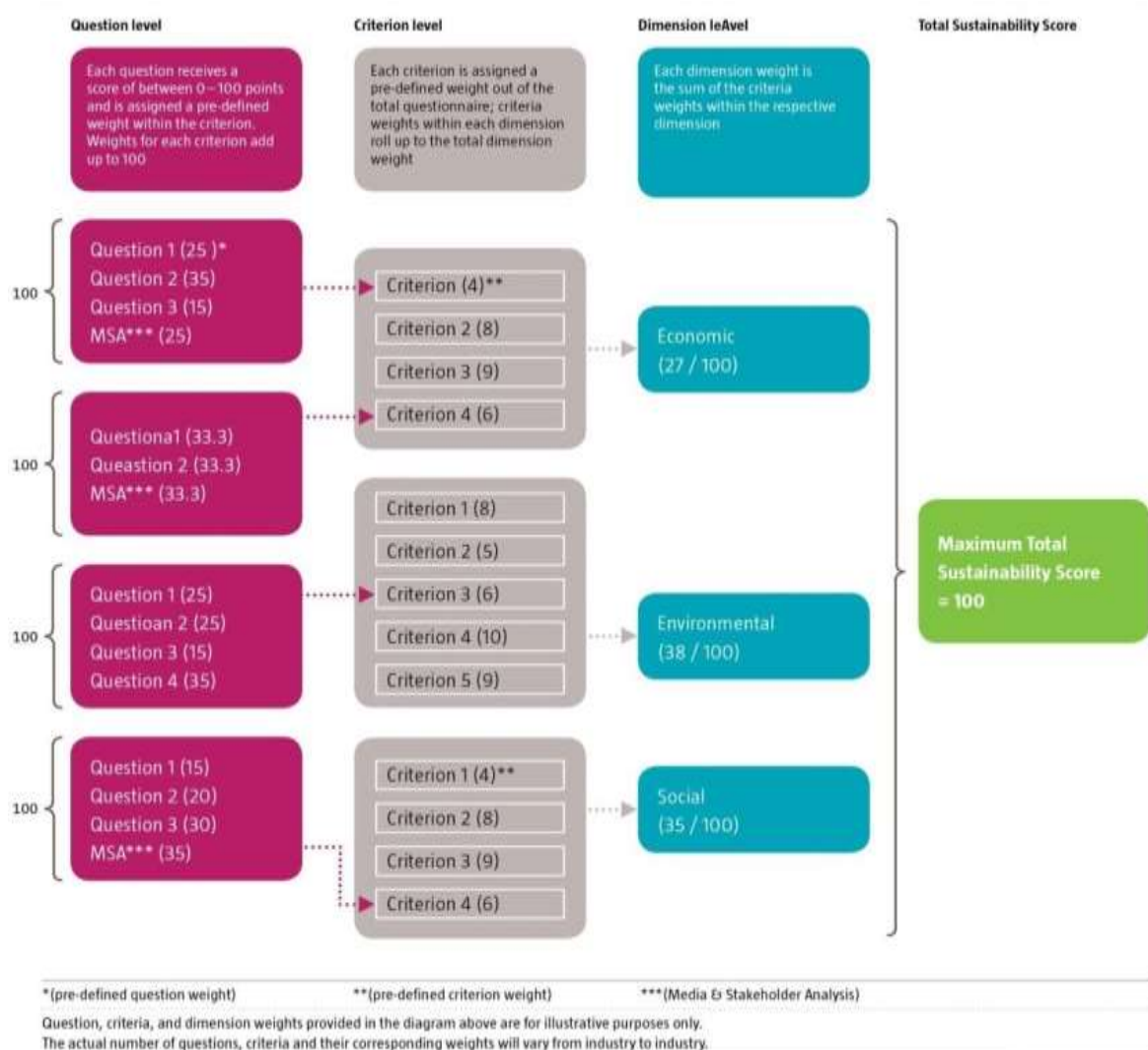
As an investment boutique dedicated to sustainable investment, RobecoSAM has always believed that financial analysis is incomplete if important non-financial factors are ignored. Sustainability trends such as resource shortages, climate change and an aging population are constantly changing the

competitive environment for businesses. RobecoSAM believes that companies that can adapt to these challenges through innovation, quality and productivity will improve their ability to generate long-term shareholder value. To this end, RobecoSAM developed its annual Corporate Sustainability Assessment (CSA) in 1999, equipped to identify and respond to new sustainability opportunities and challenges from global and industry trends. I have identified the company that is doing it. At least 50% of surveys cover industry-specific risks and opportunities. The focus on this industry-specific standard is that industry-specific sustainability opportunities and risks play a key role in a company's long-term success and RobecoSAM makes the company

sustainable compared to its competitors. It reflects Robeco SAM's belief in being able to identify leaders. RobecoSAM's CSA identifies key sustainability companies within a legitimate universe from each RobecoSAM industry (see Section 5.2 for industry classifications). The CSA aims to cover both general and industry-specific standards that cover economic, ecological and social aspects. Each of the three dimensions consists of an average of 6-10 criteria, each containing 2-10 questions, depending on the industry, and a total of about 80-120 questions. Criteria within each dimension are added to the

dimension weights. For each company, a total Doable score of up to 100 points is calculated based on the predefined weights set for each question and each criterion (Figure 1). This Total Doable Score is used to rank companies within the Robeco SAM industry peer group and identify which companies to include in the index. The correctness of the information in the survey is confirmed by comparing the company's response with the package insert, checking the publicly available information, and checking the company's performance in crisis management based on media and stakeholder reports..

Figure1 Structure of the RobecoSAM Corporate Sustainability Assessment



GICS Sector Contribution to the S&P BSE 500 Total Returns Over the Past Three Years:

Exhibit 1 illustrates the contribution by each GICS sector to the absolute total returns over the three-year period from April 30, 2015, to April 30, 2018. Over the past three years, in terms of total returns, energy and materials were the best-performing sectors. Energy stocks were on the run primarily on account of the increase in crude prices, coupled with the government's decision to link retail fuel prices with the international market—helping to reduce the burden of subsidies on state-owned oil companies. The steel, paint, and cement stocks, representing the materials sector, gained due to the government's increased focus on infrastructure development and affordable housing. On the other hand, telecommunication services stocks closed with negative

total returns—not surprising given that most telecommunication services companies are highly leveraged and are facing an intense price war. Similarly, the health care sector ended in the red, as pharmaceutical companies have faced a lot of U.S. regulatory hurdles, consolidation of buyers, and greater competition. Out of the S&P BSE 500's absolute total return of 46.32%, the financial sector alone contributed 14.88%—nearly one-third of the index's total return. The consumer discretionary sector contributed 6.51% to the index's total return as the distant second best. On the other hand, the health care and telecommunication services sectors noted the lowest contributions of -1.2% and -0.37% to the total index's return, respectively.

Exhibit 1: GICS Sector Contribution to the S&P BSE 500 Total Returns

GICS SECTOR NAME	AVERAGE WEIGHT (%)	TOTAL RETURN (%)	CONTRIBUTION TO RETURN (%)
Financials	28.42	52.89	14.88
Consumer Discretionary	12.13	54.08	6.51
Materials	9.11	74.83	6.50
Energy	8.17	79.90	5.91
Consumer Staples	9.56	55.06	5.20
Information Technology	10.91	39.34	3.90
Industrials	9.08	36.84	3.21
Utilities	3.30	42.62	1.51
Real Estate	0.32	6.02	0.23
Telecommunication Services	1.93	-14.55	-0.37
Health Care	7.07	-12.22	-1.20
Residuals	NA	NA	-0.05

Source: Bloomberg. Data from April 30, 2015, to April 30, 2018. Index performance based on total return in INR. Past performance is no guarantee of future results. Table is provided for illustrative purposes and reflects hypothetical historical performance. Please see the Performance Disclosure at the end of this document for more information regarding the inherent limitations associated with back-tested performance.

Conclusion:

With the base of the above study, we conclude that India is increasingly gaining attention in the global market. As foreign investment rules are becoming more liberal, coupled with lower correlation with global markets, Indian equities could remain an

essential part of long-term investment strategies for many global investors. Since its launch in 1999, the S&P BSE 500 has evolved to become a widely used benchmark for India's economy. With the coverage of more than 88% of India's listed universe by total market capitalization, it seeks to

provide comprehensive coverage of the Indian equity market. It provides diversified exposure to all sizes and all key economic sectors of India's economy. Thus this study validates the popular belief that the markets in general and Indian market in particular is more integrated with other global exchanges from 2002-03 onwards. This can very well be seen since the South Asian crisis of the mid-late nineties barely affected us particularly because we were insulated due to government policies and was just making the transition. However, in the later time periods, the influence of other stock markets increased on our BSE or NSE, but at a very low almost insignificant level. The combined weight of index constituents having individual derivative contracts is 87%, which facilitates hedging of the index portfolio. Thus, the S&P BSE 500 reflects a complete picture of India's economy. Our research into the impact of ESG on the performance of US investment-grade corporate bonds in the past seven years has shown that portfolios that maximise ESG scores while controlling for other risk factors have outperformed the index, and that ESG-minimized portfolios underperformed. The effect was most pronounced for the Governance tilt and least pronounced for the Social tilt. Favouring issuers with strong Environmental or Social rating has not been detrimental to bond returns. These conclusions hold using ESG ratings data from two different ratings providers, despite significant differences between the two ratings methodologies.

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Association Between Expatriates' Work Life Balance And Their Engagement

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Abstract

For any organization to perform well, it has several functions amongst which, one of the main functions is its employees' engagement. This is with respect to the domestic concerns and assignments. If the assignment focuses on global level, the employees are termed as 'Expatriates'. So, such expatriates' role is very important for an organization to perform well with respect to the global tasks. Hence, this article will be focussing on the importance of expatriates' engagement provided as good work – life balance is maintained. 45 samples were collected and analysed for checking the association between the work life balance and expatriate engagement.

Introduction

Interest in the subject of expatriate management has grown as a result of many firms' current expansions into new global markets (Black & Gregersen, 1999; Bonache, Brewster, Suutari, & De Saa, 2010; Harvey & Moeller, 2009; Lazarova & Cerdin, 2007; Toh & DeNisi, 2005). Expatriates are citizens of the home country who are sent by the parent firm to work temporarily offshore. Since there are so many possible risks in expatriate management (EM), a sizable corpus of academic writing and research addressing issues and offering advice for practitioners in the field has developed over the past 40 years. International hrM specialists have used theories to promote work-life balance for expatriates.

Meeting work deadlines but still making time for family, friends, and hobbies; getting enough sleep and eating healthily; and not thinking about work when at home are all characteristics of a healthy work-life balance. This is self-evident for a person who works in his own country. What about expats' work-life balance?

According to (Cho & Chew, 2021) there are four major things to consider while achieving expatriate work-life balance. Topics covered include time management, psychological detachment, fulfilment at and

outside of work, and a diversity of viewpoints. Time management proven to be the most important aspect in achieving work-life balance.

This has to do with working long hours, which calls for time management so that you may enjoy time off from work. An employee is considered to be psychologically separated from his job when he is not physically present at work. It seems like this detachment was challenging since it is usually difficult to distinguish between work and non - work. While we study whether the work life balance is good or is there any conflict in achieving the WLB, the researcher came up with the previously driven literatures such as 'In terms of WLB's history, there is no distinction between men and women. (Byron, 2005, p. 190; Martocchio & O'Leary, 1989, p. 498; Rehel & Baxter, 2015) Both sexes go through WLB Conflicts. The profession has a greater influence on job outcomes than gender does (Duxbury & Higgins, 2001, p. 27). However, WLB disputes are less common among foreigners who have excellent time management and coping skills. 190 (Byron, 2005).

According to the (Changeboard Team, 2015) expats are highly engaged; 92% of them agree with the mission and goals of their host company, 84% would suggest it as

a great place to work, and 97% would make a special effort to make their host company successful. These results are superior to non-expats in comparable roles within their home organisations.

Recognition of individual contributions, collaboration and teamwork, proper utilisation of the expat's skills and competences, and effective communication with the host organisation and its line management are all factors that contribute to expat engagement. Hence, for any expatriate, better work life balance gives more engagement towards his job.

Reviewing the Previous Literatures

a) (ABD MALEK et al., 2019) estimates that 90,000 qualified expats are already employed in Malaysia and that number is projected to rise steadily. As a result, Malaysian expats must immediately consider the concept of work-life balance. For this investigation, a qualitative research methodology was used, and the interview guide served as the data collection tool. Actual data collection was carried out with five foreign instructors present at a public school in Sarawak. Content analysis was performed to analyse the data. Higher workloads and lessened family support are, according to the statistics, the main causes of work-life conflicts for expatriates. On the other side, work-life enrichment characteristics include increasing income, interacting with new people, and learning about foreign cultures. To better acclimate to their new surroundings, expats engage in activities like general adjustment and engagement. Therefore, it is advised that employers support expats through appropriate activities so that they can keep a healthy work-life balance while residing in a foreign country.

b) (Sulphrey & Faisal, 2020) claims that Work-life balance and expatriate engagement are two topics that have caught the interest of social scientists. Despite the fact that the two topics have been researched separately, research on their link is scarce. Furthermore, there has been far less investigation into concerns affecting female employees. The current work tries to fill this knowledge gap in the literature.

The study employed a random sample of 201 female employees from India and the Middle East to investigate disparities in

work-life balance. The investigation yielded some surprising results that will be of great help to social scientists and intellectuals. According to studies, female Indian employees had a higher WLB than expat.

c) (Gerritse, 2020) construes that, the need for expatriation and abroad assignments has increased in recent decades. And, because two-thirds of all expatriates are accompanied by their partner and/or children, include their opinions is critical. Going abroad is far more challenging for dual-career couples since both spouses are committed to their jobs. Organizational support for the expatriate partner is thus vital, as the partner plays a significant influence in the expatriate's transition and performance. And when the expatriate spouse is employed, involved in major day-to-day activities, and is well-adjusted to the destination country, the expatriate engages better in his or her assignment. The goal of this research is to find out how expatriate organisation help affects the work-life balance and marital stress of expatriate couples in Singapore. This is a qualitative research that uses semi-structured interviews with both the expatriate and the expatriate partner. The findings demonstrated a discrepancy in perceived and required support for expatriate spouses. The most evident lack of assistance is in the areas of housing, support for the expatriate's partner's employment, and support to reduce marital stress.

Methodology

Sample

The questionnaire was circulated among 50 expatriates out of which 47 responded. 2 responses were to be ignored because of not found all the question to have been filled which may be a sampling error. Due to time constraint and other factors, the data was collected under convenient sampling method. After a crucial pilot study, the final sample size is 45.

Reliability & Validity

The pilot study was done and the data is 100% valid. With respect to the reliability test, the Cronbach's Alpha value is 0.828

Objective

To find the association between work – life balance of expatriates and their engagement towards their organization.

Hypothesis

H₀: Expatriate engagement and their work – life balance are independent.

Data Analysis

All the data were fed in SPSS software and computed.

Correlation Analysis

		WLB	EE
WLB	Pearson Correlation	1	.954**
	Sig. (2-tailed)		.002
	N	45	45
EE	Pearson Correlation	.954**	1
	Sig. (2-tailed)	.002	
	N	45	45

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

From the collected data, it is found that the Karl Pearson's correlation is 0.954 which means, the work – life balance and

expatriate engagement are 95.4% positively related.

Chi-square test

EE			
	Observed N	Expected N	Residual
22	1	3.8	-2.8
24	4	3.8	.3
25	1	3.8	-2.8
26	3	3.8	-.8
27	6	3.8	2.3
28	8	3.8	4.3
29	9	3.8	5.3
30	4	3.8	.3
31	3	3.8	-.8
32	3	3.8	-.8
33	2	3.8	-1.8
35	1	3.8	-2.8
Total	45		
WLB			
	Observed N	Expected N	Residual
11	2	5.1	-3.1
12	3	5.1	-2.1
13	3	5.1	-2.1
14	6	5.1	1.9
15	7	5.1	1.9
16	9	5.1	3.9
17	9	5.1	3.9
18	5	5.1	-.1
20	1	5.1	-4.1
Total	45		

	Value
Pearson Chi-Square	145.941 ^a
Likelihood Ratio	85.749
Fisher's Exact Test	100.734
Linear-by-Linear Association	9.004 ^c
N of Valid Cases	45

From the computed chi – square test, it is evident that, work – life balance and expatriate engagement are dependant are each other.

Discussion

Firstly, the pilot study (Cronbach Alpha) is a reliability test for the questionnaire framed. If the value of the Cronbach Alpha lies between 0.8&0.9 then, the questionnaire is good enough for further analysis. The value of the Cronbach Alpha is 0.828 for the questionnaire developed for this article and hence, this is good for further use.

Moving to the Chi-Square test made for the hypothesis, the computed value comes as 145.941 and hence the null hypothesis is accepted & inferred as 'Work – life balance of expatriates do have an association with respect to their engagement'

Limitations

Since the expatriates are residing in the other county, the samples were collected as a convenient Sampling procedure. Lack of probabilistic sampling method and the lack of collecting samples in person stays as a limitation for this particular article.

Conclusion

The pressure for the performance of an expatriates remains despite of going away from the parent country remains. But their realization of responsibilities towards self-development and organizational development, the expatriates shall bring laurels.

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Thermal Comfort

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Abstract:

The Predicted Mean Vote (PMV) model stands among the foremost recognized thermal comfort models. It absolutely was developed victimization principles of warmth balance and experimental information collected in an exceedingly controlled climate chamber underneath steady state circumstances. The accommodative model, on the opposite hand, was developed supported many field studies with the thought that occupants dynamically act with their atmosphere. Occupants management their thermal surroundings by means that of consumer goods, operable windows, fans, personal heaters, and sunglasses.

The PMV model will be applied to cool buildings, whereas the accommodative model will be typically applied solely to buildings wherever no mechanical systems are put in. there's no agreement concerning that comfort model ought to be applied for buildings that are partly cool spatially or temporally.

Introduction:

Thermal comfort is that the circumstance of mind that expresses satisfaction with the thermal atmosphere and is assessed by subjective assessment (ANSI/ASHRAE customary 55). The physical structure will be viewed as a engine wherever food is that the input energy. The physical structure can generate excess heat into the atmosphere that the body will still operate. The warmth transfer is proportional to temperature distinction. In cold atmosphere, the body loses additional heat to the atmosphere and in hot environments the body doesn't exert enough heat. Each the recent and cold eventualities result in discomfort. Maintaining this customary of thermal comfort for occupants of buildings or different enclosures is one in every of the necessary goals of HVAC (heating, ventilation, and air conditioning) style engineers. the general public can feel comfy at temperature, informally a spread of temperatures around twenty to twenty two °C (68 to seventy two °F), however this might vary significantly between people and betting on factors resembling activity level, clothing, and wetness.

Thermal neutrality is maintained once the warmth generated by human metabolism is allowed to dissipate, so maintaining equilibrium with the environment. The most factors that influence thermal comfort are those who conclude heat gain and loss, specifically rate, consumer goods insulation, air temperature, mean beamy hotness, air speed and ratio. Psychological parameters, resembling individual expectations, conjointly have an effect on thermal comfort.

Significance:

Satisfaction with the thermal surroundings is vital for its own sake and since it influences productivity and health. Workplace staff WHO are happy with their thermal atmosphere are additional productive. Thermal uneasiness has conjointly been proverbial to steer to sick building syndrome symptoms. The mixture of extreme temperature and high ratio serves to scale back thermal comfort and indoor air quality. Although one static temperature will be placid, thermal delight, alliesthesia is sometimes caused by variable thermal sensations. Accommodative models of thermal comfort enable flexibility in coming up with naturally ventilated buildings that

have additional variable indoor conditions. Such buildings could save energy and have the potential to make additional happy occupants.

Metabolic Rate

People have totally different rates which will fluctuate because of activity level and ecological conditions. The ASHRAE 55-2010 customary defines rate because the level of transformation of substance energy into heat Associate in mechanical work by metabolic activities inside an organism, typically expressed in terms of unit space of the full body surface. Rate is expressed in met units that are outlined as follows:

1 met = 58.2 W/m² (18.4 Btu/h ft²), that is adequate the energy made per unit area of a mean person sitting at rest. The area of a mean person is one.8 m² (19 ft²).

ASHRAE customary fifty five provides a table of met rates for a spread of activities. Some common values are zero.7 met for sleeping, 1.0 met for a sitting and quiet position, 1.2-1.4 met for light-weight activities standing, 2.0 met or additional for actions that involve movement, walking, lifting significant masses or operational machinery. For intermittent activity, the quality states that are permissible to use a time-weighted average rate if people are activity activities that adjust over an amount of 1 hour or less. For extended periods, totally different rates should be measured.

The Compendium of Physical behavior is employed by physicians to record physical activities. It's a special definition of met that's the magnitude relation of the rate of the activity in question to an undeveloped rate. because the formulation of the conception is totally different from the one that ASHRAE uses, these met values cannot be used directly in PMV calculations, however it unveil a replacement means of quantifying physical activities.

Clothing Insulation

The amount of thermal insulation worn by an individual features a substantial impact on thermal comfort, as a result of it influences the warmth loss and as a result the thermal balance. Layers of insulating consumer goods forestall heat loss and may either facilitate keep an individual heat or result in heating. Generally, the thicker the garment is, the bigger insulating ability it's. betting on the sort of fabric the consumer goods is created

out of, air movement and ratio will diminish the insulating ability of the fabric.

Air Temperature

The air temperature is that the average heat of the air encompassing the inhabitant, with relevancy location and time. In step with ASHRAE fifty five customary, the special average takes into consideration the articulation talocruralis, waist and head levels that vary for sitting or standing occupants. The temporal average relies on three-minute intervals with a minimum of eighteen equally spaced points in time. Air temperature is measured with a thermometer and for this motivation it's conjointly called dry-bulb temperature.

Mean Beamy Temperature

The beamy temperature is said to the number of beamy heat transferred from a surface, and it depends on the material's ability to soak up or emit heat, or its emissivity. The mean beamy temperature depends on the temperatures and emissivity of the encircling surfaces also because the read issue, or the quantity of the surface that's "seen" by the thing. That the mean beamy temperature veteran by an individual in an exceedingly area with the daylight stream in varies supported what quantity of his/her body is within the sun.

Air Speed

In HVAC, air speed is outlined because the rate of air movement at some extent, while not relevance direction. In step with ANSI/ASHRAE customary fifty five, it's the common speed of the air to that the body is exposed, with relevancy location and time. The written record average is that the same because the air temperature, whereas the special average relies on the idea that the body is exposed to an identical air speed, in step with the SET thermo-physiological model. However, some areas would possibly give powerfully heterogeneous air rate fields and of import skin heat losses that can't be thought of uniform. Therefore, the designer shall decide the right averaging, particularly as well as air speeds incident on topless body elements that have bigger cooling result and potential for native discomfort.

Relative Wetness

Relative humidity (dH) is that the magnitude relation of the quantity of water vapour within the air to the quantity of water vapour

that the air may hold at the precise temperature and pressure. Whereas the physical structure has sensors inside the skin that are fairly economical at feeling heat and cold, ratio is detected indirectly. Sweating is an efficient heat loss instrument that depends on evaporation from the skin. But at high RH, the air has on the point of the most water vapour that it will hold, therefore evaporation, and so heat loss, is diminished. On the opposite hand, terribly dry environments ($RH < 20-30\%$) also are uncomfortable owing to their result on the secretion membranes. The counseled level of indoor wetness is within the vary of 30-60% in air conditioned buildings, however new standards resembling the accommodative model enable lower and better humidities, betting on the opposite factors concerned in thermal comfort.

Recently, the results of low ratio and high air rate were tested on humans when bathing. Researchers found that low ratio engendered thermal discomfort also because the sensation of status and itchiness. It's counseled to stay ratio levels elevated in an exceedingly lavatory than different rooms within the house for optimum conditions.

Skin Wittedness

Skin wittedness is outlined as "the share of the full skin area of the body coated with sweat." The condition of skin in several areas conjointly affects perceived thermal reassurance. wetness will increase condition on totally different areas of the body, resulting in a perception of discomfort. This is often typically localized in several elements of the body, and native thermal comfort limits for skin wittedness dissent by locations of the body. The extremities are way more sensitive to thermal discomfort from condition than the trunk of the body. though native thermal discomfort will be caused from condition, the thermal comfort of the total body won't be stricken by the condition of sure elements.

Models

When discussing thermal comfort, there are 2 main totally different models which will be used: the static model (PMV/PPD) and therefore the accommodative model.

1.

2. PMV/PPD Methodology

The PMV/PPD model was developed by P.O. Fanger victimisation heat-balance equations and empirical studies concerning skin heat to

outline comfort. Customary thermal comfort surveys raise subjects concerning their thermal sensation on a seven-point scale from cold (-3) to hot (+3). Fanger's equations are wont to calculate the anticipated Mean Vote (PMV) of an oversized cluster of subjects for a specific combination of air temperature, mean beamy temperature, ratio, air speed, metabolic rate, and consumer goods insulation. Zero is that the ideal worth, representing thermal neutrality, and therefore the temperature is outlined by the mixtures of the six parameters that the PMV is inside the counseled limits (-0.5 though predict the thermal sensation of a population is a very important step in determinant what conditions are comfy, it's additional helpful to think about whether or not or not individuals are happy. Fanger developed another equation to relate the PMV to the anticipated share of discontent (PPD). This relation was supported studies that survey subjects in an exceedingly chamber wherever the indoor conditions can be exactly controlled.

This methodology treats all inhabitants identical and disregards location and adaptation to the thermal atmosphere. It essentially states that the indoor hotness mustn't amendment because the seasons do. Rather, there ought to be one set temperature year-round. this is often taking a additional passive stand that humans don't ought to adapt to totally different temperatures since it might forever be constant.

3. Adaptive Comfort Model

The accommodative model relies on the thought that outside climate influences indoor comfort as a result of humans will adapt to completely different temperatures throughout different times of the year. The accommodative hypothesis predicts that discourse factors, resembling having access to environmental controls, and past thermal history will influence building occupants' thermal expectations and preferences. Various researchers have conducted field studies worldwide during which they survey building occupants concerning their thermal comfort whereas taking synchronic environmental measurements. Analyzing a info of results from a hundred and sixty of those buildings disclosed that occupants of naturally ventilated buildings settle for and even like a wider vary of temperatures than

their counterparts in sealed, cool buildings as a result of their most popular temperature depends on outside conditions. These results were incorporated within the ASHRAE 55-2004 customary because the accommodative comfort model. The accommodative chart relates indoor comfort temperature to prevailing outside temperature and defines zones of eightieth and ninetieth satisfaction. The ASHRAE-55 2010 customary introduced the prevailing mean outside temperature because the input variable for the accommodative model. it's supported the arithmetic average of the mean daily outside temperatures over no fewer than seven and no over thirty serial days before the day in question. It may also be calculated by coefficient the temperatures with totally different coefficients, assignment increasing importance to the foremost recent temperatures. Just in case this coefficient is employed, there ought no to respect the higher limit for the next days. so as to use the accommodative model, there ought to be no mechanical cooling system for the house, occupants ought to be engaged in inactive activities with metabolic rates of 1-1.3 met, and a prevailing mean temperature bigger than ten °C (50.0 °F) and fewer than thirty three.5 °C (92.3 °F).

This model applies particularly to occupant-controlled, natural-conditioned areas, wherever the outside climate will really have an effect on the indoor conditions and then the temperature. In fact, studies by Diamond State expensive and Brager showed that occupants in naturally ventilated buildings were tolerant of a wider vary of temperatures. this is often because of each behavioural and physiological changes, since there are differing kinds of accommodative processes. ASHRAE customary 55-2010 states that variations in recent thermal experiences, changes in consumer goods, convenience of management choices, and shifts in inhabitant expectations will amendment people's thermal responses.

Adaptive models of thermal comfort are enforced in different standards, resembling European EN 15251 and ISO 7730 customary. Whereas the precise derivation strategies and results are slightly totally different from the ASHRAE fifty five accommodative customary, they're considerably identical. A bigger distinction is

in pertinence. The ASHRAE accommodative customary solely applies to buildings while not mechanical cooling put in, whereas EN15251 will be applied to mixed-mode buildings, provided the system isn't running.

Thermal Stress

The conception of thermal comfort is closely involving thermal stress. This makes an attempt to predict the impact of radiation, air movement, and wetness for military personnel undergoing coaching exercises or athletes throughout competitive events. Values are expressed because the wet bulb globe temperature or the discomfort index. typically, humans don't perform well underneath thermal stress. People's performances underneath thermal stress are concerning Martinmas below their performance at traditional thermal wet conditions. Also, human performance in relevancy thermal stress varies greatly by the sort of task that the individual is finishing. A number of the physiological effects of thermal heat stress embody magnified blood flow to the skin, sweating, and magnified ventilation.

Conclusion:

The factors poignant thermal comfort was explored by experimentation within the Nineteen Seventies. several of those studies semiconductor diode to the event and refinement of ASHRAE customary fifty five and were performed at Kansas State University by Ole Fanger et al. Perceived comfort was found to be a posh interaction of those variables. It absolutely was found that the bulk of people would be happy by a perfect set of values. Because variety of values deviated increasingly from the best, fewer and fewer individuals were happy. This observation can be expressed statistically because the % of people WHO expressed satisfaction by comfort conditions and therefore the foretold mean vote (PMV). This approach was challenged by the accommodative comfort model, developed from the ASHRAE 884 project, that disclosed that occupants were comfy in an exceedingly broader vary of temperatures.

This analysis is applied to make Building Energy Simulation (BES) programs for residential buildings. Residential buildings particularly will vary way more in thermal comfort than public and industrial buildings. This is often because of their smaller size, the

variations in consumer goods worn, and totally different uses of every area. The most rooms of concern are bogs and bedrooms. bogs ought to be at a temperature comfy for a personality's with or while not consumer goods. Bedrooms are of importance as a result of they have to accommodate completely different levels of consumer goods and conjointly different metabolic rates of individuals asleep or awake. Discomfort hours may be a common metric wont to assess the thermal performance of an area. Thermal comfort analysis in consumer goods is presently being done by the military. New air-ventilated clothes are being researched to enhance state change cooling in military settings. Some models are being created and tested supported the quantity of cooling they supply.

In the last twenty years, researchers have conjointly developed advanced thermal comfort models that divide the physical structure into several segments, and predict native thermal discomfort by considering heat balance. This has opened a replacement arena of thermal comfort modeling that aims at heating/cooling chosen body elements.

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Women Empowerment Through Education And Social Media Platforms

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Abstract:

In today's society, the use of social media has become a necessary daily activity. Social media is typically used for social interaction and access to news and information, and decision making. It is a valuable communication tool with others locally and worldwide, as well as to share, create, and spread information. Social media has proven to be a powerful vehicle in terms of raising awareness and mobilising campaigns on a variety of issues since – beyond its use as a social networking tool – it allows any individual to share content and opinions to a global audience immediately. This new type of social media used by women brings along great opportunities with regard to their empowerment. Social media helps every single woman get involved to amplify women's voices successfully and achieve to become an entrepreneur (Julia Tatia). This is a qualitative research conducted with semi-structured interview with 18 women entrepreneurs from varied backgrounds in terms of education, family, profession and economic status. This paper discussed the empowerment of women becoming an entrepreneur with the help of social media platforms.

Keywords: Social media, Opportunities, Women empowerment, Women Entrepreneur, Communication tool.

INTRODUCTION

“A woman is the full circle. Within her is the power to create, nurture and transform” –

Diane Mariechild.

Empowering women is essential to the health and social development of families, communities and countries. When women are living safe, fulfilled and productive lives, they can reach their full potential by contributing their skills to the workforce and can raise their children healthier and happier. Women are also able to help fuel sustainable economies and benefit societies and humanity at large. A key part of this empowerment is through education. Educated women can pursue meaningful work and contribute to their country's economy later in life. When a woman is educated, there's so much she can achieve a good job, higher income, healthier children, and improved wellbeing for her family and community. Empowering women is the key to economic growth, political

stability and social transformation (<https://www.worldvision.com>).

Social media refers to a computer-based technology that facilitates the sharing of ideas, thoughts, and information through virtual networks and communities. Social media is internet-based and gives users quick electronic communication of content, such as personal information, documents, videos, and photos. Users engage with social media via a computer, tablet, or smartphone via web-based software or applications. The largest social media networks include Facebook, Instagram, Twitter, YouTube, and TikTok (<https://www.investopedia.com>).

Need of Women Empowerment

Women are the true soldiers of their family who undertake lot of responsibilities from the dawn to dusk. The responsibility of women starts looking after their family members, children and elderly persons. A woman plays a number of roles from daughter to daughter-in-law, sister to sister-

in-law, wife, and mother to mother-in-law. "There is no chance of the welfare of the world unless the condition of women is improved. It is not possible for a bird to fly on one wing." - Swami Vivekananda. For ages women have been treated as slaves, nurturing their children, taking care of family members ignoring their feelings, pain and burden which they have undergone right from their childhood. Gender equality is a basic human right, and it is also fundamental to having a peaceful, prosperous world. But women continue to face significant challenges all around the world. Women are typically underrepresented in power and decision-making roles. They receive unequal pay for equal work, and they often face legal and other barriers that affect their opportunities at work. In the developing world, women are often seen as less valuable than men. Instead of being sent to school and college, they are often made to do domestic work at home or are married off for a dowry before they are adults (<https://www.worldvision.com>).

Women Empowerment through Education

Education is the fundamental human right of every individual irrespective of gender. Educating a woman means educating the family and the nation. 'Education for all' is one of the major tasks being carried out by the Indian government but still we have the lowest female literacy rate in Asia. India is working but the pace is slow as we haven't achieved what we should have been so far. At the start of British Raj till independence just 2-6% of females were literate. The percentage went up to 15.3% in 1961 and 28.5% in 1981. Literacy rate crossed 50% in 2001. By 2011 female literacy rate in India stood at 65.46%. So there is an obvious increase in the female literacy rate but India is far behind as compared to other countries at global level (<https://www.mapsofindia.com>).

When a woman is not educated then it not only affects her but the entire family as well as the nation. Women must be educated for a healthy and a happy life. An educated woman can be a better human being, successful mother and a responsible citizen. Educating women will definitely increase the living standard both at and outside home. Educating women results in promoting self-

respect and also helps in raising the status of women. (<https://www.mapsofindia.com>).

Social Media – A Communication Tool

Social media is a valuable communication tool with others locally and worldwide, as well as to share, create, and spread information. Social media can influence consumer's purchase decisions through reviews, marketing tactics and advertising. Essentially, social media vastly impacts our ability to communicate, form relationships, access and spread information, and to arrive at the best decision (<https://www.insegment.com>).

Women's empowerment and promoting women's rights have emerged as a part of a major global movement and is continuing to break new ground in recent years (<https://www.worldvision.com>).

Women Entrepreneurs and small business owners rely on social media sites to spread the word about their companies. Social media helps to reach the largest audience and produce the greatest effects. The future of the marketing world promises to be shaped by social media. The possibilities are seemingly endless for social media. It is uncommon for people to go a day without using or referring to social media. Whether it is used for communicating, learning, or decision making, social media is here to stay and will continue to affect our society (<https://www.insegment.com>).

Women Empowerment through Social Media Platforms

Social Media Platforms have the potential to flourish to greater extent, through facilitating access to technology and increasing women's representation in media (<https://www.voicesofyouth.org>). Social Media are the platforms that help to connect people anywhere, any place and at any time. These platforms have been created to disseminate the information, ideas, knowledge, education, communication, product, services and so on. To utilize these platforms the basic requirement is a mobile phone, laptop, desktop or tablet. Every innovation invented by the IT sector have certain benefits and barriers. The people should understand the goodness of these platforms and utilize it to provide service to the humanity rather than an obstacle to the mankind. Social media has

provided ample of platforms like Facebook, Twitter, Instagram, YouTube, Pinterest, Snapchat, TikTok, WhatsApp etc. All these platforms have a different set of features which can range from photo/video/audio sharing to news publishing, sharing reviews or promoting interest and hobbies.

For years, women have been leading a stressful life working for their family and children at home. Social media is a gift in the hands of women to overcome all their hurdles and live stress free life. These platforms are the right tool in the hands of women to empower them in the right way. It helps them to bring out their ideas, talents, skills, knowledge, and innovations etc. which uplift every other woman surrounded by her. If a woman is empowered then the whole women community is empowered. She assists to lead her community and build a strong leadership quality to overcome the hindrance of every single woman in this world.

Social Media An Idiomatic For Women Empowerment

Social media is a medium of entertainment or chatting and interaction within a closed group of friends. However, now social media provides immense opportunities and benefits in social, political, and economical domains. It has also become a golden opportunity for women in traditional families who are not able to step outside their homes (<https://blog.forumias.com>). The opportunities for women to empower them by increasing their standard of living are as follows:

1. Social media allows women to build interpersonal relationships with their friends and families and to stay connected. It enhances their self-confidence and self-esteem.
2. The content shared in social media are created by the users which provide an opportunity to spread their products and services. It allows women to start-up their business through online without any investment.
3. Social media has helped women to sell products like clothes, jewelry, accessories, cosmetics, home-made foods, sweets and

snacks, embroidery works, sandals, decorative designs for marriages, etc.

4. They provide customers free door delivery, product exchange facility, discount, free shipping, feedback and reviews shared to the other customers, build a strong community which motivates other woman to start up a new online business, spread information to friends and family.
5. Women's have developed far away that apart from selling they also make promotion for the products/services of women's online/offline business through WhatsApp, Instagram, Facebook, Twitter etc. They not only promote for their community but also for the business done by men.
6. Home Appliance, availability of Taxi, coaching for sports, medical center & doctors visit, lady's boutique, kids shop, real estates lands, non-veg availability with shop details, boutique address of the wholesalers & resellers, bridal mehendi designers, advertisement of gold jewelry shops, diet centre, floral designs for marriage & functions are the promotions which have been done by women at home.
7. With the help of social media, women have started Women's Humanity Helpline Group (WHHG) by creating Chef Competition, Mehendi competition, Entrepreneur competition, Fancy Dress competition, etc. It has helped women to enhance their entrepreneurship by spreading among their community.

Conclusion

The basic necessity for a human life is food, clothing and shelter. Similarly, the basic requirement for women is education. An educated women has the potentiality to empower herself and also promotes safety and protection to defend for her dignity, self-respect, thoughts and ideas. Social media platform do have benefits but at the same time barriers too. Education is the need for women empowerment which helps to inherent the leadership qualities to lead as a successful entrepreneur. It is like a weapon in the hands of a women to overcome the hurdles faced in their family, society,

profession and the government. For past two years, the female literacy rate has shown a great decline which is a threat to women community as a whole. The government, educators, NGOs and other organizations should take initiative steps to support and ensure that every girl receives the quality education she deserves. By this way, women can develop their skills and empower their dreams to get fulfilled.

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NABARD's Gender Policy & Programs For Women's Development

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Abstract

The microfinance institutions started with the intention of creating financial support to the rural population, which has been neglected by many financial institutions. Micro-finance institutions have proved that rural population is bankable. The initiatives of financial intermediaries can create a dent in the development of financial credit network amongst rural population. Nabard provides financial assistance to people in rural areas with the aim of helping them become financially empowered and self-reliant. Nabard has developed a special gender policy for women and has launched various programs for the development of women through Nabard. This paper provides information about different types of supporting programmes implemented by nabard for gender policy and women Empowerment.

Key words: NABARD, Gender Policy, Micro finance Institutions, Supporting Programmes, Women Empowerment

Introduction:-

The principle of gender equality is enshrined in the Indian Constitution in its Preamble, Fundamental Rights, Fundamental Duties and Directive Principles. The Constitution of India not only grants equality to women but also empowers the State to adopt measures for positive discrimination in favor of women for neutralizing the cumulative socio-economic, educational and political disadvantages faced by NABARD, a major financial institution has taken a frontline in supporting the programmes of MFIs'. From the analysis it is observed that financial support provided by NABARD has reaped fruits to the rural folks. This paper focuses on the NABARD initiatives to support the rural masses through self help groups (SHGs'). This study exhibits that, though there is an increase in SHGs' year by year, it is interesting to note that there is reduction in the amount outstanding by the SHGs'. This shows beyond doubt that the rural folks are also equally positioned as far as banking operations are concerned.

Need for Gender Policy

1. Gender equality is central to the NABARD's mandate for supporting millions of small and marginal farmers, landless labourers and women engaged in agriculture and rural development. NABARD, the apex bank for Agriculture and Rural Development, recognizes that incorporating gender sensitivity into its business and development practices will help in increasing equity and social justice for women.
2. Although NABARD anchors several projects, directly targeting women being implemented across the country over the years there was no specific board approved policy of its own. In order to institutionalize the practices and gender focus across the organization, with commitment and accountability, a need for Gender Policy was felt.
3. Currently, NABARD is accredited as National Implementing Entity (NIE) of Adaptation Fund Board and Green Climate Fund (GCF) of UNFCCC and also to National Adaptation Fund for Climate Change (NAFCC). Development

of a Gender Policy was one of the conditions for accreditation of NABARD as NIE to GCF.

Mainstreaming Gender Sensitivity – Policy Prescription

1. NABARD endeavours to formulate a policy for promoting gender sensitivity in the organization as well as making majority of activities/schemes gender transformative giving due importance, weightage and right to women in business and developmental activities, asset creation, income generation and environment protection, making the activities sustainable.
2. The broad objective of NABARD's Gender Policy will be to promote equality and equity between women and men. To achieve this objective, the intention of the Gender Policy will be to operationalise by mainstreaming of gender in functions of NABARD gradually to achieve women empowerment (financial, legal, social and political) in all our developmental activities through long-term commitment and engagement, including awareness creation, raising adequate resources, leadership and capacity development of partners.

Apart from these, there are other avenues for the provision of credit comprising funds and schemes. Some of them are given below:

1. Self Help Group – Bank Linkage Programme (SHG-BLP)

Based on the observations of various research studies and an action research project carried out by NABARD, the model of 'SHG-BLP' has evolved as a cost-effective mechanism for providing financial services to the unreached and underserved poor households. What started as a pilot to link around 500 SHGs of poor to the formal financial institutions during the year 1992-93 has now become the largest microfinance programme in the world, in terms of the client base and outreach. The SHGs which follow 'Panchsutras' viz. conduct of regular group meetings, regular savings within the group, internal lending based on the demand of members, timely repayment of loan and maintenance of proper books of accounts are considered to be of good quality and over

years have proved themselves to be good customers of Banks.

The NGO sector has played a prominent role of working as a Self Help Group Promoting Institution (SHPI) by organizing, nurturing and enabling credit linkage of SHGs with banks. NABARD later coopted many others as SHPIs including the rural financial institutions (RRBs, DCCBs, PACS), Farmers' Clubs (FCs), SHG Federations, Individual Rural Volunteers (IRVs) etc. These stakeholders were encouraged to take up promotion of SHGs by way of promotional grant assistance from NABARD. This savings led microfinance model has now become the largest coordinated financial inclusion programme in the world covering almost 100 million households in the country. With more than 84% of the groups being exclusively women groups, the programme has provided the much needed push to empowerment of women in the country.

Other than championing the movement and providing promotional support, NABARD has enabled an entire ecosystem of support through policy advocacy at Bank and Government level, organising and sponsoring a large number of training & capacity building programmes, seminars & workshops for the benefit of all the stakeholders viz. the bankers, the Government agencies, the NGO partners and more importantly the SHG members themselves. Banks are also provided 100% refinance support by NABARD for financing of SHGs.

Product level changes like allowing voluntary savings in the group, sanction of cash credit/ overdraft system of lending to SHGs, allowing formation of JLGs within SHGs, improving risk mitigation systems, building second tier institutions of SHGs, etc. were brought subsequently to address operational issues emerging from time to time. Further, to enable SHG Members to take up livelihood activities, NABARD has been supporting Micro Enterprise Development Programmes (MEDPs) and Livelihood and Enterprise Development 2. **Programmes (LEDPs) for SHGs.**

NABARD is implementing and supporting implementation of various Schemes announced by Govt. of India viz. Promotion of Women SHGs (WSHGs) in backward and Left Wing Extremism affected

districts of Ministry of Finance, National Rural Livelihoods Mission (NRLM) of Ministry of Rural Development.

3. Financing of Joint Liability Groups (JLGs)

Financing of JLGs was introduced as a pilot project in 2004-05 by NABARD in 8 States with the support of 13 RRBs. The scheme was later mainstreamed for the banking system in the year 2006. JLGs are informal groups of 4-10 members who are engaged in similar economic activities and who are willing to jointly undertake to repay the loans taken by the Group from the Banks. JLGs basically are Credit groups of small/marginal/tenant farmers/ asset less poor who do not have proper title of their farmland. Regular savings by the JLG members is purely voluntary and their credit needs are met through loans from financial institutions and such loans could be individual loans or group loans against mutual guarantee.

Apart from extending refinance support of 100% to the financing Banks, NABARD also extends financial support for awareness creation and capacity building of all stakeholders under the Scheme. NABARD also extends grant support for formation and nurturing of JLGs to Banks and other JLG Promoting Institutions (JLGPIs).

4. NABARD Financial Services Ltd. (NABFINS)

NABARD, while promoting NABFINS has envisaged that NABFINS shall evolve into a Model Microfinance Institution to set standards of governance among the MFIs, operate with exemplary levels of transparency and operate at reasonable/moderate rates of interest. It is a NBFC – MFI which commenced its operations in November 2009

NABARD is the major shareholder of this MFI others being Government of Karnataka, Canara Bank, Union Bank of India, Bank of Baroda, Federal Bank and Dhanalakshmi Bank. NABFINS extends loans to SHGs through its own trained Business & Development Correspondents (BDCs). NABFINS also extends loans to other second level organizations like Federations as well. NABARD is continuing its refinance assistance to NABFINS. Further details

regarding NABFINS can be seen from www.nabfins.org.

Support for training and capacity building of clients

Giving due recognition to training and capacity building of various stakeholders such as bankers, NGOs, Government officials, SHG members and trainers, NABARD has trained around 39.40 lakh participants as on 31 March 2018, in the process giving shape to a strong back up team for implementation of the programme.

2. Micro Enterprise Development Programme (MEDPs)

NABARD since 2006 has been supporting need-based skill development programmes (MEDPs) for matured SHGs which already have access to finance from Banks. MEDPs are on-location skill development training programmes which attempt to bridge the skill deficits or facilitates optimization of production activities already pursued by the SHG members. Grant is provided to eligible training institutions and SHPIs to provide skill development training in farm/off-farm/service sector activities leading to establishment of micro enterprises either on individual basis or on group basis. Over the years around 4.68 Lakh SHG members have been covered through 16,406 MEDPs.

3. Livelihood and Enterprise Development Programmes (LEDPs)

As skill upgradation trainings alone have limited impact on livelihood creation among the SHG members, it was thought prudent to create sustainable livelihoods among SHG members and to attain optimum benefit out of skill up gradation and a new scheme titled Livelihood and Enterprise Development Programme (LEDP) was launched in December 2015. It envisages conduct of livelihood promotion programmes in clusters. There is provision for intensive training for skill building, refresher training, backward-forward linkages and handholding & escort supports. It also encompasses the complete value chain and offers end-to-end solution to the SHG members. It is to be implemented on a project basis covering 15 to 30 SHGs in a cluster of contiguous villages where from SHG members may be selected.

The skill up gradation training is provided in batches of 25-30 members and covers agri

& allied activities as well as rural off-farm sector activities. LEDP will not only facilitate promotion of sustainable livelihoods but also derive full advantage from promotional assistance. NABARD will provide grant support for skill up gradation programmes, establishment of demonstration unit and need based critical infrastructure. LEDP has been mainstreamed in May 2017. Cumulatively 15,382 SHG members has been supported through 324 LEDPs up to 31st March 2018.

Scheme for promotion of Women SHGs (WSHGs) in backward & LWE districts of India

Subsequent to announcement made by Hon. Finance Minister in the Union Budget 2011-12, a scheme for promotion and financing of Women Self Help Groups (WSHGs) in association with Govt. of India is being implemented across 150 backward and Left Wing Extremism (LWE) affected districts of the country since March-April 2012. The scheme aims at saturating the districts with viable and self-sustainable WSHGs by involving anchor agencies who shall promote & facilitate credit linkage of these groups with Banks, provide continuous handholding support, enable their journey to livelihoods and also take the responsibility for loan repayments. Under the Scheme, in addition to working as an SHPI, the anchor agencies are also expected to serve as a banking / business facilitator for the nodal implementing banks.

To facilitate implementation of the Scheme, an exclusive fund viz. 'Women SHG Development Fund' was set up by Dept. of Financial Services, Ministry of Finance, Govt. of India in NABARD with a stated corpus of Rs. 500 Crore Grant support @ Rs 10,000/- per SHG to the Anchor agencies and also the cost of publicity, training & other capacity building initiatives is met out of this fund. Collaboration with NRLM. NABARD continues close coordination with all stakeholders in SHG BLP sector. Collaboration with NRLM is being regularly maintained and enhanced for the support of SHG BLP. Coordinated efforts like conduct of National level seminars and workshops, mutual dialogues and capacity building of stakeholders on SHG BLP have now become very regular. Coordinated efforts in following

areas have particularly proved immensely fruitful.

4. Training of Trainers (TOT) programme

NABARD and NRLM are collaborating on capacity building needs of bankers and grass root level functionaries to strengthen the Self Help Group bank Linkage Programme through a number of initiatives. With the goal of training all rural bank managers, a series of Training of Trainers (TOT) programmes for Bankers, SRLM staff, DDMs & Officers drawn from 17 states have been held at BIRD, Lucknow. These trainers have further conducted training programmes of bankers in their respective states during the year. Moreover, as a part of the collaboration, state specific trainings of trainers of SHGs on financial inclusion were conducted by BIRD for 9 priority states. These trainers are providing financial literacy training to SHG members and leaders in these states. The financial literacy material developed under NABARD RFIP were used for these trainings. BIRD also conducted two training programmes on Bank Sakhi model for NRLM and SRLM participants during the year.

5. Conduct of Village Level Programmes (VLPs)

With a view to foster better understanding of mutual requirements between banks, SHGs & SHPIs and to sort out issues like credit linkage & repayment etc. at ground level, Village Level Programmes (VLPs) are being conducted with the support of banks and NRLM. These VLPs sponsored by NABARD are also helping in opening of SHG accounts, their credit linkage and regular loan repayments.

Conclusion :

In rural areas, NABARD has created Gender Policy with a view to ensure equal status for women as well as men, and a variety of programs are being implemented. As a result, women in rural areas have become capable and self-reliant. His contribution to the development of rural areas is invaluable. And all this is happening through NABARD. The role of NABARD is crucial for all this.

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Implementation Of Prompt Corrective Action On Commercial Bank And It's Effects On Financial Inclusion

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Abstract:

In emerging economies, Banking sector playing an important role in economic growth of a country. A system is not only business making firm but also act as an agent of government plans and policies. But due to many scams, unrecovered loans, involvement of top officials while disbursing of huge sanctions, keeping a low value collateral result into losses.

PCA tool is early intervention by Reserve Bank of India. This framework put a certain restriction, such as Banking operation, branch expansion, dividend distribution etc. There are a lot of reasons for not meeting a target of Financial Inclusion out of many reasons we have observed one reason from our study i.e., when bank is under PCA observance, they were under certain restriction which is based on thresholds such as restriction on dividend distribution, branch expansion, Board decision.

When bank was restricted to expand, they were unable to widened their operational reach to unbanked and rural area of a country, when they are unable to do so, it has impacted on their financial inclusion target.

This paper studies an understanding regarding PCA framework and try to find out its effect on financial inclusion plan of Bank of Maharashtra. We can't argue only PCA restriction will hamper the financial inclusion but it is one of the reasons behind it.

Key word: Prompt Corrective Action, Financial Inclusion, Commercial Bank, Reserve Bank of India.

Introduction:

A bank is a bridge in society, joining two groups as per their needs. One group wants to keep money safe, and easily available when required and demanded. Whereas other groups want some help by giving money, a credit to fulfill their requirements. The first group is a group of people saving money, the savers mean depositors giving funds to the bank for safekeeping, second one is a group of users and from one place to another without intimating to the savers to whom the money is given here bank plays a prominent role in the economy.

but with the recent big Defaulters, involvement of banking officials in scams, delay in recovery, and substantial rise in the level of NPA the faith in the Banking sector starts to fall off

The terms loans on which any part of interest or installment of Principal amount remains due over a period of 90 days from the end of a specific quarter is called Non-Performing Assets.

Non-Performing Assets (NPAs) is one of the biggest Challenge faced by Indian Banking System. A strong and stable banking mechanism provides many important services and administrations to any nation. The banking institution assumes a Vital contribution to the development of the socio and economic condition of the nation. Non-Performing assets are one of the biggest problems facing Banks today and became the subject of much debate and analysis.

on the 5th of July 2017, the Union cabinet declared an ordinance to amend the Banking Regulation Act to be of assistance to RBI tackles the threat of increasing NPAs,

because it marked profits of lenders, easing back to the industry and harming the economic conditions of a country.

(PCA) framework of the Reserve Bank of India (RBI) is an essential element of its financial stability framework. It lays out the case for structured early intervention and resolution by regulators for banks that become under-capitalized due to poor asset quality due to loss of profitability. (Acharya, V. (2018). Prompt corrective action: An

essential element of financial stability framework. *RBI Bulletin*, 1-19.)

. The Reserve Bank of India will initiate certain structured Actions in respect of the banks that have hit the Trigger Points in terms of CRAR, Net NPA, and ROA.

The Reserve Bank, at its discretion, will resort to additional actions (Discretionary Actions) as indicated under each of the Trigger Points

Table-1

PCA Indicator and Risk thresholds-CRAR

CRAR: Minimum Regulatory Prescription for capital to risk asset Ratio		
Risk Threshold-1	Risk Threshold-2	Risk Threshold-3
<10.25%but>=7.75%	<7.75%but>=6.25%	<3.625

CRAR is a financial ratio that measures a bank's capital to its risk. It is an amount that reserved with the bank to cover any losses on its Bad Loans. Higher CRAR means the bank

is in a better position to deal with its losses.

RBI has not only specified the threshold percentage but also laid regulatory restrictions regarding this.

Table-2

PCA Indicator and Risk thresholds-NPA

NPA: Non-Performing Asset		
Risk Threshold-1	Risk Threshold-2	Risk Threshold-3
>=6.0%but<9.0%	>=9.0%but<12.0%	>=12%

The term "NPA" stands for Non-performing Asset. An asset that is not able to generate any kind of Income for the bank. This is not

giving any return on interest or even the principal amount

Table-3

PCA Indicator and Risk thresholds-ROA

ROA: Return on Asset		
Risk Threshold-1	Risk Threshold-2	Risk Threshold-3
Negative ROA for two consecutive Years	Negative ROA for three consecutive Years	Negative ROA for four consecutive Years

Return on Asset is a profitability ratio that indicates the net profit (net income) generated on total assets. The breach of any risk threshold as detailed above may result in the invocation PCA. When bank is placed under PCA one or more following corrective actions may be prescribed.

Risk Threshold-1

Mandatory Action:

1. Restriction on dividend distribution remittance of profits.

2. Promoters/owners/parent (In case of foreign banks) to bring in capital

Risk Threshold-2

Mandatory Action: an addition to mandatory actions of threshold 1

1. Restriction on branch expansion; domestic and or overseas

Risk Threshold-3

Mandatory Actions: in addition to mandatory actions of thresholds 1 and 2

1. Appropriate restrictions on capital expenditure, other than for technological upgradation within Board approved limits And it includes some discretionary Actions which is optional in nature, but if RBI needs to restrict the following areas of a bank, they will restrict it with certain Terms and Condition.

1. Special Supervisory Actions

2. Strategy related

3. Government related

4. Capital related

5. Credit-Risk related

6. Market-Risk related
7. HR Related
8. Profitability related
9. Operations/Business related
10. Any other

When bank is restricted in its operation it has a huge impact on the economy as a whole. When we discussed Financial Inclusion the banking industry plays a very important role in it.

Individuals can use financial services to smooth their consumption, absorb unforeseen shocks and make household investments (Collins et al. 2009). Access to bank accounts is only a part of the problem when we talk of financial inclusion because several people with a bank account are not necessarily using them to deposit their savings or carry out transactions. Yadav, R. S., & Siva Reddy, K. (2021). Banking or Under-banking: Spatial Role of Financial Inclusion and Exclusion. *International Journal of Rural Management*, 09730052211037110.

When a bank is restricted to expand it has a direct impact on the financial Inclusion of country. The bank under PCA isn't able to provide financial services to the unbanked area of a state which results in people being deprived to access banking facilities.

2. Discussion

Financial inclusion is a cutting-edge concept which helps to achieve the long-lasting development of the country, by making available financial services to the unreached people with the help of financial institutions. It can be a great instrument to overcome financial deprivations of society. Access to financial services plays a critical role in economic development by facilitating

Inclusive financial systems allow poor people to disciplined consumption and insure themselves against the many economic vulnerabilities they face—from illness and accidents to theft and unemployment. Financial inclusion enables poor people to save and to borrow—allowing them to build their assets, to invest in education and entrepreneurial ventures, and thus to improve their livelihoods. It is likely to benefit disadvantaged groups such as women, youth, and rural communities. For all these reasons financial inclusion has gained popularity in recent years as a policy objective to improve the lives of the poor

To achieve greater financial inclusion, financial services should reach the poor and socially excluded groups of our country. Banks and other financial institution have played a vital role in filling up this gap. But still it is disheartening to note that the number of people with access to the products and services offered by the banking system continues to be very limited even years after introduction of inclusive banking initiatives in the country through measures such as the cooperative movement, nationalization of banks, creation of regional rural banks, etc.

3. Methods: The nature of research is descriptive and is based on secondary data which is collected from the various sites, papers, books, journals, and reports issued by the Reserve Bank of India (RBI), from other government websites and report.

4. Observation:

Karuna, a farm labourer, began selling excess produce at the local market. An astute observer of the laws of supply and demand when it came to pricing fruit and vegetables, she soon saw an uptick in business. To expand, she needed to borrow money so that she could build her own vegetable stand. The loan helped her establish a thriving vegetable vending business, allowing her to shift away from the back-breaking work tending other people's fields. Her former hand-to mouth existence had given way to a new reality, one which includes savings and checking accounts at the bank, and the credit needed to keep her kids in school - a good fortune she herself never had

Aasha valte. Widowed at 17, Lakshmi helped form a local self-help group. She spoke up and spoke out at meetings, and inspired other women in the group to take their future into their own hands. Meanwhile, she brought banking services to them. And she provided evening literacy classes. The 177 women of Lakshmi's self-help group have all borrowed and repaid their loans.

Karuna and Aasha valte are just two of the millions of women across the country who have demonstrated what is possible if only rural women can have access to basic financial services. This is what financial inclusion is all about – giving people an opportunity to build better lives for themselves and their children.

When PCA is imposed on banks they have restriction to expand their business and their

branches as well which create limitation to accessing banking services. In India, we have many rural areas, hilly areas, and unbanked villages that till today have no branches. When banks restricted to expand it indirectly

created this drawback for this people which result in financial exclusion
As per the database of Bank of Maharashtra which is under PCA of Bank, doesn't meet their financial inclusion target.

**BANK OF MAHARASHTRA
FINANCIAL INCLUSION PLAN ACHIEVEMENT
2013-14**

Sr No.	Particulars	Target Year Ended Mar-2013	Achievement Mar-2014
1	No. of Branches in Unbanked Villages	105	99
2	Total Banking Outlets in Villages	6850	6713

As per the above table, they have set target in Mar-2014 want able to meet, especially banking outlets in villages.

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The Colonial Period: Its Impact on Indians in Malaya and Burma

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Abstract

The history of migration in India is among the most diverse and complex in the world. South-East Asia is closely linked to the colonial history of the arrival, distribution and settlement of Indians. As a result of British colonial rule over the Indian subcontinent, Indians were able to move to Burma and Malaya. The majority arrived as labouring classes, while the minority came as workers and businessmen, and many Indian revolutionaries left the country and established anti British centers in abroad.

The object of the present study is to explore the historical, social, economic, political and cultural dimensions of the Indians who moved to the Malaya and Burma countries during the colonial period. The Malaya and Burma region being the immediate neighboring area to us and being the area of the earliest migration, the study of the Indians in region obviously needs greater attention.

Burma and Malaya received the maximum number of Indians. Mass migration of Indians started taking place from the beginning of the nineteenth century. Manpower was required by the colonial powers for the exploitation of natural resources that India could provide. Huge plantations were coming up where cash crops like rubber, tea, coconuts, tobacco, coffee, sugarcane and spices were grown. Plantations were the greatest legacies of colonialism. These plantations, especially in the British colonies, attracted cheap Indian labour. The indigenous people were indifferent towards working on the plantations as most of them were already involved in traditional farming. With the influx of the Indians, Southeast Asian societies became the examples of plural societies, "where it is said the various groups mix but do not combine."¹

The conditions of the Indians who came as labourers were pitiable. They were

no better than slaves. The British were indifferent to their problems. The colonies were viewed by the British as glorified commercial undertakings. As a result the Indian immigrants were viewed from a totally selfish point of view i.e., as tools for the advancement of British commercial interests. There was no question of their having political rights; they were there to earn a living and then go back to where they came from. Neither did the Indians expect the British to be politically responsible towards them. They were loyal and industrious and gave no trouble as long as they were allowed to live as separate entities, maintaining their links with "Mother India". There was no intermixing with the other races.

Burma

Migration from India to Burma took place long before the advent of British rule. But their relations were made arbitrarily closer after the Third Burmese War (1886) when the British administered Burma as a minor province of India and remained so until 1927. It was developed fairly typically as an exploitation colony along lines considered advantageous to the metropolitan country. Indian immigrant flows to Burma greatly exceeded similar flow to Malaya. Between 1910 and 1935, Indian inflows to Burma totaled 2,04,8000.² Over 50 percent of Indian population was from North India.

Tamil and Telugus to gather constituted less than 33 percent.³ The majority of Indians in Burma were immigrants to the country.

As in other areas of the British Empire, in Burma, too, a demand for labour arose which resulted in attracting Indian immigrants. Indians found employment easily as they were willing to work for low wages unlike the Burmese.

The number of Indians who to Burma rose each year. In spite of the fact that most of them were birds of passage, there were many who stayed back in Burma and regarded it as their home. Many Indian men married Burmese women. Thus a steady settlement of Indians and their families took place and by 1941 over a million Indians were living in Burma, principally in the urban and commercial centers of the coastal and deltaic zones.

Resentment towards Indians was building up. It was felt that they were not only taking away employment from the Burmese but also their women. The following statement by a Burmese member in the Legislature clearly shows the above mentioned apprehensions felt by the indigenous population. He stated:

"Besides taking our country and our property they take our sisters. The Burmese nation will become extinct. What use will Home Rule be to us... When the Burmese nation has become half-caste by gradual extinction?"⁴

As pointed out by Hugh Tinker, the Indians when willing to assimilate, faced the anger, as in Burma and where they kept apart, as in Kenya from Africans, the anger was again directed towards them. It is interesting to note that the marriages of Burmese ladies with British or Chinese men did not anger the Burmese society.

The Indians in Burma were mainly engaged in unskilled labour. In fact, most of them were engaged in menial work which the Burmese refused to do. The affluent among them were the Chettiars who gave credit to the farmers. Whenever the farmer was unable to pay back the paddy money to Chettiars, the latter would take possession of the land. With the result that by 1938, 25 per cent of the rice lands in the thirteen principal rice-growing districts had passed

into the hands of the Chettiars. In other countries of Southeast Asia it was the Chinese who supplemented the European in playing the role of capitalist, thereby ultimately incurring the hostility of the native people. In Burma it was the Indian who played the role of capitalist and whose unpopularity was one of the pillars of the nationalism which began to express itself after the First World War.

The British did nothing to assuage the anger of the Burmese people. In fact their short-sighted policies caused much hard ship to the Indians there. To give one example, when, in 1930, the Indian dockers of Rangoon went on strike for higher wages Burmese workers were engaged instead of them. As soon as the matter was settled between the British employers and the striking Indians, the Burmese were discharged. Instead of directing their wrath towards those who had first employed and then discharged them, they attacked the Indians. Much damage was caused to Indian life and property. In June 1930, 33,000 Indians were estimated to have left for India.⁵ Indians were again attacked in July 1938 over a minor incident. Indian property was damaged by Burmese. About 11,000 Indians became destitute and had to be repatriated to their motherland. As if it was one big plot to get rid of Indians, riots again took place in April 1940. Many of them were sent back to India. All these were taking place in spite of assurances given by the British to Indians in Burma.

During the Japanese rule both the Burmese and the Indians suffered. After the war was over it became clear that neither the British nor the Burmese leaders wanted the immigration from India to continue. However, some of them were brought back to restore port facilities and public transport services. In June 1947, an Emergency Immigration Act imposed strict control on all persons seeking entry from any country. According to the Constitution of Independent Burma, those who had lived before Independence for eight out of ten years With Burma were eligible for citizenship. Out of 40,000 Indians who applied only 10,000 became citizens of Burma. leaving the Commonwealth the rest of the Indians became foreigners. These Indians were later ejected out of Burma, Even those who became

the citizens did not have any share in the administration of their country of adoption.

The second cause of trouble between Indians and Burmese lies in the penetration of Indians into the money lending business and the resultant alienation of land from the Burmese peasant. The Indian moneylenders became a menace to rural Burma. The first trouble flared up during the financial crisis of the 1920's. The crisis, together with strong nationalist feelings which emerged in Burma resulted in the Indo-Burmese riots of 1938. The disharmony between the Burmese and the Indians can be explained in a nutshell. It was due (i) to the presence of Indian landlords and moneylenders and (ii) to the competition faced the Burmese from the cheap labour.

Malaya

A large number of Indian immigrated to Malaya from India during the British period. The period of modern Indian migration into Malaya dates from the foundation of Penang in 1786, but it became a significant feature in Malayan demography only in the latter half of the nineteenth century, following the establishment of British paramountcy in India and the consolidation of British power in Malaya. The number of Indians in Malaya spiraled to 268,269 by 1911 to 470,180 by 1921, and to 621,847 by 1931.⁶ Most of them came from Southern India. A large number went as labourers and others as petty traders and miscellaneous servicemen. During those days, no travel documents were required for travel between India and Malaya. This practice of travel without travel documents continued almost till the Republic of India started issuing national passports to her citizens in 1950.

The Indian labourers came to Malaya under the indenture system. They worked as slaves on the plantations. Their redemption lay in the fact that their bondage was not permanent. They could obtain freedom after five or ten years, depending on the terms of the contract.

These labourers being simple, illiterate and poor were tricked by professional recruiters into going overseas. Little did these people know under the conditions they were going to face in the alien lands. The emigration of Indians to distant lands was mainly the result of British

imperial interests in the economic exploitation of the colonised countries. Therefore, in spite of the criticism by many in India and England, the colonial office continued with the system. Ultimately, due to agitation against the indenture system in India, it was abolished on 1st January 1920.⁷

In 1938, the Government of India put a ban on labour emigration. According to a writer who has studied the problems of Indians in Malaysia, the 1938 ban had a "powerful effect on the demographic strength and prospects of the Indian Community in Malaya." For if the ban had not taken place, the Indian would have been, numerically, a more powerful minority in Malaya.

In spite of the ban the immigration to Malaya did not completely cease. For now those that paid their passage. Most of these that come to Malaya were Tamils from Madras. Although a considerable number of these Indians employed labourers on rubber estates, many also worked the railways and public works department. Later, clerks, traders, doctors, teachers, lawyers other professional men came to Malaya. As mentioned already, it was the British rule in the Straits Settlements and Malaya States that had encouraged the immigration non-Malay communities into Malaya. As consequence Malaya, which at beginning of 19th century had mainly a Malay population, had become at the time of independence 1957, an ethnically mixed society.

The Malays were getting disturbed the unrestricted immigration of Chinese and Indian into Malaya. They felt suspicious of these aliens who came to find employment. The Malays therefore demanded total ban immigration. The British Government was agreeable, for there was now enough labour force to be used for advancement of their economic interests.

The Malay political system was, except for minor modification, more or less preserved during the British Administration. The Malay States were to act on the advice of the British officers. However, on matters relating to Malay religion and custom they were act independently. In comparison, the non-Malays did not enjoy any political rights. The British encouraged divisions. The general effect of the communal divisions under the British rule was the easy fall of Malaya to the Japanese. There was common

national feeling which would unite the people against the Japan. The Japanese also encouraged the already existing divisions.

After the war ended, things were not same. The Malays had become vociferous and demanded "Malaya for the Malays." However the British had other ideas. Mutual suspicion among the three races led to the formation of political organisations which were communal in structure. Each community looked to its communal organisation for the protection of its interests. Those organisations which were non communal could not succeed in a situation where each race had its separate approach. The Indian organisation was the Malayan Indian Congress. Though a replica the Indian National Congress as far as its name and constitution concerned, it could not, in any way, reach the height of the popularity the Indian National Congress.⁸

The Indian leaders greatly concerned about the condition of the Indians abroad. It was due to the struggle of the Indian leaders against the indenture system that it had to be abolished in January 1920. Many resolutions were passed during this period by the Indian National Congress to condemn indenture system. By doing so, they mobilised public opinion and brought pressure on the British rulers to away with system. The following is an extract from a resolution passed in 1915. It state:

This Congress re-affirms Resolution passed its last session against the system of indentured labour and urges its abolition as early possible, the system being form of slavery which socially politically debases the labourers and is seriously detrimental to the economic and moral interests in the country.⁹ However, it cannot be denied that, in spite of interests shown by the Indian leaders, the overseas Indians were left without proper leadership. The Indians who went abroad had largely reconciled themselves to a "subservient role" both politically and economically. Though they did worry about their future, they did not express their concern openly. They knew that if they openly aired their grievances, the natives would become suspicious and fearful of them.

The main dividing force between the Indians and the indigenous communities, especially in Malaya, was their religious difference. Most of these Indians were Hindus. And they saw to it that they

preserved their religious, cultural and ethnic background. They retained their Indianness and looked at "Mother India" for guidance. Unfortunately, these Indians lacked dynamic leadership. The Malaysian Indian Congress in the past was not able to provide adequate leadership. It was mostly involved in feuds involving the party leaders. The role and influence of the Indian community, through MIC, in the body politic, the administrative structure and national economy has been negligible.

One must not forget that the people who immigrated during the colonial period belonged to the depressed and backward classes. They did not have political bargaining strength as they lacked the requisites for it. They were not united, for they had brought with them all the class and caste stratifications present in Indian society. Economically, they were at the lowest rung of the ladder. The position of Indians in Malaya or Burma was not enviable. The majority of them were plantation labourers or menial workers leading a life of hardship. In the government services their participation was negligible. Those Indians who were employed were mostly concentrated in the low productivity

The Indian Government has throughout maintained that overseas Indians must identify themselves with their country of domicile. India is itself facing intricate minority problems. We know how sensitive India is to any criticism from outsiders. It would, therefore, not like to interfere in the minority problems of others which would amount to meddling in the affairs of sovereign countries. It is absolutely clear that Indians abroad should not depend on India for support. They are no longer its responsibility. These Indians have to look for inspiration among themselves and see how best they may strengthen understanding and harmony among the divergent ethnic groups. Racial harmony is a prerequisite for successful nation-building. However, the Indian Government must maintain good relations with countries where Indians are settled. This would strengthen the position of overseas Indians. There is no doubt that Indian labour in the past had made a lasting contribution to Malaya and Burma countries. But, for the future, both the Indian leaders and followers in these countries have to

improve themselves otherwise they will always remain economically and politically backward.

Thus, we have noticed historic migration and settlement of the Indians in South-East Asia during the British period. Between 1800-1920 a large numbers of persons migrated to Malaya and Burma from India during the British period. Most of them came from Southern India. A large number went as labourers and others as petty traders and miscellaneous servicemen South-East Asia was a major destination of mass labour migration. In late nineteenth and early twentieth centuries labour migration from India to the region was a defining feature of Asian globalization. The migration and settlement of the Indians into South-East Asia began on large scale with expansion of British rule in India. British colonial dominance of the Indian subcontinent facilitated the movement of Indians to Burma and Malaya.

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Importance of Technology through teaching tools: A study of English Teaching

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Abstract:

The purpose of this study is to shed light on recent changes in the use of the English language, which have been caused by the influence of technology represented by the widespread use of the Internet. Therefore, the ever-changing world of technology has contributed to the constant exchange of the English language. While some argue that the impact of technology has "drained" the language, there are others who argue that a language that does not evolve is a dying language. Therefore, technology plays an important role in changing the way people communicate. More specifically, the way people speak today is pretty much the same as it was before the Internet came into being, albeit with an enriched vocabulary. But the biggest difference is the way people write today. This is the area where technology has had the biggest impact.

Technology has a growing impact on language learning worldwide. The landscape of teaching and language learning has transformed so rapidly that the formal classroom does not serve as the primary learning site anymore. Modern teaching and learning technology include but is not limited to language labs, digitalization, multimedia devices, mobile phones, audio/visual multimedia content, EdTech solutions, and social media which may facilitate faster and more comprehensive language progression. For instance, the appliance of multimedia content in class could integrate print texts, video, learning games, and therefore the internet to familiarize students with language vocabulary and structure.

The use of technology has become an important part of the learning process in and out of the class. Every language class usually uses some sort of technology. Technology has been wont to both help and improve language learning. Technology enables teachers to adapt classroom activities, thus enhancing the learning process. Technology continues to grow in importance as a tool to assist teachers facilitate language learning for their learners. This study emphasizes a part of using

new technologies in learning English as a second/foreign language. It discussed different attitudes which support English learners to increase their learning skills through using technologies. During this paper, the researcher defined the term technology and technology integration, explained the utilization of technology in language classroom, reviewed previous studies on using technologies in improving learning skills, and stated certain recommendations for the higher use of these technologies, which assist learners in improving their learning skills. The literature review indicated that the effective use of latest technologies improves learners' language learning skills.

In the current global scenario, the web is increasingly becoming a central informational medium that is transforming the way we learn, teach, and communicate. Social media offers a public platform that permits an exchange of thoughts and ideas through posts, tweets, and comments, albeit with word or character count restrictions. Evidently, creativity cannot be curtailed through content length restrictions.

The emergence of a replacement genre of short-stories called short-short stories and the birth of a new English dialect called Textspeak prove that every cloud indeed has a silver lining. the recognition of social media exchanges signify that technology users have accepted quick social media interactions as a new way of life and have also adjusted their writing to match the content restrictions. With the spread and development of English round the world, English is employed as a second language in a country like India and for some people the 1st language. It enjoys a high prestige within the country. at the present the role and status of English in India is higher than ever as evidenced by its position as a key subject of medium of instruction, curriculum. because the number of English learners is increasing different teaching methods have been implemented to test the effectiveness of the teaching process. Use of authentic materials within the form of films, radio, TV has been there for an extended time. it is true that these technologies have proved successful in replacing the traditional teaching. The new era assigns new challenges and duties on the fashionable teacher. The tradition of English teaching has been drastically changed with the remarkable entry of technology. Technology provides numerous options as making teaching interesting and making teaching more productive in terms of improvements. Technology is employed for the upliftment of modern styles; it satisfies both visual and auditory senses of the students. With the spread and development of English round the world, English has been learned and employed by more and more speakers. consistent with David Graddol,"it is that the language at the leading edge of scientific and technological development, new thinking in economies and management, new literatures and entertainment genre." (David Graddol, the longer term of English)

Communication is that the groundwork based on which any idea can progress and develop into a fully-fledged one. Without that, sustenance in any field is impossible. During the last decade, various crucial factors have combined to affect the present ideologies of teaching of English such as the ineffective methodologies, unsuitable materials, and integration of contextualized teaching, over emphasis on multi language

skills etc. Teachers who practiced Grammar Translation method during the previous decade solely relied on black board because the apt tool to impart communication skills and the nuances of English language. Later, overhead projectors, acted as another medium for the teacher dominated class room. Such teachers believed within the dictum of drill and practice.

Researchers had given more emphasis on authentic and meaningful contextualized discourse. Then they focused on a successful adult second learning as a parallel process to a child's first language acquisition. With the arrival of e-communication, it's been made possible for the English language teachers to enrich their profession. Basically, the teacher controls the educational process, the content is delivered to the whole class and the teacher tends to emphasize factual knowledge. It is also important to note that students can have very different perceptions about mobile technology and different levels of technological literacy compared to educators. As such, the utilization of mobile technology might be favourable for students as 21st century learners are tagged along with these portable devices, but this might be limited by educators who largely control the learning environment.

Technology increases the students' opportunity for authentic interaction with native speakers and other language learners at various levels within or outside the classroom. Practice results in perfection and technology-rich language learning makes it possible.

Modern teaching and learning technology include but is not limited to language labs, digitalization, multimedia devices, mobile phones, audio/visual multimedia content, EdTech solutions, and social media which may facilitate faster and more comprehensive language progression. for instance, the appliance of multimedia content in class could integrate print texts, video, learning games, and therefore the internet to familiarize students with language vocabulary and structure. The topic of English language teaching and learning has emerged as one of the central issues of contemporary educational debate as studies have consistently demonstrated poor standards of student achievement across all

levels. Since the present era is epitomized by the ubiquitous use of technology, it follows that technology has penetrated the sector of teaching on a worldwide scale. In fact, since most educational institutions have now absorbed such technology into current and future curricula, technological and/or media-based pedagogies have assumed considerable prominence thanks to proven enhanced learning outcomes, especially as compared with traditional teaching methods.

In summary, despite genuine efforts to modernize traditional methods of teaching English, residual obsolete practices should be phased out and replaced using the available technology on offer via computer, smart devices, display, audio-visual materials, and electronic approaches. This study underscores the vital educative potential and various benefits of technology in the language classroom for positive learning outcomes in the language classroom and the wider world, the financial implications of fixing the infrastructure, and inspiring teachers to overcome their anxieties around of teaching technologies. Of course, the aim of both traditional and modern technologies is to maximize students' English skills and provide a space where learning can be best facilitated. one among the ultimate goals of using modern technology is to actively engage them students in language learning and motivate them to acquire English language skills in a practical and realistic way. this will be achieved through an open learning context which fosters openness and access to the subjects and information through modern technology means, wherein students are motivated and directed to speak with each other. In terms of future development, multimedia is going to be integral to the student-centred process of teaching English to modern standards. As such, the standard of teaching and application of students to modern educational foundations would benefit from an extensive survey of English language skills in to improve overall communication proficiency. Last, we believe that this process can fully enrich student thinking and practical language skills and promote improved efficacy in overall teaching and learning. Indeed, it is evident that many routine learning issues that can be overcome through the effective incorporation of technology and

appropriately trained teachers, while funding ramifications are often addressed through ministerial planning and the establishment of an infrastructure which prioritizes the interests of effective learning. what is the importance of technology in English language classroom?

Technology has been wont to both help and improve language learning. Technology enables teachers to adapt classroom activities, thus enhancing the learning process. Technology continues to grow in importance as a tool to assist teachers facilitate language learning for their learners.

In conclusion, we believe that this process can fully improve students' ideation and practical language skills, which is useful and useful to ensure and fulfil an effective result of teaching and learning. Barring some problems areas multimedia technology can be used effectively in classrooms of ELT with proper computer knowledge on the part of teachers, overcoming the finance problems in fixing the infrastructure and not allowing the teachers to become technophobes.

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**Primary Screening Of Cellulase Producing Microorganisms From Soil Of
Banana Cultivated Cropland For Saccharification Of The Agrowaste**

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Abstract:

A total of forty microbial cultures having ability to utilize agro-waste of banana were isolated and screened for cellulase activity. The banana agro-waste is rich in cellulose, hemicellulose, protein, and minerals. These nutrients can be used for production of value-added products only after its bioconversion. To bring about this bioconversion, in present work, an attempt has been made to isolate cellulase producing microorganisms from the soil of banana plantation area of Nanded district (Maharashtra). Out of 40 isolates; three bacterial, five actinomycetes and two fungal isolates were found efficient for cellulase activity. Similarly, all these microbial isolates were screened for hemicellulase activity. The isolates efficient in cellulase production were also found efficient in hemicellulase production.

Key words: Cellulase, hemicellulase, banana agro-waste, screening, bioconversion

Introduction:

Cellulose constitutes the most abundant unit of plant biomass on earth; it is degraded by cellulases, specific enzymes produced by microorganisms. Nevertheless, cellulases of bacterial origin attract more interest because of their natural diversity and ability to occupy a variety of niches, allowing the selection of cellulolytic strains (Amel Balla et al, 2022). Banana is grown in more than 130 countries across the world in an area of 8.251 million hectare with total production of 97.378 million tones. India ranks second with respect to productivity (34.0 MT/hectare). It is estimated that approximately 30 MT/ha/year banana lignocellulosic agro-waste is generated after harvest. The lignocellulosic waste(biomass) generated from agricultural residues provides a wide range of affordable renewable value-added products (Pandey et al 2001, Van Wyk 2001,). The bioconversion of agricultural crop residues rich in cellulose, hemicellulose, protein, minerals into fermentable substrate is best for microbial production of various value-added products like fine chemicals, enzymes, amino acids, vitamins and microbial biomass (Howard et al, 2002). A number of biomass conversion

methods are employed ranging from direct chemical methods viz. acid hydrolysis and pyrolysis to biological methods i.e. application of enzymes (Walsh G, 2002). It is investigated that, the efficient enzyme system for agro-waste saccharification is available with different microorganisms which play an important role in recycling of nutrients in soil. These microorganisms include majorly bacteria, fungi and actinomycetes. The microorganism's activity in decomposition of agricultural crop residues is induced by constituents of crop plant residues. Therefore, microbial enzymes efficient in degradation of agro-waste are best for carrying out saccharification of the same agro-waste. The present study was focused on the isolation and screening of microorganisms producing the major enzyme i.e. cellulase acting on cellulose the core constituents of banana agro-waste.

Material and Methods:

Materials:

1. Agro-waste Sample: Banana agro-waste samples were collected from the Ardhapur region of Nanded district. The samples comprised of leaves, pseudo stem and rhizome of the popularly grown

- cultivar of banana plant, viz. Ardhapuri-1
2. Soil sample from above mentioned banana plantation area.
 3. Chemicals: All the chemicals of analytical grade were procured from Qualigens, S.D. Fine Chemicals and Spectrochem whereas all the culture media were procured from Hi-Media Laboratories Pvt. Ltd.

Methods:**Sample preparation:**

The banana plants were collected from the Ardhapur region of Nanded district where this crop is grown for successive 10 years. Plants of the cultivar i.e. Ardhapuri-1 collected from the field. The whole plant, which is to be discarded, was brought in the laboratory. Leaves, pseudo stem and rhizome were separated. Each part was thoroughly washed with tap water to remove extraneous dust. Each part was separately chopped into pieces of 2 cm. Chopped pieces were air dried for 72 hours and then oven dried at 45°C to constant weight. The samples were ground into fine powder by using electric grinder and stored in polythene container.

Determination of cellulose, hemicellulose and lignin content in the agrowaste :

Cellulose, Hemicellulose and Lignin content of the powdered sample was determined according to the methods described in AOAC . by determining Neutral Detergent Fiber (NDF), Acid Detergent Fiber (ADF) and Acid Detergent Lignin (ADL).

Isolation of Banana agro-waste utilizing Microorganisms:

Isolation of agro-waste utilizing microorganisms was carried out by selective enrichment and isolation method as:

Enrichment for banana agro-waste utilizing microorganisms:

One gram of the soil sample was inoculated into minimal broth containing banana agro-waste and incubated at room temperature for one week. Re-enrichment was done twice by inoculating 5 % inoculum of pre enriched sample into fresh media. The flasks were incubated at room temperature for one week. Enriched broth was stained to confirm the growth of microbes.

Isolation of cellulose utilizing Microbes:

Bacteria: A loopful of enriched broth was streaked on cellulose mineral agar plate.

Plates were incubated at 30°C for 96 hours for the development of colonies. Morphological and cultural characteristics of well isolated colonies were recorded and the pure cultures were maintained on nutrient agar slants for further study.

Actinomycetes: A loopful of the enriched broth was streaked on cellulose casein nitrate agar (Kuster and Williams) plate. This media was fortified with the antibacterial agents i.e. penicillin, streptomycin and the antifungal agent griseofulvin before pouring the media into sterile plates. The plates were incubated at 30°C for 5 to 7 days for the development of colonies. Well isolated colonies were maintained on the slants of respective media for further use.

Fungi: A loopful of enriched broth was streaked on cellulose agar containing Rose Bengal and Chloramphenicol as selective agent. The plates were incubated at 30°C for 5 to 7 days for the development of fungal growth. Pure culture of the fungal isolates was maintained on potato dextrose agar slant till further use.

Identification of Bacterial isolates:

Bacterial isolates were identified by recording morphological and cultural and biochemical characters by comparing the characteristics with *Bergey's Manual of Systematic Bacteriology* (Williams et al, 1989)).

Identification of Actinomycete isolates:

Actinomycete isolates were grown on the cover-slips by agar block method and identified by microscopic observations of the morphological structure, mycelial structure and spore arrangement and then comparing the characteristics with *Bergey's Manual of Systematic Bacteriology*.

Identification of Fungal isolates:

Fungal isolates were grown on coverslips as mentioned above and then the coverslip was observed under microscope and identified by the morphology and spore arrangement of organism. The identification of fungal isolates was done on the basis of cultural and morphological characteristics.

Screening of isolates for cellulase activity:

Isolates were screened for cellulase activity by their ability to utilize carboxy methyl cellulose (CMC) in the CMC agar plate (Apun et al, 2000). Each isolate was

spot inoculated on CMC agar plate. Plates were incubated at 30°C for 4-6 days. After incubation the plates were flooded with 1 % aqueous Congo red solution for 15 min. The stain was discarded and plates were washed with 1 M NaCl solution for 15 minutes. Clear zone around the colony was recorded. The ratio of CMC hydrolysis zone to colony diameter, hydrolysis capacity (HC) was calculated to check the efficiency of cellulose degradation by the isolates.

Screening of isolates for hemicellulase activity:

Isolates were screened for hemicellulase activity by their ability to utilize oat spent xylan in the xylan mineral agar plate. Each isolate was spot inoculated on xylan mineral agar plate. Plates were incubated at 30°C for 4-6 days. After

incubation the plates were flooded with 1 % aqueous Congo red solution for 15 min. The stain was discarded and plates were washed with 1 M NaCl solution for 15 minutes. Clear zone around the colony was recorded. The ratio of diameter of xylan hydrolysis zone to colony diameter, (hydrolysis capacity, HC) was calculated to check the efficiency of xylan degradation by the isolates.

Result and Discussion:

A total 40 microbial isolates belonging to bacteria, actinomycetes and fungi were isolated by providing banana agrowaste as a sole source of carbon and energy through enrichment. Gram's staining of 16 bacterial isolates revealed that indicate that eight bacterial isolates were Gram positive and eight were Gram negative. (Table.1)

Table 1: Morphological characteristics of cellulose utilizing Bacterial isolates.

Sr. No.	Isolate No.	Size mm.	Shape,colour,margin,elevation,opacity	Consistency	Gram's nature	Motility
1	BI-1	3	Circular, white, dentate, low convex, translucent colony.	Butyrous	Gram +ve long rod	Motile
2	BI-2	2	Circular, off white, entire, low convex, transparent colony.	Butyrous	Gram -ve short rod	Motile
3	BI-3	3	Circular, off white, entire, low convex, opaque colony.	Butyrous	Gram +ve short rod	Motile
4	BI-4	2	Circular, lemon yellow, entire, low convex, translucent, colony.	Butyrous	Gram +ve very short thin rod	Motile
5	BI-5	3	Irregular, off white lobate, high convex, opaque colony.	Butyrous	Gram +ve long slender sporulating rod	Motile
6	BI-6	2	Circular, off white, entire, low convex, translucent colony.	Butyrous	Gram -Ve very short thin rod	Motile
7	BI-7	2	Circular, light yellow, entire, low convex, translucent colony.	Butyrous	Gram -ve Very short rod	Motile
8	BI-8	3	Circular, circular, off white, entire, high convex, translucent colony.	Butyrous	Gram -ve short thin rod	Motile
9	BI-9	2	Circular, bright yellow, entire, low convex, translucent colony.	Butyrous	Gram -ve coccobacillary rod	Motile
10	BI-10	3	Irregular, off white lobate, planar, opaque colony.	Papery	Gram +ve sporulating thick rod	Motile
11	BI-11	2	Circular, bright yellow, entire, low convex, opaque colony	Butyrous	Gram +ve cocci in clustre	Non-Motile
12	BI-12	2	Circular, off white, entire, planar, transparent colony.	Butyrous	Gram -ve coccobacillary rod	Motile
13	BI-13	2	Circular, golden yellow, entire, high convex, translucent colony.	Butyrous	Gram -ve cyst forming rod	Motile

14	BI-14	4	Circular, off white, entire, high convex, opaque colony.	Butyrous	Gram -ve short thin slender rod	Motile
15	BI-15	2	Circular, orange, entire, low convex, opaque colony.	Butyrous	Gram +ve thick nonsporulating rod	Motile
16	BI-16	3	Irregular, cream white, lobate, umbonate, opaque colony.	Papery	Gram +ve non sporulating rod	Motile

Legend BI = Bacterial Isolate

Morphological studies of 13 actinomycete isolates showed that these comprise the species of *Spirillospira*(2), *Streptomyces*(3), *Actinomadura*(5) and

Nocardia (2) This was based upon *Bergey's Manual of Systematic Bacteriology*, (Table.2)

Table 2. Morphological characteristics of cellulose utilizing Actinomycete isolates.

Sr. No.	Isolate No.	Colony Characteristics	Microscopic Features	Morphologically Identified as
1	AI-1	Light Orange, Powdery colony.	Spherical sporangia on aerial mycelium.	<i>Spirillospira sp.</i>
2	AI-2	Mucilaginous, transparent, gum forming colony.	Long chains of spores in spiral or hook form on aerial mycelium.	<i>Streptomyces sp.</i>
3	AI-3	Dark green, firm colony.	Chains of spores on aerial mycelium in loops.	<i>Actinomadura sp.</i>
4	AI-4	Dark green, firm colony.	Chains of spores on aerial mycelium in loops.	<i>Actinomadura sp.</i>
5	AI-5	Greyish white, Powdery colony.	Substrate mycelium fragmenting into rod, coccoid elements.	<i>Nocardia sp.</i>
6	AI-6	White, cottony colony.	Chains of spores on aerial mycelium in loops.	<i>Actinomadura sp.</i>
7	AI-7	Greenish colony.	Long chains of spores in spiral or hook form on aerial mycelium	<i>Streptomyces sp.</i>
8	AI-8	White, cottony colony.	Spherical, sporangia on aerial mycelium	<i>Spirillospira sp.</i>
9	AI-9	Creamish white powdery colony.	Chains of spores on aerial mycelium in loops.	<i>Actinomadura sp.</i>
10	AI-10	Light Orange, Powdery colony	Chains of spores on aerial mycelium in loops.	<i>Actinomadura Sp.</i>
11	AI-11	Green, powdery colony.	Spherical, sporangia on aerial mycelium	<i>Spirillospira sp.</i>
12	AI-12	Light Orange, Powdery colony	Substrate mycelium fragmenting into rod, coccoid elements.	<i>Nocardia sp.</i>
13	AI-13	White, powdery colony.	Long chains of spores in spiral or hook form on aerial mycelium	<i>Streptomyces sp.</i>

Legend

AI - Actinomycete Isolate.

Similarly 11 fungal isolates were also identified morphologically by the features mentioned in illustrated kingdom of fungi [9] as species of *Aspergillus* (4), *Mucor* (1),

Neurospora (1), *Cladosporium* (1), *Penicillium* (2) and *Fusarium* (2) (Table.3)

Table 3. Morphological characteristics of cellulose utilising Fungal isolates.

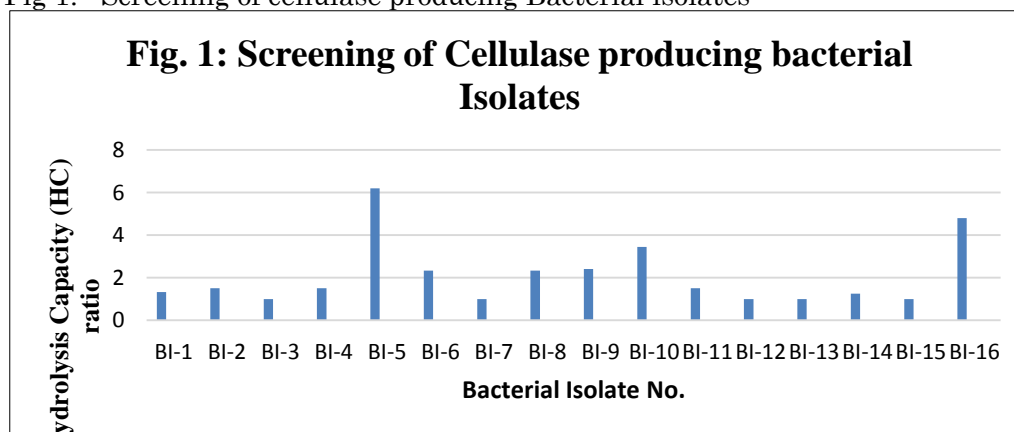
Sr. No.	Isolate No.	Colony Characteristics	Microscopic Features	Morphologically Identified as
1	FI-1	Yellowish green colony.	Erect hypha, globose vesicle at the tip, chains of spherical conidia on the vesicle.	<i>Aspergillus sp.</i>
2	FI-2	Deep green colony.	Erect hypha, globose vesicle at the tip, chains of spherical conidia on the vesicle.	<i>Aspergillus sp.</i>
3	FI-3	Greyish black, cottony colony	Rhizoids absent, sporangiophore arise singly from mycelium, sporangia spherical, many spored.	<i>Mucor sp.</i>
4	FI-4	Whitish orange, Cottony colony.	Mycellium highly branched, pigmented, macro and micro conidia present in branched chains.	<i>Neurospora sp.</i>
5	FI-5	Greyish white, firm colony.	Conidiophores tall, dark, upright, branched near apex, conidia variable in shape and size.	<i>Cladosporium sp.</i>
6	FI-6	Greyish white, cotton colony.	Hyphae hyaline branched, septate. Conidiophores hyaline, short, simple branched with terminal phialides which are subulate (broad at base, narrow at apex).	<i>Fusarium sp.</i>
7	FI-7	Deep green spongy colony.	Septate, branched hyphae, conidiophore unbranched, conidial chain bearing phialids forming brush like structure, foot cell absent.	<i>Penicillium sp.</i>
8	FI-8	Bluish green colony.	Septate, branched hyphae, conidiophore unbranched, conidial chain bearing phialids forming brush like structure, foot cell absent.	<i>Penicillium sp.</i>
9	FI-9	Yellowish green, cottony colony.	Erect hypha, globose vesicle at the tip, chains of spherical conidia on the vesicle.	<i>Aspergillus sp.</i>
10	FI-10	White, cottony colony.	Hyphae hyaline branched, septate. Conidiophores hyaline, short, simple branched with terminal phialides which are subulate (broad at base, narrow at apex).	<i>Fusarium sp.</i>
11	FI-11	Black, cottony colony with loose spores.	Erect hypha, globose vesicle at the tip, chains of spherical conidia on the vesicle.	<i>Aspergillus niger</i>

Legend

FI - Fungal Isolate

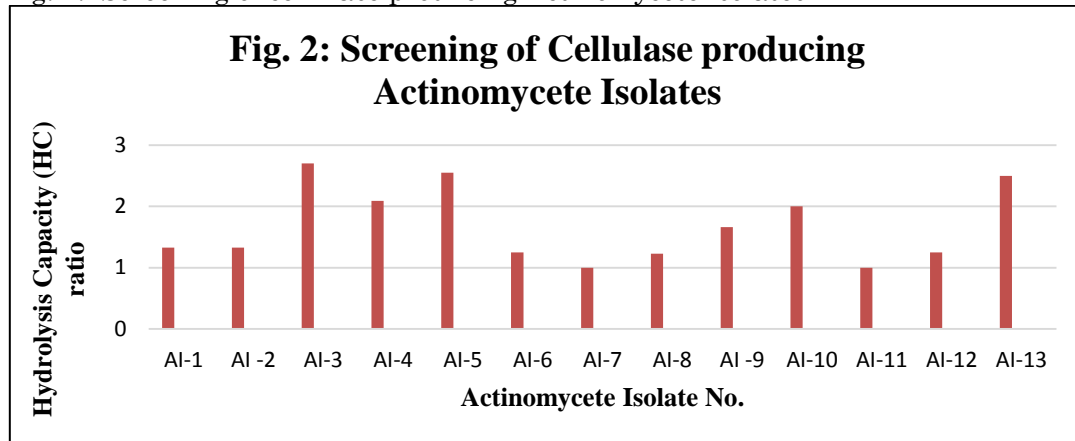
Analysis of our results on the production of cellulase by microbial isolates showed that out of 40 isolates tested, only 10 showed areas of hydrolysis around the revealed colonies. These microbial isolates therefore possess cellulases capable of degrading CMC (Sharma et al, 2016). Three bacterial isolates out of 16, The isolates efficient in cellulase production were also efficient in hemicellulase production viz. BI-5, BI-10 and BI-16 were efficient for cellulase activity having the hydrolysis capacity ratio of 6.2, 3.4 and 4.8 respectively (Fig. 1).

Fig 1. Screening of cellulase producing Bacterial isolates



Five actinomycete isolates viz. AI-3, AI-4, AI-5, AI-10 and AI-13 showed highest hydrolysis capacity ratio of 2.7, 2.09, 2.5, 2.0 and 2.5 respectively (Fig. 2)

Fig. 2. Screening of cellulase producing Actinomycete isolates



Two fungal isolates FI-4 and FI-11 were efficient for cellulase activity having the hydrolysis capacity ratio of 1.66 and 1.68 respectively (Fig.3).

Fig. 3. Screening of cellulase producing Fungal isolates

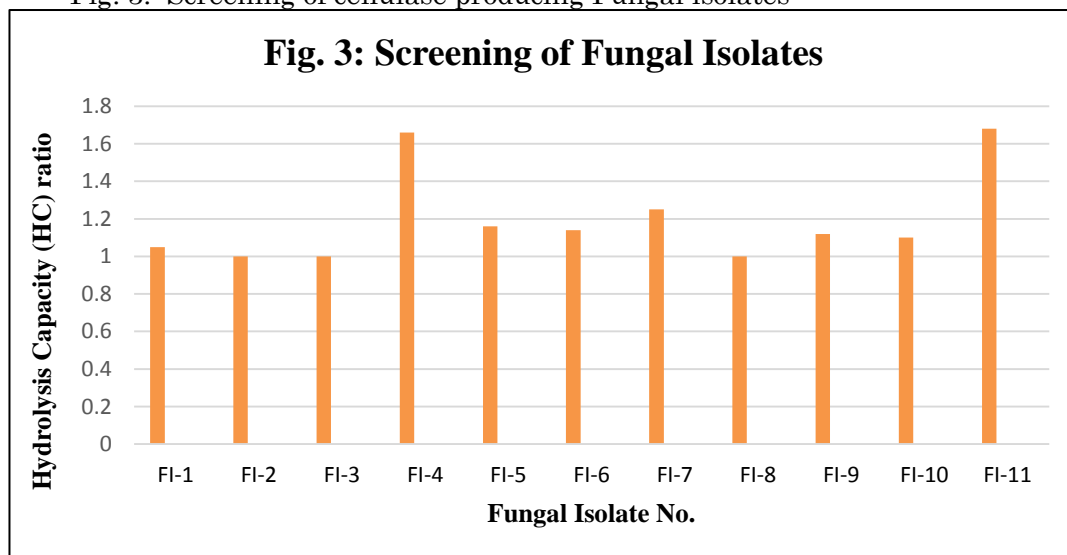
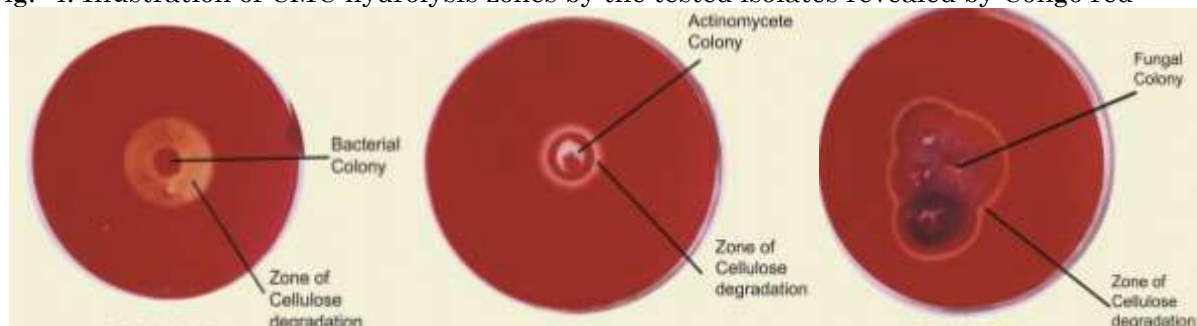


Fig. 4. Illustration of CMC hydrolysis zones by the tested isolates revealed by Congo red



Aspergillus niger KK₂ also produced cellulase and hemicellulase on agro-waste of rice straw and wheat bran (Kang et al, 2004). The isolates efficient in cellulase production were also efficient in hemicellulase production *Cellulomonas flavigena* also demonstrated both cellulase and hemicellulase activity on *Leptochloa fusca* L. Kunth (Kallar grass) and concluded that kallar grass components were best inducer for enzyme production (Rajoka & Malik 1984).

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Sustainable Development Through Decent Jobs for Youth

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Abstract:

This paper discusses that it is time for environmental economists to convey the service impressions of justifiable progress strategies to the front position of the investigation programme. Significant management determinations endure to organizer because of their apparent service possessions. The paper studies the evidence on the employment impressions of sustainable development policies and contends that preserving or even cumulative employment be subject to critical policies design and consideration to the political budget of application of policies. The paper accomplishes that a recovered thoughtfulness of these questions, reasonable labor marketplace and organizational modification programs, and particularly frontward development to expect problematic extents, must substitute the disconnected, 'knee-jerk' responses to ecological issues.

Keywords: Sustainable Development, management, marketplace, unemployment

Introduction:

At present, India is the second fastest growing economy in the world and the second most populous country in the world. The specialty of Indian population is that the world's youngest population is in India. Today the same youth power is forced to wander from door to door for a job. The bitter truth is that due to rising unemployment, the stigma of most suicides is also on the forehead of our country. According to the latest figures of the National Crime Records Bureau, every day 26 youths are Suicide them self & end their life. Today India is making rapid progress in all fields. Unemployment is increasing in India and there are a large number of educated youth in it and this problem is increasing day by day. The important reason for the increase in the number of educated unemployed is that government jobs are not available in the number of educated people coming out with their degrees. Due to this the number of educated unemployed is increasing day

by day. According to a report by the Center for Monitoring Indian Economy, (CMIE) India's unemployment rate has risen to 6.23 percent by the end of March 2016. Unemployment is also relatively high in urban areas. Presently, there are about 31 million youth unemployed in the country and the number of job creation in the country is more than 6 lakh per annum and the number of graduates leaving the country at the end of the academic year is increasing every year. The main objective of this observation is to observe the problem of increasing unemployment in India.

The rising unemployment of educated people in India has become the hallmark of the Indian economy. As a result of decades is all types, of unemployment growth, (highly skilled and unskilled) is increasing rapidly today. In this situation there are not only unemployment problem of highly educated youth, but less educated and unskilled youth also. Rising unemployment is a serious problem for every country. For India,

however, the unemployment picture is grim. Therefore, there is a need to seriously consider the rising unemployment in the educated sector in India. According to the data of the Union Labor Ministry, 550 Government jobs have been lost every day and self-employment opportunities are also decreasing. In the midst of all these efforts, the figures that have come face to face show that the situation in our country is very bad on the issue of employment. Recently, the report of the International Labor Organization has revealed that by the year 2016, three-fourth of the employees and professionals of the country will face job threat or they will not get work according to their ability. The report released by the International Labor Organization also shows that the unemployment of educated people is increasing rapidly in India. The report also raises doubts about the stability and quality of existing jobs and also a fact that it is related to the current education system. The number of graduates graduating recently from educational institutions is increasing. But unemployment is also increasing due to lack of employment opportunities in line with the increasing number of graduates in India and if this situation persists, it is likely to create a situation of anarchy among the youth. The main objective of this article is to discuss the growing problem of unemployment among the educated class in India.

Objectives of the study

To study educated unemployment in India.

To study the causes of increasing unemployment among the educated class.

To study the problems arising due to unemployment among the educated class.

2.1 The picture of rising unemployment in the educated sector in India

Responding to a question in the Lok Sabha, the Union Labor Minister said that the unemployment rate was 3.4 per cent in 2013-14 and 3.7 per cent in 2015-16. An employee who has worked for 30 days in a typical year is defined in government statistics as an 'employed employee'. According to this principle, a Government 'Gazette' is defined as an 'Employee' even if the employee is not employed for one year. Every year 16 million youth go out in search of jobs in India, but

only 15 to 20 lakh jobs are created for them. A report tentatively prepared by the Center for Monitoring Indian Economy paints a grim picture of educated unemployment in India. According to this, about 77 percent of households in India do not have a permanent employer. This is a part time job. About 67 per cent of the households earn less than Rs 10,000 a month. The recently released tri-annual action plan by NITI Analog has revealed that the rate of employment generation has come down drastically.

According to a study conducted by the Center for Monitoring of Indian Economy (CMIE) in September 2016 on 1.72 lakh households across the country, around 35 lakh jobs were lost due to sectarianism and around 1.27 lakh jobs in the month following sectarianism. Millions of people lost their jobs. According to a 2016 report by the All India Organization of Manufacturers (AIMO), a confederation of small and medium enterprises, sector as a result, 24 per cent jobs were lost in small big industries and 32 per cent in small scale industries. The worst hit has been in the unorganized sector, mainly in the industries of tailoring, woodworking, plastic work, textile painting, printing etc. This situation is further aggravated by continuous crises.

2.2 Due to rising unemployment in the educated sector

Unemployment was low in the educated sector in India at the time of independence. Because at that time the number of educated people was very less and getting a job very easily. That time Service sector job was considered secondary in the society. With the changing times came the importance of education and also the importance of service sector jobs. This led to a huge increase in the number of educational institutions and an influx of graduates from educational institutions. According to the laws of economics, if the supply exceeds the demand, the prices of the commodity fall and the same rule is applicable in the field of education. Due to this a large number of graduates are becoming unemployed today. The last decade has seen a huge boom in the IT sector. There was a time when students queued up to enter the IT sector due to the

impact on the mindset of high-paid employees in this field. Students were willing to pay extra to get admission. New engineering colleges, courses were started on the request of special students. Without a system governing it, the government maintained a policy of allowing it. Over time, market equations changed and the response to these courses declined, mainly due to the creation of additional manpower. This has led to an increase in unemployment. According to the All India Council for Technical Education (AICTE), more than 50 percent of the students who passed last year did not get adequate employment opportunities. It's time for the once well-paid computer engineers to work for free for a few years to gain experience. There are many who find time to quit within six months of getting a college campus interview. This means that the proportion of college students who get jobs through paper campus interviews will go up to 90 per cent. The proportion of people who do not get jobs and remuneration according to their educational qualifications is also high. The same story has been made of engineering courses in many fields like pedagogy, management science, biotechnology, pharmacology, chemical engineering, computer applications, with science, commerce and arts students at the bottom. There is no account of their unemployment. The number of youth leaving engineering education in India is increasing every year. Generally 8 to 9 lakh engineers graduate every year. About 60 to 65 percent of these engineers do not get jobs. All India Council for Technical Education has concluded this. As per the survey the number of engineering colleges in India is between 650 - 700. Not all engineering education institutions are quality or accredited. Engineers graduating from quality and good autonomous educational institutions can have access to good jobs. Only 18.43 per cent engineers can get jobs in software sector, while 3.84 per cent technical and mechanical engineers can get jobs. That is, according to this survey, 70 percent of the engineers are not directly eligible for employment.

According to the Azim Premji University

report, GDP growth in the 1970s and 1980s was 3 to 4 percent, but job creation was 2 percent. But the rate of job creation has fallen by one per cent since 1990, and especially in the last decade when GDP growth has been as high as 10 per cent, the report says. Although the country's economic growth seems to be accelerating, it is only in certain sectors of the economy. For example, growth has been limited to the financial services, construction, information and technology services sectors. Despite this, there are not enough employment opportunities in this sector. With this we can see the increasing unemployment among educated youth in India.

Problem of youth to get government sector job

82 percent of the youth of India interested in a government sector job. To get a job in the government sector, it is not hidden from anyone how hard the unemployed youth are facing today. Lakhs of unemployed youth have to pay more than the required amount in lieu of applying. It is not an easy task for the economically weak youth to raise money in this unemployed era. The number of posts in the recruitment done by the government is like a needle in the haystack, considering the crowd of unemployed. Despite this, the application fee paid by lakhs of youth gets deposited in the government treasury. After liberalization, the Indian government has reduced its investment in the public sector, leading to a decline in the number of public sector and public sector jobs also. The growth of the information technology sector has curtailed employment opportunities in the manufacturing, banking and service sectors. More than 24 crore applications have been received for 120,000 Indian Railway seats. Ph.D. Holders are also applying for low level government jobs. The above record shows how much people insist on getting a government job because of the high level of social security and minimum wages.

The following representative figures would certainly suffice to estimate the severity of unemployment.

1. In March 2010, 2.5 crore applications were received for 90,000 posts of

Railway Driver, Technician etc.

2. In 2012, when there were only 69 seats for the Maharashtra Public Service Commission examination, 3 lakh applications were received.
3. In the last few years, the number of UPSC aspirants has increased from 3 lakhs to 10 lakhs in 10 years.
4. In 2015, 235 applications were received for 368 posts of peons in Uttar Pradesh, including 255 PhDs and 2.22 lakh engineers, which is over 6000 applications for each post.
5. In June 2016, 2424 applications were received for 5 seats in Mumbai, of which 984 were graduates!
6. In June 2016, 9 lakh candidates applied for 14000 constable posts in Madhya Pradesh, which included 14562 post graduates and 9629 engineers.

On an average, there are hundreds of thousands of applications for each position. Every year lakhs of youth in India drop out after completing their education. This includes highly educated students as well as graduates. High degree students get frustrated by not getting jobs. In such a situation, a young man desperate in search of a job can be dangerous. Children who drop out midway after completing their education should be treated as unemployed in the true sense. There has been no progress in the manufacturing sector even after ambitious announcements like Make-in-India by the Government of India. It is not yet known what he will do after leaving office. Good schemes like Make-in-India, Start-up-India, Skill India remained on paper, hence the required number of jobs could not be made available. The action plan of NITI Aayog says that there is a shortage of employment in the country. This means that even if an engineer has full potential or a person has a high level of skill, the problem is that he has to do low or low level of employment. Since the highly educated has to do low quality work, the work is done with dissatisfaction and discouragement and this affects the product. This cycle continues as production declines and employment declines. At present there is a situation in India where highly educated children either do not get employment or do not get the job they are

entitled to. Lakhs of unskilled children are struggling for employment. The 'Make-in-India' scheme was good and ambitious, but due to lack

of planning and preparation by the government, this announcement became the dream of millions of youth. The government cannot create skilled workers even by starting a good scheme like 'Skill India'. So this plan also failed.

1. Conclusion

India is the country with the youngest population in the world and it is the responsibility of the government to provide employment to the working people. For this reason, the central government implemented the MNREGA scheme in rural areas and the Maharashtra government implemented the employment guarantee scheme. According to the report, out of the 534 million working people in India at present, about 39.8 crore people have neither got work nor got jobs according to their qualifications. According to the data, the unemployment of youth in the age group of 15 to 24 was 10.5 percent in 2016, which may reach 10.7 percent by 2017. On the women's front, the situation is even worse. The report says that in the last four years, the unemployment rate of women has reached 8.7. This thoughtful young man is now on the verge of struggle. As a result, movements on the issue of unemployment are intensifying across the country. Two years ago thousands of candidates applied for five seats in Maharashtra Public Service Commission. There were also M.Phil., Post Graduate candidates. Recently it has come to light that many candidates who have applied for the post of Police Constable are Doctors, Engineers and Lawyers. Every year lakhs of candidates appear in the competition for hundreds of seats to be filled through competitive examinations. Even though a teacher has been recruited for five years, but every year thousands of candidates apply for the state's teacher eligibility test with great expectations. Reports from national and international organizations confirm this clear position. The problem of unemployment has reached its peak in India. The line with which the population growth is increasing, that day is not far,

India will be found standing at the first place in population growth and along with India's unemployment will also stand on the first position. In order to give jobs to the youth of the country, the government needs to expand as well as make new experiments in the service sector, so that new posts can be created. If new

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government posts are created, then the youth will get employment. This will keep the country's growth rate steady. Today there is a need for new positions in agriculture, administration, bank, insurance, medical, education, defense, cyber security, technical and research sectors.



A Study On Challenges In Sustainable Industrial Development In India

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Abstract

Industrial structures and industries are a significant source of environmental pollution, even if industrialisation promotes social and economic advancement. It's critical that we strike a balance between protecting the environment and addressing human economic and social demands, such as job creation and tax income. Sustainable industrial development strives to reduce its impact on the environment while preserving economic expansion, social progress, and quality of life. The main aim of this paper is to analysis the challenges in sustainable industrial development in India.

Key Words: Sustainable Development, Industries and Challenges

Introduction

The definition of sustainable development is "development that satisfies the requirements of the present without sacrificing the needs of future generations." The Brundtland Commission proposed this term in their 1987 report, "Our Common Future." It demands a concentrated effort to create an ecosystem that is inclusive, sustainable, and resilient for both people and the environment. Increased per capita income, wise use of natural resources, and preservation of resources for future generations are the main characteristics of sustainable development.

Air and water pollution are being spread by the factories and businesses created to produce or refine a wide range of goods. The air we breathe is contaminated with a variety of hazardous substances, including chemicals, which can cause fatal conditions including cancer, asthma, Columnary Obstructive Pelvic Diseases, eye rashes, etc. Industries discharge hazardous waste and poisonous materials into water sources, contaminating the water in rivers,

lakes, ponds, and steams and resulting in severe epidemics in people, animals, and aquatic life. The name of progress is seriously harming the environment.

Review Of Literature

The World Summit on Sustainable Development (WSSD) in Johannesburg in 2002 marked a turning point in the process of establishing alliances between the United Nations, governments, corporations, and non-governmental organisations (NGOs) in order to raise funds for tackling the world's environmental, health, and poverty challenges. The Johannesburg Summit reaffirmed the Millennium goals and added a number of new ones, including half the percentage of people without access to basic sanitation, reducing the negative impacts of chemicals, and reversing the loss of biodiversity. A progress in exploring the connection between economic development and environmental quality, according to certain authors, has been made as a result of the summit (Asefa, 2005). The WSSD "fills some gaps in Agenda 21 and the Millennium Development Goals and addresses some

newly emerging issues, including to halve the proportion of people without access to basic sanitation by 2015; to use and produce chemicals by 2020 in ways that do not lead to significant adverse effects on human health and the environment; to maintain or restore depleted fish stocks to levels that can produce the maximum sustainable yield on an urgent basis and where possible; to use and produce chemicals in ways that do not lead to significant adverse effects on human health and the environment”(Nelson, 2007).

Objectives Of The Study

To analysis the challenges of industry in sustainable development

To examine the actions taken for the sustainable development

Elements Of Sustainable Industrial Development

Resource Efficiency: Resources are used sparingly and effectively when industries are developed sustainably. Manufacturers must optimise the supply circle, looking at how raw materials are extracted, components are made, and products are created, and return markets are set up, in order to attain resource productivity. To make sure you're practising environmental safety, think about new business models where you have more control over all of your operations.

Pollution Control: Pollution avoidance is one of the most crucial aspects of sustainability since it helps to reduce negative environmental effects. Waste causes pollution, which can be reduced, reused, or avoided to safeguard the environment. Utilizing clean energy sources and air pollution removal technology are just two of the many strategies for controlling industrial air pollution in manufacturing.

Safe Chemical Management: Industrial companies can considerably reduce the negative health effects of environmental pollutants by using safe chemical management practises. Safe chemical management steers clear of the use of raw materials that could turn harmful if released into the air or water. Remove lead, mercury, and chromium-containing hazardous items from your supply chain and replace them with safer alternatives.

Benefits Of Sustainable Industrial Development

Economic Value: The economic advantages of sustainable industrial development are

numerous. The sector itself fosters the creation of jobs and income linked to lessening environmental impact. A healthy economy can result from improved environmental performance since it can raise worker productivity and product quality.

Social Advancement and Improved Quality of Life: Sustainable industrial growth has many positive effects on human development. All societal groups can find work in the sustainable development sector, which also offers better working circumstances for employees. More jobs, better health, and better working conditions all contribute to higher living standards and greater quality of life.

Environmental Protection: Reduced environmental impact is perhaps the most obvious advantage of sustainable industrialization. In order to preserve their moral obligation to create a cleaner and safer environment, many industrial enterprises are moving toward environmentally friendly development. Sustainable industrial development aims to reduce greenhouse gas emissions while preserving natural resources such as water, energy, and land.

Additionally, sustainable industrial growth can help businesses cut operating expenses. Processes that are efficient and sustainable require less energy, water, and materials, which can save a lot of money.

The Principles Of Sustainable Development

Fulfilling human needs for peace, clean air and water, food, shelter, education, and meaningful and fulfilling job are among the guiding principles of sustainable development. Environmental concerns are crucial, including maintaining ecological integrity through prudent management, cutting waste, and protecting a variety of species and ecological systems. The fairest distribution of scarce resources among contemporary groups and between our generation and that of our ancestors is how equality is achieved.

Equity

In order to achieve sustainable development, equity is crucial. This idea will encourage equality among people of all ages, genders, classes, ethnicities, and nationalities.

Social Development

The idea of sustainable development places a strong emphasis on social as well as economic

development, as well as the need to protect our environment and natural resources.

Inclusive /Approach

Exclusive growth is not the proper type of growth. Inclusive development is necessary for sustainability. It is founded on improving everyone's quality of life, especially for the world's abjectly impoverished.

Human Environment Harmony

It acknowledges the presence of these truths and recognises that human needs and environmental requirements are interdependent.

Co-operation:-

Sustainable development can be achieved if the developed countries and the developing countries co-operate and support in their endeavours through subsidies.

The Main Challenges For The Sustainable Development Of India

(i)Defining indicator:There aren't many indicators available in India to track the results of sustainable development. For instance, according to official statistics, 86% of Indians have access to clean drinking water. However, the sheer number of patients with water-borne illnesses and deaths from diarrhoea clearly show that this is not the case. It indicates that no safe drinking water was offered at all.

(ii)Financing sustainable development goals:The union government has warned that there will likely be a sizable financing shortfall for the sustainable development goals in India unless states allocate a sizeable amount of their resources to the social sector. Redistribution and high growth are insufficient. Despite significant economic development in 2010, India alone is home to one-third of the world's extremely poor, according to the United Nations MDG 2014 report. This suggests that, in addition to domestic resources, private capital may be a key source of funding for the SDGs.

(iii)Monitoring and ownership:Regarding ownership, one of the biggest obstacles to maintaining sustainability. According to current sources, NITI AAYOG is crucial to monitoring progress. The AAYOG members, however, expressed doubts about their ability to accept this. Furthermore, ownership will be necessary not only at the national level but also at the state and local levels if states are expected to take the lead.

(iv)Measuring the progress:Measuring the success of goals is a major obstacle to sustainable development in India. The measurement of sustainable development is nearly hard due to a lack of data, occasionally bad government actions, periodicity problems, and limited administrative data coverage.

(v) Effective Climate Action: In a recent study by the International Resource Panel, the possibilities and implications of resource efficiency were examined. It was discovered that resource efficiency might, in 2050, reduce greenhouse gas emissions by up to 20% while reducing the world usage of natural resources by 28%. This has advantages for the environment as well as cost savings. The global economy should start focusing on this enormous opportunity.

(vi)Waste Management:In India, waste creation has increased significantly, but the infrastructure needed to collect and handle the waste left has not kept up. This has led to a significant problem with waste disposal. The issue has been made worse by the lack of source isolation. Industrial facilities merely dump their waste—which is frequently toxic and hazardous—into open areas and water sources nearby. Only 27% of the total garbage collected is treated, and the remaining waste is dumped in landfills, burdening the environment, according to the Central Pollution Control Board (CPCB). In addition to being a huge resource waster, unmanaged garbage poses a health risk as well as environmental issues.

(vii)Green Competitiveness - Building Climate Resilient Industry:India is positioned for further economic growth over the next ten years with industry as a significant contributor. The combined Gross Domestic Product (GDP) of China and India will surpass that of the G-7 nations (the world's biggest economies) by 2025 and will be 1.5 times larger by 2060, according to the Organization for Economic Co-operation and Development (OECD). The industry sector accounts for 29.73% of India's 169.61 lakh crore total Gross Value Added (GVA) in 2018-19, with a GVA of Rs 50.43 lakh crore.

(viii)Challenges for Businesses in Implementing the Biodiversity Act: India contains a veritable treasure trove of biodiversity, making up 8% of all species

worldwide. It supports a wide range of plants and is home to four biodiversity hotspots. One of the eight significant "Vavilorian" centres of origin and crop diversification has been identified as India. The loss of biodiversity is a significant issue on a global and national scale because of diverse development initiatives and a heavy reliance on agricultural production. The livelihood and sustainability of the people and the health of the planet depend heavily on biodiversity. The UN Convention on Biological Diversity (CBD) was established with the goals of biodiversity conservation, sustainable use, and fair and equitable sharing of the benefits resulting from the use of genetic resources and traditional knowledge in order to address the challenges of biodiversity loss on a global scale. India is a party to the CBD and has passed the Biological Diversity Act and Biological Diversity Rules in order to comply with the CBD's goals.

(ix) Cleaner Air-Better Life: 92% of people worldwide do not breathe clean air. The estimated annual welfare costs of air pollution to the world economy are USD 5 trillion. China has made tremendous strides recently, but India continues to rank as the most polluted nation with an average level of air pollution, out of the two fastest-growing economies in the world that are also the worst afflicted by ambient air pollution. In November 2016, when more than 1800 primary schools in the area were closed due to unsafe levels of air pollution, CII launched the "Cleaner Air Higher Life" platform with a vision for cleaner air and a better quality of life. The CII started a national-level forum on air pollution in 2019 to improve the "Cleaner Air Better Life" platform and to speed up action across industries in India.

Actions Are Taken By Industry:

To reduce its environmental impact, the sector continues to invest in improving current technologies. To make sure they adhere to all applicable requirements, we carefully monitor environmental factors such as air quality, effluent discharge, and others. The process of allocating capital includes an emphasis on reducing carbon footprint, and projects must compute a carbon adjusted internal rate of return (IRR). As a signatory to the Task Force on Climate-related Financial Disclosures (TCFD), a number of

industries are actively working to understand the broader impacts of climate risks along their value chain and are looking into ways to fundamentally reshape their operations in order to become long-term economic and environmental viability. There is increasing regulatory pressure to minimise carbon emissions, which is drawing attention to the energy-intensive industries with large CO₂ emissions. Given all of these considerations, the industry needs to develop a climate change strategy based on the following four major themes:

1. Emissions Reduction: To increase energy efficiency and lower its carbon footprint, the company will keep enhancing its current procedures.

2. Investing in Technology: The Company will keep making long-term breakthrough technology investments.

3. Market Opportunities: The business makes an effort to create new goods and services that have less of an impact on the environment over the course of their useful lives and that also assist customers in lowering their carbon footprints.

4. Employee Engagement: The business will actively include its staff and invite everyone to participate in developing its strategy.

Conclusion

By eradicating societal problems like widespread poverty and unemployment, sustainable development recognises the need to look beyond the limited scope of economic success and take into account both the present and future aspects of economic transformation. The most recent agenda is a collection of interconnected social, economic, and environmental issues. The mobilisation of resources, including private, public, national, and international ones, is necessary for the fulfilment of that package, which consists of 17 SDGs and 169 associated targets. To realise this common vision of prosperity for all, it is necessary for individuals and institutions to fully support and participate in the achievement of such multifaceted and interrelated goals in order to combine the greatest outcomes from those goals and targets.

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The Study Of The Contribution Of Mathematical Apps In Removing Math Phobia Of Students

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Abstract:

The Internet provides wide access to multiple sources of knowledge, leading to a fundamental change in the relationship between teacher and student. Technology is also changing rapidly, and young and inexperienced teachers may have more skills than established teachers and may be better positioned to keep up with the changes. Currently, such mobile phones and tablets are becoming more readily available than traditional desktop or laptop computers, and hence it is wise to plan for this emerging trend. The use of mathematics is not limited to reading only as a subject, but it also plays an important role in understanding other subjects. The main purpose of studying mathematics in the classroom is to understand the generalization as well as to know the properties of different figures of geometry, to create an understanding of negative numbers, and to use the mathematics understood so far in situations related to daily life. Mathematics is not a subject to be told or explained. To learn mathematics, one has to create a structure in one's mind. The framework itself is strengthened by solving a variety of problems. But many students are afraid of this subject. There is fear in their mind regarding this subject. Mathematical apps are doing the work of removing the math phobia of students. In this research paper, the contribution of mathematical apps has been studied in removing the math phobia of students.

Keywords: Math Phobia, Mathematical Apps, Maths, Technology, Mobile Phone

Research Methodology:

The research paper has depended on secondary data.

Objective of Research:

- 1) To study the contribution of mathematical apps in removing the math phobia of students.
- 2) To study the contribution of technology in removing the math phobia of students.

Introduction:

In these changing times, accessing information through mobile phones has become easier. Mobile phones can make many of your tasks easier for you and save a lot of time. Going to the library and selecting books, and collecting data is no longer a challenge. Similarly, the trend of education is changing, there is a wave of digitalization in education. E-learning is the new need of students. E-learning mobile apps are gaining popularity day by day and this is because of their uniqueness in making learning interesting for students. Educational mobile applications are available anytime anywhere.

This is not a time limit. The concept of study when you feel like studying is followed. Educational mobile apps are also helping teachers to keep proper track of student performance and reporting due to special automatic grading, and attendance features. Not only teachers but also parents can easily connect with teachers through an app where they can share questions and problems anytime and anywhere. Education apps help students analyze what they have been taught and its source so they are eager to learn more but systematically know how, when and what to look for. This holistic process helps students learn practically rather than theoretically.

Educational apps save a lot of time for students. No need to travel so travel time is saved. Easy to get references, get class notes just download them which also saves time. Features like portability, instant updates, unlimited learning, etc. save a lot of time. Educational apps are affordable and you have a wide range of payment options that

allow the student to pay in instalments or perhaps per class. Students have started to embrace the digitization of learning and education and will soon change the entire education system in India.

The Contribution of Mathematical Apps in Removing Math Phobia of Students:

The mere thought of spending a pleasant evening solving problems on trigonometry is enough to replace most learners' smiles with an inevitable shadow of sadness. Thousands of students are struggling to connect with 'Mathematics this most difficult subject'. Mathematics remains an insurmountable problem for most students even today. With time, several techniques have been proposed by maths experts which can help students to reduce the fear associated with the subject. Some of them involved combining certain math concepts with practical, everyday solutions. On the other hand, some others include treating maths as a friend and practicing mathematical problems regularly. While some of these strategies have proven successful, math has yet to emerge as a subject that is universally admired by learners.

Why math continues to ring alarm bells for students This is largely due to the perception that maths is unreasonably 'scary' and when students are writing their maths paper there is a tendency to forget at the last minute. Despair seeps into your system, and paralyzes your brain cells. As a result, you are unable to concentrate on even the simplest math concepts. Today, students can overcome their math anxiety and turn it into an ardent love for the subject, thanks to a myriad of apps. These apps have been developed to eliminate maths-related stress which is undoubtedly experienced by many students. And they enable students to develop an affinity with the subject. Naturally, the fusion of technology and maths has been seen to make a remarkable impact on their maths-learning skills, making it a fun and enjoyable experience! This has been possible due to the development of several student-friendly apps, which are facilitating the process of assimilating maths learning in an engaging format. Want to share some of the best apps

which can help students to overcome the fear of maths.

Games are probably one of the most effective learning techniques, especially when it comes to math! You must have seen how gamification has taken the world of education by storm. Known as 'Kids Math', the app leverages the utility of game-based learning by explaining math concepts to children through various games. In this app, you get three types of cool games. Including sum finder, kids math test, and math-matching game. The last game is extremely beneficial for training students to enhance their memory. Ultimately, math is all about memorizing a variety of formulas and applying them to a variety of scenarios to arrive at the correct solution. You will find eight levels in the app, each with ten questions based on maths. Users will be offered a specific time limit to attempt these questions. Each question should be completed in a time duration of thirty seconds. For each correct answer, the player will get four extra seconds.

Most teachers and parents want their children to spend quality time-solving math problems. Nowadays, students who share a common hatred for maths can try out the 'Let's Do the Maths' app together. It is an excellent app that allows users to engross themselves in maths sessions for long hours. Each problem in the app usually has at least fifty words. A fun app for most students with math phobia, Let's Do The Math improves the quantitative skills of the learners in the areas of subtraction and addition. The app makes use of flashcards, which play an important role in attracting the attention of the students. Similar to the features of the Kids Math app, this app is also enriched with some games that help kids learn numbers faster.

Just imagine, a terrifying monster attacks you, and the only way for you to escape from its clutches is by applying your math skills. That's exactly the challenge you have to face when you use the app 'Mathly Hollows'. For every correct math solution, you will be rewarded with pet monsters and powerful friends on your adventure. This amazing app, increase your kids' expertise in mental maths, and trains students in developing

essential memory skills that enable them to remember important formulas, with a progress report to display users' progress. Also includes a 'Basics Page' that Gets kids practicing math concepts based on the Common Core State Standards (CCSS) curriculum Gets students up to speed on solving math problems.

'Mathmateer' is quite reputed as an app specially designed for primary school children. In this, the student becomes fascinated with the idea of building a rocket ship and launching the device into space. Conceived by 'Applicious', an app directory, Mathematier features engaging games that attempt to clarify basic concepts and ideas of maths to elementary school students. It enables them to learn about square roots, and fractions and even to recognize different patterns and shapes. Some of the exciting features of this app include more than ninety attractive rocket parts, an arithmetic game with three levels of difficulties, more than fifteen avatars based on the 'Space theme', beautiful sound effects, creating five different user profiles, fun math missions Which are very unique every time, etc. are included. Kids enjoy using this app to navigate floating objects in space, including things like coins, stars, and three-dimensional shapes.

Some students stumble in subjects such as statistics or other types of complex mathematical ideas. In such cases, you may want to consider turning to an app like 'Wolfram Alpha' for help. Problems related to Probability, Trigonometry, Calculus, and other subjects will be easy for the students if they devote time to this particular app. It is not only convenient for the students but also quite effective for most of the learners who are afraid of maths. After using this app, students will learn some of the topics of Mathematics Algebra, Trigonometry, Applied Mathematics, Matrices, Calculus, Elementary Mathematical Topics, Geometry, Number Theory, Notation, Regression, Probability, Statistics, etc.

When students try to strengthen their basic skills in maths, an app known as Calculords will be their best bet. The app is quite resourceful if students want to work on elementary school-level arithmetic. You'll gain early math skills through a range of

unique activities like deck-building, lane defense, and more. All the students have to do in the games available in this app is to add, subtract and even multiply numbers to weaken their enemies. The best thing about this app is that you start earning new cards every time you score a new win. Here students embark on an exciting adventure that forces them to work with math concepts.

Generally, students who 'hate maths' are intimidated by the simplest idea of calculations - be it division, subtraction, multiplication, or addition. Math Drills Lite allows you to solve different types of math problems with the help of wooden blocks, number lines, symbols, and facts. Visual learners will be able to get the most out of this app, as the app boasts of special topics that help students absorb math ideas more quickly. It helps the students in several ways.

Monkey Math School Sunshine This app is specially designed for students between the ages of three and six. Every math student should explore this app as it includes some interesting features. Nine interactive games go a long way in teaching kids the processes of subtraction, pattern-making, counting, sequencing, and more. Your child will fall in love with a monkey (who is cute) who intelligently guides the child in moving along with the game. Displays animated expressions of the monkey in response to the child's victory or any kind of progress. Kids will be able to collect prizes to fill up their 'interactive aquarium'. There is unlimited scope to indulge in fun-filled game sessions. Multiple-choice questions are also included for the students.

If you are a preschool math teacher, an app called 'Team Umizoomi Math' will prove to be a worthy learning resource for you. Using the app, students can learn about various mathematical topics like counting by rote, number symbols, identifying numbers, basic level maths like subtraction and addition, etc. In this, math problems are arranged in increasing order of their difficulty. The curriculum developed for the problems in this app has been carefully planned by education experts related to the preschool level.

Being widely popular among a large number of elementary school students, Math Bingo is a powerful motivator that can work wonders for children who are distant from math. If you can solve certain math problems accurately, you will be rewarded with five 'Bingo Bugs'. It is very different from most other math apps. After all, it boasts over a million players.

Most learners struggle with simple aspects of maths such as different types of calculations. Playing with an app called 'Math Doodles' helps kids focus on properly solving math problems. The app includes four challenges as well as a unique challenge that is offered to the users as it updates. Math Doodle provides an entertaining format for players, exposing students to a variety of math problems. The unique thing about this app is that it encourages students to find multiple solutions to a single problem. If you are planning to improve your speed in Mathematics, then you should try an app called 'Mathbeat'. Because it enables the learners to hone their basic ability in maths.

Apart from the above app, many such apps are contributing significantly to removing the fear related to mathematics subject of the students. These include Zombie-based learning, King of Math, Ordered Fractions, etc. apps.

Conclusion:

Mathematics is not only a standalone subject but also the foundation of many advanced fields. Therefore, students must be proficient in maths. And even if the students are not experts, at least the students should not be intimidated by the subject. Through mathematical apps, students like to choose the most mathematical subject to study. Students are using maths apps to practice maths so that they are better at maths and not afraid of maths. Educational mobile apps directly target the psychology of students which helps students to perceive and understand information from a different perspective. The app helps them understand concepts by giving them challenging tasks, puzzles, and educational games. The audio-visual form of education is preferred by most students. This newness to the world of learning makes them excited and eager to learn.

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Expatriate Engagement: A Literature Review For Expats' Researchers

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Abstract

Purpose: This study's primary objective is to provide a unique outlook to expatriate researchers. Through a thorough literature analysis, this research identifies the international human resource management practises that would help an expatriate to engage more effectively in their organization.

Approach: The method of content analysis is used to study the literature, and subcategories have been developed to assess the research. Nine articles published Between 2018 and 2020 in reputed journals were collected for this study.

Findings: The literature review revealed that organisational factors (such as expatriate selection criteria, Compensation Management, pre- and post-departure training) and individual factors (such as transcultural management and work-life balance) contributed significantly to an expatriate's engagement.

Originality of the Study: Various elements affecting an expatriate's performance have been investigated in prior studies. Using content analysis method, this research attempts to examine the expatriate and organisational factors influencing expats' engagement.

Keywords: Expatriate, Engagement, on-site, IHRM

Introduction

In the context of business, "global" refers to the expansion and growth of an organization in two or more countries. Global market trends seem to be extremely competitive. The greatest difficulty for an international HR manager is determining when and where to expatriate employees. It is said in [a] that recognition of personal contribution, collaboration and teamwork, proper use of the expat's skills and competences, and excellent communication – all with the host organisation and line management – are the drivers of engagement among expats. Inspired by the article Kanagavalli, G., Dr. Seethalakshmi, R., & Dr. Sowdamini, T. (2019). *A Systematic Review of Literature on Recruitment and*. 7(2), 1–9., the researcher is tending to bring the expatriate performance oriented literature review paper here.

Data Collection Method

In accordance with the goals of this research, 40 peer-reviewed publications on expatriate performance and engagement over the last three years were gathered from different sources for analysis. The articles i.e., Data for this paper was acquired from several websites including Research Gate, Emerald (www.emeraldinsight.com), and JSTOR (www.jstor.org),

Analysing the Acquired Data

This study's analysis was conducted in phases using a sufficient sample and obtained data. The table for content analysis includes the Article title, author, year, methodology and results.

Table 1: Text Per the Topics of the Reviewed Article

Title, Author & Year	Research Question / Hypothesis	Result(s)
^[1] Performance Management for Expatriates By: Varma, A., Wang, C.-H., & Budhwar in the year <u>2020</u>	This research finds the best recruiting and selection approaches for attracting and choosing expatriates in a business. Subcategories are developed to analyse the study using content analysis. From 2010 to 2018, 40 reputable journal papers were gathered.	Adopting the newest technologies and considering the expatriate aspect would improve recruiting methods and create a better work atmosphere. In India, expatriate variables are not widely regarded in recruiting and selection, but they are globally.
^[2] Perceived organisational support and performance: the case of expatriate development volunteers in complex multi-stakeholder employment relationships By Fee, Anthony Gray, Sidney J. in the year 2022	(1) How much does the support of key stakeholders affect how well EDVs do their jobs during an assignment? (2) From the point of view of key stakeholders, what kinds of support do they think have the biggest effect on how well volunteers do their jobs?	the relevance of a hitherto unseen "third arm" of support in triangle work partnerships in the shape of volunteer agency assistance for the host organisation, and the significance of discretionary, relational, and proximal support to the success of expatriate volunteer placements.
^[3] Enhancing expatriates' assignments success: the relationships between cultural intelligence, cross-cultural adaptation and performance By Ilaria Setti, Valentina Sommovigo and Piergiorgio Argentero in the year 2020	One out of two questions related to Expatriate Performance: do the four CQ dimensions directly and indirectly, through work CCA, impact on assignment-specific performance? (CQ – Cultural intelligence & CCA is cross-cultural adaptability)	Motivational cultural intelligence and cross-cultural adjustment at work were stronger when cultural distance was minimal. Organizations may gain benefits from employing cross-culturally aware expats for global assignments, offering pre-departure cultural intelligence training, and providing logistical assistance.
^[4] Expatriates' Performance Profiles: Examining the Effects of Work Experiences on the Longitudinal Change Patterns By Riki Takeuchi , Yixuan Li Zhejiang & Mo Wang	1. Do expatriates experience different performance change patterns internationally? 2. Work experiences (international work experience, job experience, and organizational experience) distinguish expatriate performance-change patterns?	Expats with a depth of work experience began their overseas assignments doing well on the job, whereas those with little work experience began their assignments performing poorly and were unable to improve throughout the course of their international assignments.
^[5] Expatriate adjustment and subsidiary performance: a motivation-hygiene perspective	what encourages or discourages emerging market multinational enterprises expatriates from adjusting to life overseas?	While compensation and work burnout have no discernible links with expatriate adjustment, perceived organisational

by Sihong Wu, Di Fan and Anaiya Jeetendra Dabasia in the year 2022	What correlation exists between emerging market multinational enterprises' subsidiary performance and expatriate adjustment?	support and family adjustment are favourably connected with it. In addition, the success of emerging market multinational enterprises' international subsidiaries is favourably correlated with expatriate adjustment.
^[6] Great expectations? of organisational performance and development reviews in supporting access to international assignments By Susan Shortland & Stephen J. Perkins in the year 2019	1. What is the objective of the organization's policy on performance and development assessments in terms of promoting access to expatriate career opportunities? 2: To what level and how are female expats' hopes for integration with the global jobs addressed by organizational policy and practise on performance and development evaluations, as well as their participation into potential career planning? 3. How do organisational performance and development appraisals and career path planning procedures influence female expatriates' perceptions of equity theory?	Women expatriates do not opine that performance and development assessments are useful methods for gaining access to expatriate positions. Nevertheless, women employ these methods to announce their willingness to expatriate while simultaneously engaging inside senior male networks.
^[7] 'She's a real expat': be(com)ing a woman expatriate in Luxembourg through everyday performances of heteronormativity By Karine Duplan in the year 2021	How do expatriate women handle their daily gender subjugation in efforts to progress their status as aspects of the international elite?	The result says that influence of heteronormativity in the formation of expatriate is subjectivities. Expatriate women use heteronormative criteria to forge their own route to independence, defined by neoliberal success ideals.
^[8] Expatriates Self-Motivation, Competencies, Job Performance and Cultural Adjustment: Empirical Evidence from the ICT Sector in Malaysia Jugindar By Jugindar Singh Kartar Singh & Nik Hasnaa Nik Mahmud in the year 2018	H1: Emotional abilities are beneficial to work performance. H2: Work-related competences have a positive impact on job performance. H3: Self-motivation influences job performance positively.	The hypothesis is supported The hypothesis is supported The hypothesis is not supported
^[9] Job engagement and work outcomes in a cognitively demanding context the case of expatriate academics By Jakob Luring and Jan	H1: Physical job engagement is positively connected with (a) job adjustment, (b) job satisfaction, (c) work performance, and (d)	Physical engagement was associated with increased job adjustment and performance. There was also a link between emotional engagement and job

Selmer in the year 2018	<p>inversely associated with time to proficiency for expatriate academics.</p> <p>Emotional job engagement is favourably connected with (a) job adjustment, (b) job satisfaction, (c) work performance, and (d) adversely associated with time to proficiency for expatriate academics.</p> <p>Cognitive job engagement is adversely linked with (a) job adjustment, (b) job satisfaction, (c) work performance, and (d) favourably associated with time to proficiency for expatriate academics.</p>	<p>satisfaction, as well as a link between time to proficiency. Finally, there was a negative relationship between cognitive engagement and job satisfaction.</p>
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Findings and Conclusion

Considering that the global workforce is comprised of employees and managers with varying levels of human capital grants (based on prior work experiences), the current study contributes to the expatriation literature by distinguishing expatriate performance. According to the findings of this study, emotional competencies have the greatest influence on the performance of expatriates, followed by job-related competencies. The findings of this research provide credence to the idea that competences are especially significant and play a critical role in the work performance and cultural adjustment of expatriates in the global setting. This study presents empirical information in the areas of job performance of expatriates. This study contributes to the current literature on expatriate performance.

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Green Synthesis of Bioactive Pyrazolo[3,4-d]-pyrimidine Thiones

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Abstract: -

An efficient and green method for the preparation of 3- phenyl-1H-pyrazolo [3, 4-d] pyrimidine Thiones derivatives in minutes of time with high yields is accomplished by the mixture of ethyl acetoacetate, hydrazine hydrate, thiourea, and different benzaldehydes. The reaction is accomplished in the presence of ionic liquid [HBim]BF₄ in an excellent yield.

Keywords: - Benzaldehyde, ethyl acetoacetate, thiourea, ionic liquid, hydrazine hydrate

Introduction: -

Pyrazolo pyrimidine found to be most potent molecule in pharmaceutical chemistry. Due to N-Containing ring which is analogue with purines it has various applications [1] like [2] antitumor antimicrobial [3] neuroleptic [4], anti-metabolites in purine biochemical reactions [5] tuberculostatic [6]. They show wide pharmacological activities like antihypertensive [2] and antileishmanial activities [8]. The great biological activity of pyrazolo pyrimidine derivatives attracted many researchers. The 3- phenyl-1H-pyrazolo [3, 4-d] pyrimidine Thiones derivatives (**3a-r**) represent important building blocks in both natural and synthetic bioactive compounds [9]. They show anxiolytic activity along with xanthine oxidase inhibitors, cholesterol formation inhibitor, and anti-Alzheimer [10]. Hence, different methods have been reported for pyrimidine derivatives [11- 16]. However; some of these methods still suffer from certain demerits, such as recycle of catalyst, long reaction times, low yields, air sensitive catalysts, multistep and low selectivity's. Thus, the development of simple and environmentally protocol is still in demand.

Material and Method: -

A number of synthetic methods for the preparation of 3- phenyl-1H-pyrazolo [3,4-d] pyrimidine Thiones **5(a-j)** have been reported in the literature [17-20] due to its broad-spectrum biological activities and its skeleton. In this section we have reviewed some of the important synthetic methods for

the preparation. The reported methods suffer from one or two drawbacks like prolong reaction time, poor yield and use of expensive catalysts. We have reported simple and a green method for the preparation of 3- phenyl-1H-pyrazolo [3, 4-d] pyrimidine Thiones derivatives **5(a-j)** in minutes of time with high yields is accomplished by the mixture of different benzaldehydes **1**, ethyl acetoacetate **2**, hydrazine hydrate **3**, thiourea **4**, and. The reaction is accomplished in the presence of ionic liquid [HBim]BF₄ in an excellent yield.

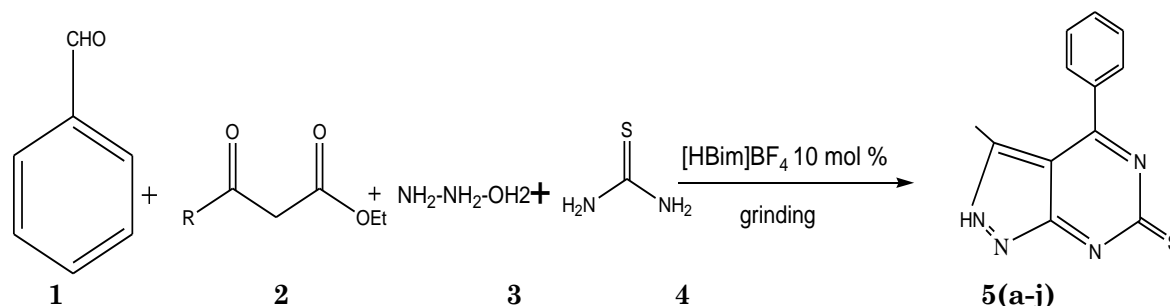
Entry	[HBim]B F ₄ (mol %)	Time (min.)	Yield ^a (%)
1	No ionic	80	00
2	liquid	65	traces
3	1	60	70
4	5	55	86
5	8	12	92
6	10	25	95
7	15	10	90
	20		

Table 1. Catalytic study of ionic liquid [HBim]BF₄ for the synthesis of 5a

After that we performed the same reaction again to optimize the reaction condition and time for complete conversion. We found that starting material completely disappeared after 10 min. at room temperature (progress of reaction was monitored by TLC). No reaction was observed when Reaction carried out in absence of [HBim]BF₄ for 80min (Table

1, entry 1), thus highlighting the role of the as a promoter. It was also ascertained that a minimum of an equimolar proportion of the [HBim]BF₄ with respect to the product is needed to achieve optimum conversion. Any excess of [HBim]BF₄ beyond this proportion did not show any further increase in conversion and yield (**Table 1, Entry 5**). It is found that **10 mol%** amount of [HBim]BF₄ is sufficient to give maximum yield in short reaction time. It is observe that if we increase the mol% of ionic liquid it again short the reaction time but yield is not significant.

Ionic liquids found to be better catalysts for organic synthesis. Bronsted acidic ionic liquid [HBim]BF₄ catalysed the reactions with excellent yield in short reaction time. Experimental data revealed that RT method is a more superior method than conventional. Reaction times and yield of the products were studied in (Table 1). All synthesized molecules are confirmed by FT-IR, 3300–3400 cm⁻¹ (NH group of pyrazole) and 1630–1660 cm⁻¹ (C=S), ¹H NMR by 6.7 ppm–8.5 ppm confirms aromatic hydrogen, and 8.5–10.1 indicated the presence of -NH protons. To follow the green chemistry, solvent free reactions were maintained **Scheme-1**.



Scheme1:- Synthesis of 3- phenyl-1H-pyrazolo [3, 4-d] pyrimidine Thiones5(a-j)

Result and Discussion: -

We are increasingly aware of the environmental impact of human activity, and consequently of the need to develop cleaner and more energy-efficient technologies. It has long been recognized that the large-scale use of volatile organic solvents has important implications for environmental contamination. [21] Approaches to the problems presented by organic solvents include the use of more benign solvents (especially water and supercritical CO₂), or solvents with negligible vapor pressures (ionic liquids). It has also been said that ‘the best solvent is no solvent’ [22]. Despite the power of this statement, our use and understanding of solvent-free synthesis, especially where solid starting materials are concerned, has remained undeveloped in comparison to solvent-based methods. use of grinding to promote reactions between solid reactants is known as mechanochemistry and

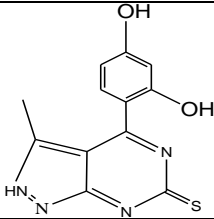
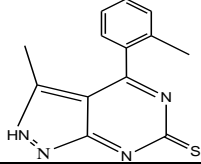
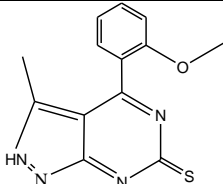
while its useful appearance has been recognized for a long time it has become neglected in comparison to solvent-based methods.

Ionic liquids are possible green catalyst acts as alternatives for several catalytic reactions. Ionic liquids attracted attention of researchers due to their mild reaction conditions, short reaction times and better yield, solvating ability and easy recyclability [23]. Various reactions have been reported recently using ionic liquids as a catalyst, reaction media and as rate enhancers [24].

From the observations of the literature, it is noted that the yield is low to moderate in the conventional methods some time due to catalyst or due to solvent therefore we choose a novel methodology in which we used IL as catalyst as well as solvent so it will become green synthesis (Scheme-1) we used [HBim]BF₄.

Table 2:- Synthesis of 3- phenyl-1H-pyrazolo [3, 4-d] pyrimidine Thiones5(a-j)

Entry	Product	Time(min)	Yield ^{a,b} (%)
5a		10	93
5b		14	92
5c		10	92
5d		15	90
5e		18	89
5f		19	87
5g		22	89

5h		12	91
5i		14	90
5j		10	90

^{a,b} isolated yield separated by column chromatography

From Table 1, we found that **5a** and **5c** molecules completed the reaction at shortest time and yielded the highest quantity (%). Due to electron releasing group present at the 2-position of phenyl substituent, both **5a,5c** and **5j** are found to be stable molecules. Hence, these molecules yield excellent. Similarly, **5e, 5f**, and **5g** molecules possess electron-withdrawing group at phenyl substituent and, therefore, yield lower than the molecules possessing electron releasing group. Under the convention method, **5a** and **5c** compounds ended the reactions at shortest time. **5e** and **5f** molecules yield lower than the remaining molecules due to the presence of electron-withdrawing group at phenyl substituent.

Experimental: -

All chemicals were purchased by LOBA CHEMIE Company. Reactions were managed by magnetic stirrer (ChemiTech). Melting point was determined by open capillary tubes in Buchi B-540 melting point apparatus. The reaction was monitored by thin-layer chromatography (TLC) using silica gel in iodine chamber and purified by using Column Chromatography. FT-IR (Vertex version from Bruker), ¹H-NMR (Bruker, 400 MHz), ¹³C-NMR, and elemental analyser were used.

General procedure for the synthesis of pyrazolo [3,4-d]- pyrimidine-thiones:-

To a solution of ethyl acetoacetate (10 mmol), add hydrazine hydrate (10 mmol), thiourea (10 mmol), and different benzaldehydes (10 mmol) in a round bottom

flask. The reaction mixture along with [HBim]BF₄ was grind at room temperature to proceed and monitored by TLC. The solid precipitate out in the solution and filtered off. After completion on the reaction, the mixture was extracted 5 X 20 ml. of ethyl acetate: petroleum ether (50%+50%). Compound comes in organic layer, was again treated with water, brine & dried over MgSO₄. Organic solvent is evaporated to afford pure product. The crude solid was recrystallized by hot water, ethanol, and finally dried. Further, Ionic liquid was dried under reduced pressure & reused for another reaction gives same yield. The recovery percentage of ionic liquid is satisfactory. The obtained products were identified by comparison with authentic samples ¹H NMR and their melting points.

3-methyl-4-phenyl-1,3a-dihydro-6H-pyrazolo[3,4-d]pyrimidine-6- thione: (5a) :-

Yellow crystals, m.p. 218–220°C, yield (81.00%). IR (KBr) ν_{max} / cm^{-1} 3343 (NH), 1652 (C=S). ¹H-NMR (CDCl₃, 400 MHz, δ ppm): 3.80 (s, 3H, OCH₃), 6.82 (d, 2H, J=9.0Hz, ArH), 7.00 (d, 1H, J=4.8Hz, pyrimidine), 7.12 (t, 1H, ArH), 7.33–7.46 (m, 5H, ArH), 7.62 (d, 2H, J=9.0 Hz, ArH), 7.54 (d, 2H, J=8.4 Hz, ArH), 8.11 (d, 2H, J=8.3 Hz, ArH), 8.48 (d, 1H, J=4.8 Hz, pyrimidine), 9.39 (s, 1H, NH), 10.05 (s, 1H). ¹³C-NMR (CDCl₃, 100 MHz, δ ppm): 55.5 (C,OCH₃), 87.6 (C,C3 –Pyrazolopyrimidine), 106.0 (C,C6 –Pyrazolopyrimidine), 114.7, 118.2, 120.8, 123.7, 126.7, 129.6, 129.8, 129.9 (14C,Ar),

134.8 (C,C3a-pyrazolopyrimidine), 137.8, 142.8, 145.7 (3C,Ar), 147.7 (C,C7 - pyrazolopyrimidine), 163.2 (C=S). Anal. calculated (%) for C₁₂H₁₀N₄ S (242.00): C, 59.78; H, 4.26; N, 23.28, S, 12.68. Found: C, 59.69; H, 4.11; N, 23.00, S, 13.2%

3-methyl-4-(2-methoxy-phenyl)-1,3a-dihydro-6H-pyrazolo[3,4-d] pyrimidine-6-thione: (5b) :Yellow crystals, m.p. 206–208°C, yield(76.00%). IR (KBr) ν_{max} / cm^{-1} 3340 (NH), 1646 (C=O). ¹H-NMR (CDCl₃, 400 MHz, δ ppm): 3.80 (s, 3H, OCH₃), 3.91 (s, 3H, OCH₃), 6.87 (d, 2H, J=8.9 Hz, ArH), 6.89 (d, 1H, J=4.8 Hz), 7.05 (d, 2H, J=8.8 Hz, ArH), 7.11 (t, 1H, ArH), 7.37 (t, 2H, ArH), 7.60 (d, 2H, J=8.9 Hz, ArH), 7.72 (d, 2H, J=7.6 Hz, ArH), 8.18 (d, 2H, J=8.8 Hz, ArH), 8.40 (d, 1H, J=4.8 Hz), 9.36 (s, 1H, NH), 10.02 (s, 1H, NH). ¹³C-NMR (CDCl₃, 100 MHz, δ ppm): 55.5 (C,OCH₃), 55.6 (C,OCH₃), 87.4 (C,C3 -pyrazolopyrimidine), 106.4 (C,C6 -pyrazolopyrimidine), 113.9, 114.2, 119.0, 120.0, 122.4, 123.5, 128.9, 131.3 (14C,Ar), 134.0 (C,C3a- pyrazolopyrimidine), 162.2 (C,Ar), 163.2 (C=O). Anal. calculated (%) for C₁₃H₁₂N₄ OS (272.00): C, 57.35; H, 4.41; N, 20.58; O, 5.88; S, 11.76. Found: C, 57.41; H, 4.45; N, 20.54; O, 5.79; S, 11.97%.

4-(2-chlorophenyl)-3-methyl-1,3a-dihydro-6H-Pyrazolo[3,4-d] pyrimidine-6-thione: (5e):-

Yellow crystals, m.p. 219–221°C, yield(74.00%). IR (KBr) ν_{max} / cm^{-1} 3334 (NH), 1648 (C=S). ¹H-NMR (CDCl₃, 400 MHz, δ ppm): 2.45 (s, 3H, CH₃), 3.6 (s, 3H, OCH₃), 6.77 (d, 2H, J=8.9 Hz, ArH), 6.66 (d, 1H, J=4.7 Hz), 7.06 (t, 1H, ArH), 7.26 (d, 2H, J=8.3 Hz, ArH), 7.28 (t, 2H, ArH), 7.56 (d, 2H, J=8.9 Hz, ArH), 7.72 (d, 2H, J=7.6 Hz, ArH), 8.10 (d, 2H, J=8.1 Hz, ArH), 8.33 (d, 1H, J=4.7Hz), 9.33 (s, 1H, NH), 10.01 (s, 1H, NH). ¹³C-NMR (CDCl₃, 100 MHz, δ ppm): 21.5 (C,CH₃), 55.6 (C,OCH₃), 86.9 (C,C3-pyrazolopyrimidine), 107.1 (C,C6-pyrazolopyrimidine), 113.9, 119.1, 120.1, 123.5, 127.5, 129.0, 129.4, 129.6 (14C,Ar), 133.8 (C,C3a-pyrazolopyrimidine), 138.8, 142.2, 146.4 (3C, Ar), 163.1 (C=S). Anal. calculated (%) for C₁₃H₈ N₄ OSCl (303.00): C, 51.48; H, 2.64; N, 18.48; O, 5.28; S, 10.56; Cl, 11.55. Found: C, 51.45; H, 2.56; N, 18.56; O, 5.27; S, 10.55; Cl, 11.60%.

4-(2,4-dinitrophenyl)-3-methyl-1,3a-dihydro-6H-pyrazolo[3,4-d] pyrimidine-6-thione: (5g): Yellow crystals, m.p. 237–

239°C, yield (67.00%); IR (KBr) ν_{max} / cm^{-1} 3341 (NH), 1649 (C=S). ¹H-NMR (DMSO-d₆, 400 MHz, δ ppm): 3.71 (s, 3H, OCH₃), 6.95 (d, 2H, J=9.0 Hz, ArH), 7.16 (t, 1H, ArH), 7.38 (d, 1H, J=4.9 Hz), 7.35 (d, 2H, J=7.6 Hz, ArH), 7.52 (t, 2H, ArH), 7.54 (d, 2H, J=9.0 Hz, ArH), 7.79 (d, 2H, J=8.6 Hz, ArH), 8.35 (d, 2H, J=8.9 Hz, ArH), 8.79 (d, 1H, J=4.8 Hz), 9.33 (s, 1H, NH), 10.05 (s, 1H, NH). ¹³C-NMR (DMSO-d₆, 100 MHz, δ ppm): 55.4 (C,OCH₃), 86.8 (C,C3 -pyrazolopyrimidine), 108.5 (C,C6 -pyrazolopyrimidine), 114.5, 115.8, 115.9, 118.7, 119.5, 123.6, 126.5, 129.1 (14C, Ar), 132.3 (C,C3a- pyrazolopyrimidine), 162.2 (C=S). Anal. calculated (%) for (C₁₂H₈ N₆ O₄ S, %) for (332.00): C, 43.37, H, 2.40; N, 25.30, O, 19.27, S, 9.63. Found: C, 43.45; H, 2.57; N, 25.50, O, 19.58, S, 8.90%.

Conclusion: -

In conclusion, we have developed a mild, simple, straight forward, convenient and green protocol for the synthesis of a library of Synthesis of 3- phenyl-1H-pyrazolo [3, 4-d] pyrimidine Thiones 5 (a-j) with shorter reaction time. The method is clean and simple, which can be used as an alternative to the existing methods. The excellent isolated yield, high reaction rate. Absence of organic solvent and any acid or base catalyst makes this an environment friendly methodology amenable for scale up.

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Women in War Zones; a Feminocentric Study of Kashmir Conflict

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Everyone has a story to tell but everyday lives of each and every woman are so full of all the elements befitting a movie be it artistic, tragic, heroic or moving. An average Indian woman has her own share of struggles by mere virtue of being a woman and which have been handed down to her over centuries of tradition no matter what her socio-economic or religious background is. Still she has been doing a commendable job in different aspects of life. But the situation becomes rather grim in context of women living in conflict or stuck in war zones. History has shown that during times of war and conflict women have been targeted with extreme forms of violence and even made an object of revenge. They have thus been kept aloof from conflicts, conflict prevention or conflict resolution. This however has not deterred the violence meted out to them in conflict zones.

The present research work analyses the Kashmir conflict from the aspect of women and its effect on them, their roles as recipient or facilitators of conflict. The sources for the present study are primarily books, research articles, journals, newspapers, content analysis of news channels, interview as well as government reports. The approach is historical, descriptive and didactic.

The antagonists in their lives are not only patriarchy and related practices but day to day hostilities which are an accepted behavior in those social set up. Abduction, rape, killing, defacing, torture etc. are extreme forms of manifestations of such crimes accosted to cultural beliefs which propagate obsolete norms. The exercise of restraint on women and the propensity to control their behavior and sexuality have seen obsessive dimensions in different socially sanctioned crimes.

Engendering the Kashmir Conflict-

The conflict in the state of Jammu and Kashmir has been among one of the longest drawn and most complicated conflicts to resolve in the history of the whole world. The conflict has not only affected the geopolitics, diplomacy and history of entire continent but more importantly has also affected lives of the individuals who have witnessed this. Not only this, the entire generations have grown up being affected by the conflicting situations in the valley and the responses of various national and anti-national forces to it. The citizens (to be noted both men and women) have witnessed all sorts of upheavals in their homeland and their lives.

The entire issue of Kashmir acquired complexity owing to the political situations in the state like having a Hindu ruler and his majority Muslim subjects being opposed to his

rule. The opposition further grew intense with the establishment of All J&K Muslim Conference in 1932 which became All J&K National Conference under Sheikh Muhammad Abdullah and acquired a secular character. It launched Quit Kashmir movement inspired by Quit India Movement of 1946. The Maharaja was surrounded by internal as well as external challenges in terms of his rule with his subjects revolting against him and India and Pakistan forcing him to take a decision about which state to accede to. However as the turn of events had it the situations changed for good and the Maharaja signed the instrument of accession in favor of India on 26 Oct 1947.¹ What is relevant here is the role of and effect on, the women of Kashmir in the process. The evidences suggest that the lives of women started changing at the advent of the new century but the major changes were visible with the advent of mass movements in 1930s-40s. It is during this period that women came out of four walls of house and participated in mass movements in J&K. They were not only recognized but also efforts and agendas were made to provide them with equal rights. The 'Naya Kashmir' Programme pitched by Mr. Abdullah that provided

Table 1: Sex Ratio³

	1951	1961	1971	1981	1991	2001
India	946	941	930	934	NA	933
J&K	873	878	878	892	NA	900

Source : Jammu and Kashmir Development Report, Planning Commission.

The sex ratio for 1951 in India was 946 whereas it was 873 in Jammu and Kashmir. The sex ratio in 1961 was 941 in India and 878 in Jammu and Kashmir. The number of females per 1000 males declined to 930 all over and was 878 in 1971 in Jammu and Kashmir. The sex ratio in India was

for a transition to a Constitutional democracy from Monarchy and had an objective of welfare state. This was an instant hit and gained huge popularity among masses because it had caught their imagination and it was ahead of its times. The document was a champion of women rights and had exclusive charter of women rights advocating suffrage rights to women above 18 years and other political rights as to contest elections etc. Components as educational rights an economic empowerment of women, antenatal care and fair working conditions for them as well as social protection for women featured in it.²

However in the aftermath of the Independence and ensuing trifles the entire picture changed dramatically. The patriarchy and chauvinism engulfed the aftermath. They were provided with many welfare programs and educational aids etc. but none was placed and planned properly to cater to its objectives. There were various levels of development but there were lack of serious commitments towards their cause. The women in Kashmir had to face many problems related to cultural discrimination, patriarchal domination, harassment, education, employment, family, marriage and so on.

934 in 1981 whereas it was 892 in Jammu and Kashmir. The census could not be conducted in 1991 in Jammu and Kashmir owing to disturbed situations. The 2001 statistics show the sex ratio stands at 933 in India and 900 in Jammu and Kashmir. The sex ratio does not show a very encouraging picture though it has increased but the

sex ratio of the state has been always below the national average more so because the society has increasingly acquired a staunch character in the state in the eyes of rest of the country.

Women and Role in Conflict and Peace-

War and conflict had been the arenas of masculinity and domains of men. The proportion of men wielding weapons had been significant in comparison to women all over the world in case of war. However, it does not mean women had not been participants rather the repercussions have been highest on women in all the cases of war or conflict in the world. In case of Kashmir it would be wrong to assume women did not participate in the conflict. The women acted as protestors, organized and participated in marches and gave anti-India slogans. They participated in liberation movement. This is true in both the cases that is in matter of Undivided Kashmir they participated in anti-monarch agitations whereas, in case of anti-India movement where they were active later on.⁴

The participation of women during conflict can be visualized in the roles of combatant, facilitator/supporter or dependents. As combatants they were active arm wielding arms. As supporters they assisted in making jobs of the men combatants easier. They supported them as nurses, cooks etc. the role as dependent meant being members of the family of the male combatant like daughters, mothers, sisters etc. They took front stage to protect men from cane blows during protests. They were instrumental in enforcing civil curfews. They foiled the attempts of armed forces in case of house searches by opposing them, abusing or citing excuse of being alone

in the house.⁵ It was clearly obvious that for any movement to be mass movement it is imperative the women form a part of it and it was because of this reason it gained popularity and attention in rest of the world. Women got their limited share of space to exert and execute but they were not the in charge of the movement. They were not the initiators of the conflict. It became obvious by the later developments. They were used as puppets and their role was expanded or reduced as per the needs of the men in charge explains Dr. Shekhawat. Because despite having taken part in the struggle it was the common belief that since men had wielded guns and faced the risk of death on a daily basis their contribution was greater than the women in the political struggle because they were doing something beyond ordinary and the tasks the women performed were of mundane nature. Whatever the assumption but there is no denying the fact that the women were at the receiving end of direct or indirect violence.⁶ Direct violence as assault, harassment etc. and indirect in form of loss or injury of the loved ones they were considered collateral damage in cause of war! Gradually when the vigor died women gradually grew reluctant to take part in violent struggle. There were many factors responsible for this. Death, destruction, dragging of the movement, disillusionment, loss of vigor and no result in sight etc. are some to name a few. They stopped sheltering combatants in their homes, some of them have lost their loved ones and they realized that the public honoring of wife and mothers of martyrs was just for the sake of it and no one cared later during their times of need. The involvement of Pakistan and later

irrational targeting of civilians also became grounds for refusal to comply.⁷ The state of Jammu and Kashmir had its periods of conflict and truce but the underlying fact is that women never got their due in the case of negotiating peace. They formed backbone of resistance but once the truce ensued as the history is they are never invited to the negotiating table and even if one or two women are given a seat it is mere token representation. Women were lured into believing that they are leading but in reality they were only the followers being led to by male counterparts. The democracy was an agenda for struggle but democratic rights for women were not emphasized. The political space once accorded to women used to shrink in case of peace period and they were sidelined or replaced by dominant male leaders.⁸ It was a deliberate scheme to propagate patriarchal norms and keep women at bay occupying insignificant positions. Their issues were never discussed while discussing peace.

Half Widows and Half Orphans-

Half widow is the term used to denote a woman whose husband has disappeared as a result of conflict in Kashmir and there was no news of his whereabouts yet. And half orphans were the children belonging to such a couple. They are so called because of ambiguity over their marital status because there is no idea about whether their husband is dead or alive. Sometimes the rebel used civilians as shields and guides and sometimes they are made to search forest in case of operations and in such case many may return and many not. There is no certainty about their being alive or dead. Not all women are literate so they have no idea how to proceed further. It is a possibility that many are buried in

mass graves. But chances are some also return so there is no clarity about the status of such women.⁹

There is always a looming uncertainty over their marital status and there is no clarity if they could remarry or not. Many of them suffer and are left to fend for themselves and their children because there is no consensus among scholars about their status. The loss and absence of the man in house is like falling in pit of uncertainty, facing social ostracisation, and loss of economic resources, a threat to their honour and security. They suffer even worst fate than widows because they have no proof of death or disappearance of their husband.¹⁰ The studies and media reports claim about their ill fate that 98% of them earn less than Rs.4000 per month and most live in houses with minimum subsistence. The same article suggests that most of them could not search their husbands due to certain limitations and live a life of beggary.¹¹

The Islamic leaders issued an ordinance proclaiming that they can remarry after 4 years of their husband went missing in 2014. Since these forgotten survivors had a painful life ahead of them worst than losing a loved one was living in uncertainty. Their property rights, socio-economic hardships and emotional trauma, compensation and remarriage rights needed to be addressed.¹² there are issues multidimensional and multifarious impacting the life of women in Jammu and Kashmir some of which are different from the factors affecting the other women in the country.

Stereotyping of Women in the Reports and Media-

Women are the worst sufferers of hostility, conflicts and violence situations still they are accorded no space in peace building process or in negotiating terms of peace no heed is paid to their views and more so they are often sidelined citing sensitivity of the culture or given the token representation in the committees which take the forefront. It is pretty obvious that giving a single woman or two, place in such committees with no voice of her own does not serve the purpose. After all this, the general representation of women has been only as victims of war or violent situations. Though they are at the ultimate end of receiving violence but they have also performed other roles and lead combats, worked as facilitators even political leaders, still their role is wider than what is emphasized and portrayed in the reports and media that men are the arm wielders and women are recipient of violence and victims of rape.

The content analysis of news items about women shows that major stories covered by media about women were subjects as suicide (which was reported the most), rape and the third was physical assault in public which included heinous crimes as murder and acid attack.¹³ The matter of concern has been that selective gender stereotyping by the media and reporting agencies is detrimental to cultural advancement. The women are not even interviewed on important matters related to women or social relevance. Their advances in academics, professional or personal platforms are not reported. Another research article claims that the source of information for Indian and Pakistani media has been the government sources and there has been tendency of selective negative reporting by media of

both the countries. More instances which instigate violence and conflict or which portray the state to be communally hostile and devoid of peace are portrayed and in this portrayal women are used as tool to propagate selective agendas because they are considered the soft targets and evoke emotive response and there is way less reporting of pro-peace news.¹⁴ The other dimensions of women and their role in conflicts are ignored. Their voices in peace sidelined. Their achievements in professional, academics or other fronts unnoticed and voices subdued because of inherent patriarchal nature of society. The women scientists, pilots, entrepreneurs etc. all achievements go mostly un hailed. The stereotypical representation is not only indicative of belittling their contribution and achievement but also detrimental as well indicative of strong patriarchal norms.

Atrocities on Women by Armed Forces-

The onset of militancy and periods of truce and war have had a disastrous impact on women. The armed forces have been purportedly reported to have committed several atrocities on them in the name of duty and governance etc. sexual attack has been used as a weapon or excuse to violate women and wreck the foes but this is either because historically the position of women as being a man's property has led to their being viewed as targets of conflicts. Secondly, the women has been used as tools to terrorize the population and third is the fact that it has a deep impact on the families and communities because emotional and psychological pain is much more than physical pain, and that there is little chances of being booked for it to a soldier and in

Kashmir says Sharon, the government has done little to punish the rapes by soldiers and even discredited the media reports.¹⁵

The simmering discontent in the region transformed into armed rebellion owing to accumulation of different factors gathered over time of resentment, violation of civil liberties alleged fraudulent elections and similar practices. The installation of large number of armed forces in Kashmir to counter the anti-India separatist movement led it to become one of the most militarized zones. This also meant that suppression by forces led to many human rights violations of civilians and crime against humanity such as Rape.¹⁶ Custodial torture, physical and verbal abuse, beatings, fear and humiliations had been pervasive.

Rape has been used as an instrument of political repression and also as a cultural weapon of war. The exact statistics are unavailable but still the figures suggest that the practice is frequent and widespread. Both the armed forces and the militants have been blamed for the rape crimes. Some suggest that rape was used as an instrument to punish and deter women for supporting the struggle and also as a means to break the movement itself. Also it is always alleged that legal actions have been subdued by state agencies. There is dictum enforced upon women to adhere to dress code or code of conduct and create an atmosphere of fear among them Forces and militants both have used rape as a tool to coerce and degrade to keep in check.¹⁸ It further concludes the theory that patriarchy has never ceased to exist there. All this despite various national and international protocols are in force to safe guard women, children

and prisoners of war during war and conflict situations.

A wide range of legislative provisions are in existence in Kashmir since 1990 hampering civil liberties due to certain forms of resistance. The contentious Armed Forces Special Powers Act (AFSPA) grants unrestricted power to forces to undertake searches, arrests, destruction even shoot civilians to kill to maintain security and order. AFSPA, Disturbed Areas Act (DSA) and Public Safety Act (PSA) etc entrust insurmountable power to the forces and also immunity to investigations for acts conducted by them in exercise of dutiful obligations. They are a major factor in covering the atrocities by forces and make it much easier in flouting rules.¹⁹

Challenges to the Empowerment of Women in Kashmir-

The issues of women can be grouped into two major factors. First, are the prolonged conflict and its affects and second is inherent in the fundamentalist patriarchal nature of its society and its effects on the women. The state of Jammu and Kashmir is one of the most volatile and disturbed region in the contemporary period with the violence going on for over decades. It has gravely affected the lifestyles, the quality of life, and access to education and health facilities, livelihood and economic opportunities. This has more negatively affected the physical and mental wellbeing of women folk as they are the most vulnerable and most affected by conflict. The conflict has had long and short term impact on them and their children. Gender based violence has been core component of the agenda of conflicting parties. In the absence of the male member or head of the family the women are left to fend for themselves,

more so the shrunken economic opportunities make it more difficult coupled with the conservative patriarchal nature of the Kashmiri society the widows and their children are left to suffer.²⁰ Thousands of women had been widowed and children left without their caretakers and breadwinners.

The violation of chastity and sexual assault are one of worst form of war crimes and they are a frequent occurrence in Jammu and Kashmir. The Kunan Poashpora in Kupwara mass rape of the women in 1991 and the where more than 23 women were raped and the Shopian abduction, rape and murder of two women in 2009 are just two examples of several other such accounted cases and there are many cases which are unrecorded. These are triggered by prevailing social political

turmoil and lax law and order situation.²¹

Apart from these the general problems of an inherently patriarchal society also persist. The social evils as dowry and domestic violence are widely prevalent. In fact it is an inherent assumption in marriage that the bride brings along wealth and gifts from paternal home.²² Another rampant issue with respect to women is the problem of domestic violence. It is a form of physical and psychological abuse meted out to women by her husband or marital family. It is in fact an increasing crime and rampant in this society. Another aspect is the access to education and literacy. The access to education is better in bigger towns but difficult in remote and rural areas. The women education and employment is not always cherished.

Table 2: Female Literacy Percentage in India and J and K²³

	1981	2001	2011
India	29.8	53.7	65.5
J and K	18.37	41.82	56.43

Source : Census of India.

The female literacy percentages in 1981 in India were 29.8% and they were 18.37% in Jammu and Kashmir. The percentage improved to 53.7% in 2001 and in Jammu and Kashmir they stood at 41.82%. In 2011 the female literacy rate in India was 65.5% and it was 56.43% in Jammu and Kashmir. It is obvious while the literacy was lower than the national average and is now falling and many factors discussed above are responsible for it. Restriction on women, lack of available infrastructure and patriarchal norms are other factors. Another aspect is lack of choice of profession and career. Many aspiring artists and entrepreneurs have to bow down to the extremist pressure of that being against Islam and is

haram. An all girls music band of J and K had to be dissolved post threats. The women and their achievements are not glorified and celebrated rather their victim image is used as means of political propaganda and militants propaganda. Early marriage, illiteracy lack of participation in political affairs, lower status in family, lesser decision making power, lack of will and confidence in some women are other hindering factors in way of empowering them.

The problems related to dual role of women and their implication can be resolved by rational social discussion and formulation of a proper outline. The husbands and in-laws need to evolve a supportive outlook and also additional day care and other facilities

to be provided. Women need to be encouraged for acquiring economic independence. Health care is very essential aspect and both pre and post natal services need to be strengthen in the valley.²⁴ Empowerment though is the key word but it requires long and committed efforts by the government and people, favorable policies and directed resources are imperative.²⁵ Many schemes have been initiated by the central and state government for the empowerment of women but the general atmosphere has so much deteriorated that it is not conducive to progressive change it has to be made so. The patriarchy in the state has never ceased to exist rather it has only grown staunch and throttled the voices of women. The women are only used as images to evoke sympathy or fulfill political agenda. The other aspect; the veil has been forced upon women to make them adhere to a particular restricted code of behavior it is not a matter of choice always but a tool to extract obedience and subjugation. Prolong and directed efforts are imperative to get the better of women's lot in the state.

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A study on opinions of PG students regarding media advocacy for policy awareness

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Abstract:

The word media is actually a magic by all means. In today's digital world each and every individual is fascinated and under shadow of media coverage with variety of dimensions. Media plays vital role in circulating information to mass a very speedy level. As according to type of media it contributes different types of awareness and discussions. Now a day's reach of different kinds of media has been changed. If we look to prime motive of media is to advocate real, factual and correct information to mass. But in contemporary situations role of media has been changed and impacted by number of factors. Present research study is an attempt to study and find out opinions of PG students and especially students of Master of Social Work course from College of Social Work, Nashik regarding role and nature of media advocacy for policy awareness. It will cover all types of media and diversity of respondents will also maintain as they are from different socio-cultural and economic backgrounds. Prime focus of the present research study is on media advocacy regarding policy awareness. Through self developed interview schedule data will collect from the respondents. Whole universe has considered as sample for the study. The study will help to understand level of awareness among the students about social policy, opinions of students from the social work fraternity regarding social policy and media, suggestions on use of media for awareness about social policy, etc.

Key words: Media advocacy, social policy, policy awareness

Introduction:

Advocacy is defined as any action that speaks in favour of, recommends, argues for a cause, supports or defends, or pleads on behalf of others. Advocacy is an activity by an individual or group that aims to influence decisions within political, economic, and social institutions. Advocacy comprises of activities and publications to influence public policy, laws and budgets by using facts, their relationships, the media and messaging to aware government officials and the public. Advocacy includes various activities that a person or organization carry out including media campaigns, public speaking, assigning and publishing research. Lobbying is a form of advocacy where a direct approach is made to legislators on a specific issue or specific piece of legislation. Evidences show that how advocacy groups in the United States and Canada are using social media to assist civic engagement and collective action.

Advocacy:

According to the National Association of Social Workers, advocacy is the act of arguing on behalf of a particular issue, idea or person. Social Workers advocate on behalf of clients and communities in many ways, not all of which involve policy. The work by social workers enacts lending their expertise so their clients are empowered to promote for themselves. E.g. social workers help clients steer social services and the legal, healthcare, and educational systems.

Media advocacy:

Media advocacy is defined as the strategic use of mass media to advance public policy initiatives. Media advocacy is embedded in community advocacy and has its goals as the promotion of healthy public policies. It is different from traditional mass media strategies.

Media includes forms of communication as television and radio, newspapers, magazines

and written materials, and more often now days the Internet which is used to reach or transmit information from a source to the general public. The source can be a person, an organization, a business, an institution, a government agency, a policy maker, or another media outlet.

Advocacy means honestly supporting a certain viewpoint or group of people. If you are an advocate for a specific cause, you work to encourage local, state, or federal governments or other entities to grant specific rights, make policy changes, provide money, or create new laws for the good of your cause. E.g. if you have a child with disability, then you might advocate for the increased availability of medical services for handicapped children in your city.

Media advocacy is the use of any form of media to help promote an organization or a company's objectives or goals, which come from the group's vision and mission. E. g. if you are a media advocate for a non- profit agency working to reduce gang violence in neighbourhood then you would try to present neighbourhood issues related to gang violence and the changes you want to make in such a way that:

Modify the way community members look at gang violence. General public should acknowledge about the effects of gang violence.

Construct a reliable, consistent stream of publicity for your agency's issues and activities, including articles and news items about the causes and results of gang violence and about what your agency's work engage, personal interest stories, success stories, interviews with agency staff and current and former gang members.

Data analysis and findings

Inspire community members and policy makers to get involved. You probably have ideas about what could be done with public funding, or with government policies that addressed gang violence. Your organization wants to give volunteer opportunities, or started an initiative that needs public input and support.

Objectives:

To study profile of the respondent

To study and find out level of awareness about media advocacy among the respondent

To study opinions of the respondent about media advocacy for policy awareness

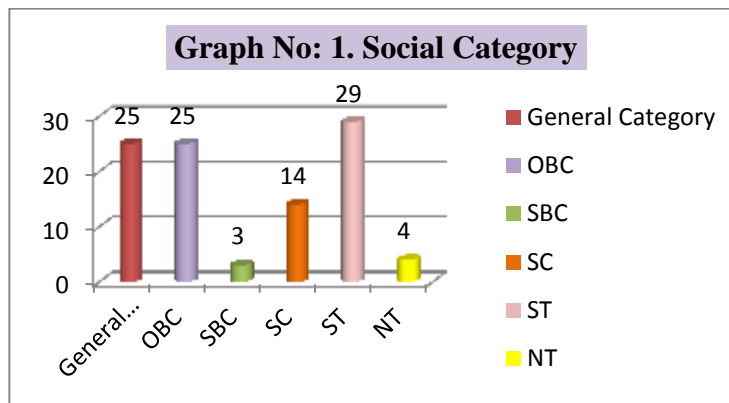
Methodology:

Descriptive research design has been used to conduct present study. It is an attempt to list and elaborate opinions of PG students regarding media advocacy for policy awareness. For the study researcher has selected post graduate students of master of social work programme, part II from MVP's College of Social Work, Nashik. The single student is considered as unit of analysis. The researcher has used census method for sampling where whole universe is taken as sample. Primary source of data collection was respondents and it was collected through a structured interview schedule. The secondary data for support was collected through different sources as books, journals, research articles, government reports, international organizations' reports and documents, information and statistics from various websites. The interview schedule was divided in parts according to indicators inculcated in the research study as personal profile, socio-economic profile, Indian media and advocacy, and opinions of respondents about media advocacy for policy awareness.

Table No. 1. Gender

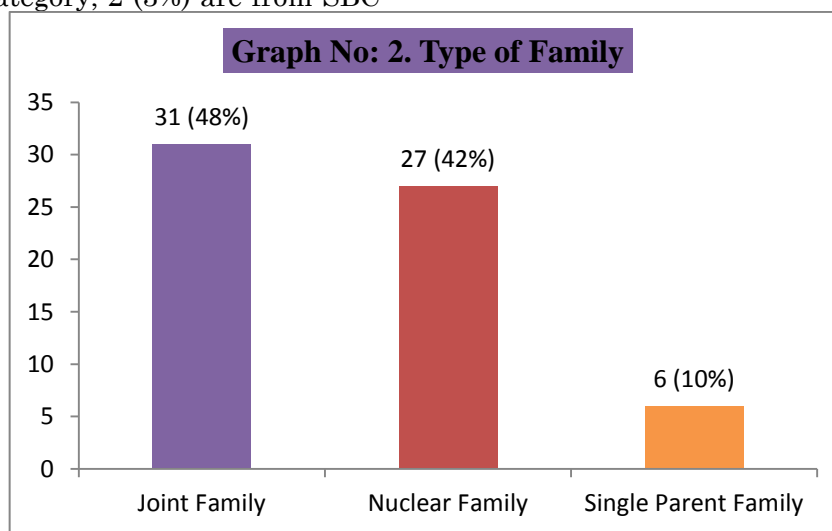
Sr. No.	Particulars	Frequency	Percentage (%)
1.	Male	36	56
2.	Female	28	44
	Total	64	100

Above table shows gender of the respondents. Out 64 respondents 36 (56%) are female, while 28 (44%) respondents are male.



Above bar graph shows social category of the respondents. Out of 64 respondents 16 (25%) are from general category, while 16 (25%) are from OBC category, 2 (3%) are from SBC

category 9 (14%) are from SC category 19 (29%) are from ST category and 3 (4%) are from NT category



Above bar graph shows the type of family of the respondents. 31(48%) respondents are from joint family, 27 (42%) respondents are

from nuclear family and 6 (10%) respondents are having single parent family.

Table No: 2. Type of community

Sr. No.	Particulars	Frequency	Percentage (%)
1.	Rural Community	18	28
2.	Urban Community	24	38
3.	Semi- urban Community	06	09
4.	Tribal Community	16	25
Total		64	100

Above table shows the type of community of the respondents. Out of 64 respondents 18 (28%) belongs to rural community, while 24

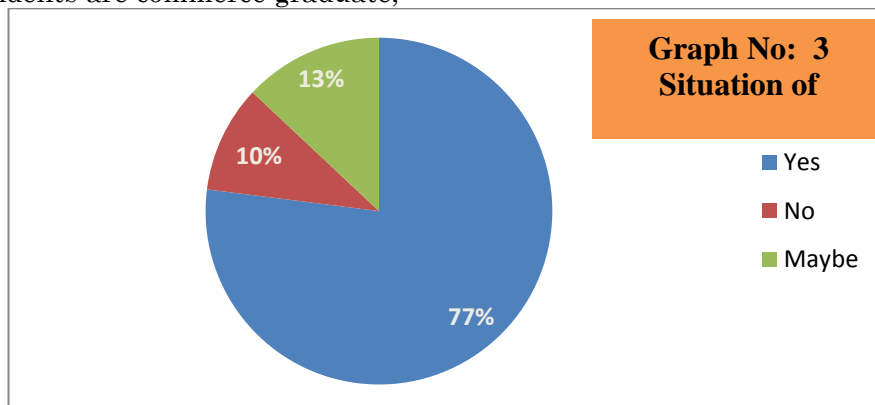
(38%) belongs to urban community, 6 (9%) belongs to semi-urban community and 16 (25%) belongs to tribal community.

Table No: 3. Educational Qualification

Sr. No.	Particulars	Frequency	Percentage (%)
1.	B. A.	30	47
2.	B. Com.	12	19
3.	B. Sc	18	28
4.	B.S.W.	4	6
Total		64	100

Above table shows the basic qualification of the respondents. Out of 64 respondents 30(47%) respondents are Arts graduate, 12(19%) respondents are commerce graduate,

18(28%) respondents are Science graduates while 4(6%) respondents are social work graduates.



Above pie chart shows the situation of knowledge of respondents about Public and Social Policy. Out of 64 respondents 50 (77%) respondents are having information about public and social policy, 6 (10%) respondents

are not have any information about the public and social policy, while 9 (13%) respondents are not sure about having information about public and social policy.

Table No: 4. Indian Media consists of

Sr. No.	Particulars	Frequency	Percentage (%)
1	Television	59	92
2	Radio	46	72
3	Cinema	46	72
4	Newspapers	61	95
5	Magazines	51	80
6	Internet-based Websites/portals	57	89
7	Social media platforms	57	89

Above table indicates the knowledge of the respondents about media in India. Out 64 respondents 59(92%) respondents said that Indian media consists of Television, 46(72%) told that Indian media consists of Radio, 46(72%) respondents included Cinema as Indian media, Newspaper and Magazines are

Indian media as per 61(95%) and 51(80%) respondents respectively, 57(89%) respondents includes Internet based websites/ portals in Indian media and 57(89%) respondents said that Indian media includes social media platforms.

Table No: 5. Type of media is prefer to use

Sr. No.	Particulars	Frequency	Percentage (%)
1.	Print Media	44	69
2.	Electronic Media	43	67
3.	Social Media	57	89

Respondents were asked about the media preference for use, the above table indicates those preferences of the respondents. Out of 64 respondents 44 (69%) respondents prefer

print media, 43(67%) respondents prefer electronic media while 57(89%) respondents prefer social media for use in day to day life.

Table No: 6. Advocacy Means

Sr. No.	Particulars	Frequency	Percentage (%)
1.	Systematic effort to influence public policy	54	84
2.	Influence resource allocation decision	43	67
3.	Enabling people to express their views and concerns	49	77
4.	Giving access to information and services	52	81
5.	Enabling to defend and promote their rights and responsibilities	54	84
6.	Promoting to explore choices and options	51	80

Above table indicates the opinion of respondents about meaning of Advocacy. Out of 64 respondents 54(84%) respondents said that advocacy means systematic effort to influence public policy, 43(67%) respondents told that advocacy means Influence resource allocation decision, 49(77%) respondents said that advocacy means Enabling people to express their views and concerns, 52(81%)

respondents opined that advocacy means Giving access to information and services, 54(84%) respondents are of the opinion that Advocacy means Enabling to defend and promote their rights and responsibilities and 51(80%) respondents told that Advocacy means Promoting to explore choices and options.

Table No: 7. Media Advocacy is consist of

Sr. No.	Particulars	Frequency	Percentage (%)
1.	Identification of issues	54	84
2.	Emphasis on broader context of issues	48	75
3.	Help to find out solutions to issue	55	86
4.	Organizing community to sort out the issue	53	83
5.	Awareness and promotion of public and social policy	57	89
6.	Motivates social and political involvement	53	83

Above table shows the meaning of media advocacy. Out of 64 respondents 54(84%) respondents said that identification of issues is included in media advocacy, 48(75%) respondents told that media advocacy consists of Emphasis on broader context of issues, 55(86%) respondents said that media advocacy includes Help to find out solutions

to issues, 53(83%) respondents opinion is that media advocacy consists of Organizing community to sort out the issue, 57(89%) respondents opined that Awareness and promotion of public and social policy are the components of media advocacy and as per 53(83%) respondents media advocacy motivates social and political involvement.

Table No: 8. Media Advocacy is important for

Sr. No.	Particulars	Frequency	Percentage (%)
1.	To provide information to general and specific groups	58	91
2.	To illustrate an issue visually	50	78
3.	To focus on solutions	54	84
4.	To create sense of urgency	46	72
5.	To shape public debates	55	86

Above table shows the opinion of respondents about the importance of media advocacy. Out of 64 respondents 58 (91%) of the respondents said that media advocacy is important to provide information to general and specific groups, while 50 (78%) of the respondents said that media advocacy is

important to illustrate an issue visually, 54 (84%) respondents said that media advocacy is important to focus on solutions, according to 46 (72%) respondents media advocacy is important to create sense of urgency and 55 (86%) respondents told that media advocacy is important to shape public debates.

Table No: 9. Policy awareness is important for

Sr. No.	Particulars	Frequency	Percentage (%)
1.	Increase enthusiasm and support	56	88
2.	Stimulate self-mobilization and action	54	84
3.	Mobilize local knowledge and resources	57	88
4.	Explaining issues and disseminating knowledge to people	54	84
5.	Public welfare and social justice	60	94

Above table shows the opinion of respondents about the importance of policy awareness. Out of 64 respondents 56 (88%) said that policy awareness is important to increase enthusiasm and support, 54 (84%) told that policy awareness is important to stimulate

self-mobilization and action, while 57 (88%) said that policy awareness is important to mobilize local knowledge and resources, 54 (84%) said that policy awareness is important for explaining issues and disseminating knowledge to people, while 60 (94%)

respondents said that policy awareness is justice.
important for public welfare and social

Table No: 10. Opinion of respondents about actors contributes policy awareness for common people

Opinion	Fully agree	Agree	Neutral	Disagree	Fully disagree
Actors					
Brand Ambassadors	09 (14%)	17 (27%)	28(44%)	07 (11%)	03 (5%)
NGO's	08 (13%)	06 (9%)	27 (42%)	16 (25%)	07 (11%)
Pressure Group	10 (16%)	21 (33%)	23 (36%)	05 (8%)	05 (8%)
Interest Group	08 (13%)	14(22%)	24 (38%)	13 (20%)	05(8%)
Professional Association	06 (9%)	10 (16%)	27 (42%)	12 (19%)	09 (14%)
Respective Government Authorities	09 (14%)	14 (22%)	27 (42%)	08 (13%)	06 (9%)
Political Parties	21(33%)	17 (27%)	16 (25%)	07 (11%)	03(5%)
Media	07(11%)	11 (17%)	33 (52%)	09(14%)	04 (6%)
Activists	06(9%)	10 (16%)	30 (47%)	11 (17%)	07(11%)
Professional Lobbies and Lobbying	08 (13%)	17 (27%)	25 (39%)	10 (16%)	04 (6%)

Above table indicates the opinions of respondents about the Actors contribution for policy awareness for common people. According to majority of the respondents' Pressure group and Political parties are the

main actors which contribute for policy awareness for common people. Majority of the respondents are neutral as they may not aware about these aspects of media advocacy.

Table No: 11. Please tick your opinion about following points

Opinion	Fully agree	Agree	Neutral	Disagree	Fully disagree
Actors					
Media gives actual information	05 (8%)	17 (27%)	28 (44%)	12 (19%)	02 (3%)
Media shows paid content	08 (13%)	32 (50%)	18 (28%)	05 (8%)	01 (1.5%)
Ruling parties use media for manipulation of information	15 (23%)	21 (33%)	23 (36%)	04 (6%)	01(1.5%)
government is really willing to aware people about public and social policies	08 (13%)	27 (42%)	22 (34%)	06 (9%)	01(1.5%)
People are really interested regarding policy awareness	08 (13%)	27 (42%)	24 (38%)	05 (8%)	00
Policy making agents are willing to take people's participation in policy formulation	26 (41%)	14 (22%)	15(23%)	05 (8%)	04 (6%)
Policy awareness is important	27 (42%)	23 (36%)	09(14%)	04 (6%)	01 (1.5%)

Above table shows opinion of respondents about media advocacy. According to 32(50%) of the respondents agreed that media shows paid content, 27(42%) respondents agreed that government is really willing to aware people about public and social policies, 27(42%) agreed that people are really interested regarding policy awareness, 26 (41%) respondents fully agree that policy making agents are willing to take people's participation in policy formulation and 27(42%) respondents are fully agree that policy awareness is important.

Recommendations:

1. Role of social policy for social development in India is inevitably important and significant. With this view different actors in the field of social policy and social development must work on it. They need to adapt changing socio-political environment and work on it.
2. Common people and other stake holders must aware about social policy and its proper implementation.
3. Government should entertain and invite all the stakeholders in proper planning and process of policy implementation.

4. Media advocacy and social policy awareness should give significant importance in field level practice for the students admitted for professional courses.
5. Media advocacy must be included in the syllabus.
6. Various actors in media advocacy and policy awareness should arrange awareness drives for the society.

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Impact of Crop Insurance on Agriculture : A Study of Bihar

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Abstract:-

Agriculture is the backbone of our country. Farmers play an important role in sustaining the economy of the country. But unfortunately, all the efforts made by farmers for production depend on the mercy of nature. Due to natural calamities and uncertain weather, in spite of the development of all technology, the yield is reduced as well as wasted. Crop insurance plays an important role in protecting the farmer from the risk of this natural calamity and uncertain weather. Crop insurance has been done since time immemorial to provide financial assistance in case of crop damage, encourage farmers to use new and modern technology, food security, crop diversification, rapid development and protection from risk in competition. Due to this, the farmers are getting help in dealing with the debt burden to a great extent. Due to crop insurance, the farmer does not suffer much loss in times of calamity or uncertain weather conditions. In this article, the impact of crop insurance on agriculture in the state of Bihar has been studied. In order to bring more benefits to farmers, an attempt has been made to understand the obstacles in the way of crop insurance, and many suggestions have been made to overcome them.

Keywords:- Crop insurance, Technology, Financial, Diversification, Development etc.

Introduction:-

The foundation for a farm's stable and sustained development is its long-term economic performance. Government intervention is frequently required to manage the erratic nature of economic performance and secure agricultural production. However, decoupled types of supportive payments are being discussed in order to reduce the effect of such governmental support on the markets for agricultural commodities. Enhancing and encouraging the use of crop insurance is one such tactic. Agricultural insurance programmes could be used as a tool to handle income losses through indemnity payments, stabilising farm revenue and economic performance in the process. Support for insurance use could come in the form of reinsurance, direct subsidies for insurance premiums, or more indirect support like improved insurance product development and institutional support for the agricultural insurance market. Support for insurance may

fall under the WTO agreements "Green Box" category under specific circumstances.

Governmental agricultural support does, however, require the transfer of public funds, and from the standpoint of the social planner, it is imperative to ensure that these public expenditures are used effectively. In other words, the usage of insurance should have a favourable effect on farm economic performance.

Since the demand side may be affected by the economic performance of the farm, there may be endogeneity issues. An analysis of the demand side must also be included in any analysis of the effect of insurance use on farm economic success. It is reasonable to infer that the use of insurance and economic performance are reciprocally causative. Financial constraints resulting from poor economic performance, which lower demand for insurance products, represent the reciprocal cause in the context of Indian agriculture. The simultaneous model in this study uses two coupled equations to solve the reciprocal causation system. The effects of

different explanatory factors, such as the use of insurance, on economic performance are described in the first equation. The second equation describes the effect of various explanatory variables on insurance demand, including economic performance.

Because India is an agricultural country, more than 70% of its people live in rural areas. About 40 percent of the country's workers and about 70 percent of the rural population are dependent on agriculture. However, they earn very little from agriculture. The 2011 census revealed that the number of landless agricultural labourers has exceeded the number of farmers for the first time. There are two categories of people dependent on agriculture. One is a farmer and the other a landless agricultural labourer. Landless agricultural labourers account for 55 percent of all agricultural workers, totalling 14.4 crore. The same tenant represents 45 percent of farmers, with a total population of only 118 crores.

Crop Insurance in Bihar:-

Crop production is a source of income for Indian farmers, not just an occupation. Nearly 75% of the Indian population and 89.53% of the Bihar population live in rural areas where crop cultivation is the primary occupation. Crops feed our growing population, and crop products are used in agro-based industries as raw materials. Large agricultural investments are thus critical for the country's development. Crop failure caused by natural disasters such as floods, droughts, pests, and diseases is a significant impediment to increasing crop production. Crop failures like this have a negative impact on India's resource-constrained farmers. Crop insurance can provide farmers with financial security in such cases. It can assist them in maintaining their income levels by increasing their risk-bearing capacity and, as a result, encouraging large agricultural investment, which results in increased crop yield and agricultural production.

Because of more equitable land distribution, crop insurance performs well in developed countries such as the United States and Canada. In India, medium and large farmers account for nearly 14% of the total area operated, accounting for 61% of the total area operated. In comparison, only 9% of the total land area is worked by 51% of

sub-marginal and marginal farmers. For the scheme to succeed, land inequalities must be reduced through tenancy reforms. Nonetheless, despite relatively high claim premium ratios, farmers have not enrolled in large numbers in the National Agriculture Insurance Scheme. It only reaches about 10% of all farmers.

According to historical data, the number of farmers in Bihar is very small in comparison to other states in our country. This situation can be attributed to a variety of factors. In Bihar, a village-level study on the impact of crop insurance was conducted. It is critical to understand why Bihar farmers do not purchase crop insurance. A micro-level study on crop insurance was conducted in 2006-07 to investigate various issues. A pilot study involving 100 farmers was conducted in two villages from each zone of the state of Bihar.

Role of Credit Institutions

Crop insurance schemes are offered by all three rural financing institutions: cooperative banks, regional rural banks, and commercial banks. Despite the fact that notified crops in notified areas were required to be insured, commercial banks failed to provide insurance to all crop loanees. Despite having poor infrastructure, the co-operatives did much better at offering crop insurance services to farmers in Bihar. Since the program's beginning, agricultural insurance in Bihar has advanced slowly. The primary causes of the slow growth are a lack of crop loans, commercial banks' indifference, co-ops' poor financial standing, and the exclusion of vegetables, fruits, and spices from crop insurance programmes. Furthermore, farmers' lack of knowledge about crop insurance and insufficient publicity for the programme are impeding the expansion of the crop insurance plan in Bihar.

Wild animal agricultural destruction is now becoming a significant threat in Bihar. Even while these instances may be rare and localised to a few areas, many farmers experience significant crop loss as a result. In order to ensure agricultural damage caused by wild animals, a project for crop insurance must be implemented immediately, much like in some industrialised nations, particularly Japan and Korea.

The preceding discussions make it abundantly clear that there is ample opportunity to provide insurance assistance to a large number of loaned and unloaned farmers for a wide range of crops. Crop failures disproportionately affect small and marginal farmers, as well as tenant farmers and farm labourers, so agricultural insurance must be implemented as soon as possible to protect society's most vulnerable members. As a result, preferential treatment should be prioritised for small and marginal farmers, as well as tenant farmers and farm labourers.

Weather-based crop Insurance:-

The weather-based crop insurance plan (WBCIS) was put into place as a pilot programme in several Karnataka regions in 2007–2008. In order to protect farmers from unfavourable weather conditions, including shortfall and inadequate rainfall, which are known to have a detrimental effect on crop productivity, WBCIS plans to offer insurance cover. The benefit is that claims are resolved as quickly as possible. Although the WBCIS is based on actual premium rates, the premium that farmers actually charge has been constrained to be on par with NAIS in order to make the system more appealing. The Agriculture Insurance Company of India Ltd. (AICIL) implemented a weather-based crop insurance programme in three districts (Patna, Muzaffarpur, and Araria) during the 2007–2008 growing season. In May 2008, farmers received a claim payment of Rs. 170.16 lakh. In the Rabi season of 2008–2009, WBCIS covered all blocks in the five districts of Patna, Muzaffarpur, Gaya, Bhagalpur, and Purnea for wheat, lentil, gramme, and potato. Less than 1% of the entire area of the corresponding crops grown in Bihar is covered by the scheme's agricultural area. It should be extended to all the blocks for all the major crops, including vegetables and fruits, as the programme appears to be advantageous to farmers.

In order to estimate crop losses in Bihar, a block for rice and wheat and a district for other crops are designated as "units." However, the agro-economic and physical conditions in districts and blocks are not uniform. Despite a district's better crop output, some villages in the district have low yields because of localised natural disasters, and farmers in these villages are

consequently not eligible for crop insurance benefits. To handle this kind of circumstance, this panchayat should be designated as a unit for crop insurance. The State Government shall take the required actions to officially designate each panchayat as a unit for crop insurance of all Bihar crops.

Impact of crop Insurance in Bihar

It has been shown that there is a negative association between insurance participation and the overall area under cultivation. Because of crop insurance, the total area under cultivation may or may not rise as the insured area grows. On the other hand, there is a strong correlation between the area under cultivation and both the total amount insured as well as the total premiums paid for all crops. Our empirical investigation also demonstrates that all of the model's explanatory variables have a direct impact on how much overall production is produced. According to insurers' standard operating procedures, a rise in the premium rate results in a reduction in the quantity of loans that farmers take out. However, we saw the least amount of volatility in premium rates during the period of data collection. Therefore, we claim that a rise in the amount of premium collected is the result of an increase in the amount of loans obtained from insured farmers. As a result, both the insured area and insurance participation grow, which also aids in raising crop production. As a result, the total premium collected encourages both an increase in productivity and total area.

Conclusion:-

In this study, we looked at how insurance participation, total sum insured, and total premium collected affected rice and potato output from 2002 to 2021. In this case, the empirical analysis includes the balance panel model, which is calculated using the ordinary least squares method.

According to the empirical findings, insurance participation requires farmers to take precautions to boost the output of our research crops, such as Aman Paddy, Boro Paddy, and potato, but it does not result in an increase in the overall area under cultivation. It also implies that both the total amount insured and premium payments are appropriate for expanding the growing area and output of the three crops we have chosen.

Therefore, crop insurance is a way to improve risk-bearing capacity, to increase resource allocation, to properly utilise land, and to give farmers livelihood stability.

It should be noted that a number of agricultural insurance programmes have been created to safeguard farmers against crop failure. However, suicide rates are rising across the nation on a daily basis. The fundamental reason is that the agriculture ministry's bureaucrats are unclear on the issues facing our farmers. They keep conducting insurance experiments, sometimes for certain crops, sometimes for consistent farm incomes, and sometimes for particular regions.

To better understand the impact of crop insurance participation on the financial security of small and marginal farmers, additional research should include all other crops covered by the insurance programme.

Way Forward:-

According to the Ministry of Agriculture and Farmers' Welfare report, only 37% of the 5,993 farmers who participated in the study were aware of the insurance schemes, premium costs, types of risks covered, claim procedures, losses incurred, etc. The remaining 63% were completely unaware of the insurance plans. This demonstrates how insufficient or ineffective the publicity was. If farmers lack knowledge about credit, insurance, premium deduction, yield-loss assessment, and non-payment of claims, they are not included in the programme intended to enhance their standard of living. The majority of farmers viewed insurance as a means of investment. They were unaware that it was intended to lower risk. Therefore, using a variety of outreach techniques, there should be widespread awareness among farmers of the advantages of crop insurance. The lessons learned thus far indicate that neither PMFBY nor WBCIS would be adequate to address all the pure hazards associated with agricultural activities. Instead, a comprehensive insurance package ought to be created and made available to farmers as a subscription.

Crop production statistics derived from commercial insurance companies' crop cutting trials have the potential to be manipulated for financial gain. As a result, widespread use of remote sensing, drones, satellite images, and land record digitization

should be encouraged at all levels in order to ensure proper PMFBY implementation and avoid yield data manipulation.

Private insurance companies made substantial financial investments in the plan and are still profitable. Processing claims and awarding compensation ought to be transparent. Selling insurance at the cluster level has been delegated to a specific insurance provider. Due to a lack of competition, the situation currently exists as a monopoly. Because of this, there is little to no potential for them to modernise their offerings and adopt competitive pricing.

The state governments' tardy transfer of premium subsidies; the insurance companies' disagreements with the state governments regarding the yield data; the missing bank account information for farmers as a result of a breakdown in communication to credit the compensation amount; NEFT-related issues, etc., all contributed to the delay in the settlement of claims. To ensure that the compensation for farmers is paid on time, certain improvements to the operational rules should be made to prevent delays in claim settlement.

To increase accuracy and objectivity when calculating crop loss based on weather index characteristics, the most recent technologies, such as remote sensing, simulation modelling, 3D imaging, and ICT tools, should be used. A single information repository containing all insurance-related meteorological and crop yield data should be established for easy access by all crop insurance organisations. Farmers who practise climate-smart farming should be rewarded by insurance companies by developing and making available insurance products at competitive prices.

Crop-specific, temporal, and spatial hazards are all included in crop insurance programmes. An area strategy cannot be used to eradicate this; while an individual approach is best, it is also the most expensive. Agriculture insurance does not always adhere to the "utmost good faith" in the compliance method of the insurance companies disclosing important information to the insured farmers. The real causes were the farmers' heterogeneous risk attitudes, which led to various levels of worry about paying insurance premiums; their choice of

crop and source of agricultural income; and their level of financial literacy. As a result, multi-agency product design for insurance should be encouraged. The GoI should immediately establish an efficient dispute and grievance resolution process to encourage private insurance companies to actively participate in crop insurance promotion in rural agricultural markets.

Because most farmers are unfamiliar with loss computation methods (including concepts like threshold yield) and damage assessment mechanisms are unfavourable to farmers, improved loss detection can undoubtedly be advantageous. As a result, farmers are "misled" when they do not receive compensation despite having insurance and suffering agricultural losses.

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Intent and Veracity: William Dean Howells' *The Son of Royal Langbrith*

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Abstract:

This study of Howells' fiction is a discussion of Intent and veracity in the representative novel *The Son of Royal Langbrith*. According to pragmatism, the truth of any idea is to be start by testing it for its consequences in human experience. Reality is what happens in the lives of men and women and is intimately involved with their knowledge of themselves and world. Intentions in characters, for example, must deal with the actualities in which the characters live. Intent and veracity define for each other in their conflicts. That which works out of conflict or emerges from it is true and real for the characters in whose lives the event has taken place. In this sense the true and the real are not absolutes existing apart from experience as abstractions. To conclude, the benefit for the reader in viewing Howells' fiction within a context of pragmatism is that he is at once on more equal terms with the author. This is true; but it is not all. There remains something to be said about the way in which Howells' realism is these things, for that way makes a difference. The way of Howells' realism and the difference it makes in its meaning is what this study is about.

Keywords: Intention, Actuality, Pragmatism, Conflicts, Realism.

Intent and veracity : William Dean Howells' *The Son of Royal Langbrith*

Howells' *The Son of Royal Langbrith* is a richly difficult story that tells how the lives of several persons are created by their knowledge of the past. In the story the past is figured in the dead Royal Langbrith. How his shade falls on the living and the realization by the living of the meaning of their situation is the central concern of the novel. Young James Langbrith, son of the dead Royal Langbrith, idealizes his dead father, unaware of the fact that his father had led a "double" life. Externally and publicly exemplary, Royal Langbrith in his private life had been brutal and cruelly selfish. Knowledge about the private life of the dead man is limited to his widow, to Dr. Anther (who wants to marry Mrs. Langbrith), and to John Langbrith, brother of the deceased and now supervisor of the Langbrith paper mill in Sax mills, Massachusetts. Individuals in the story who come to know the truth about Royal Langbrith include Judge Garley, the Reverend Mr. Enderby and, finally, Hawberk. Driven out of the mill business by

Royal Langbrith after having helped make the business a triumph with an invention of his, Hawberk took to using opium and became an addict. His great effort to regain health and sanity is central to Howells' novel in its exploration of the meaning of man's existence.

Royal Langbrith's "double" life of private and public man constitutes a doubleness of life that, variously, is to be seen in the other characters in the novel and which, by implication, is Howells' vision of the sum of human experience. Duality in man's experience is the whole of it and is formulated by Howells in his famous doctrine of existence as complicity. Dr. Anther, for example, provoked by his private reason and intention, wants to get married the widowed Mrs. Langbrith. Actual circumstances, however, present certain difficulties. George N. Bennett has put it in a few words: "Mrs. Langbrith would marry Dr. Anther but for the fact of her son's idolatry of his father. To marry without telling him would destroy his faith in her; to tell him would destroy his image of his father" (p. 209). Anther must

deal, in other words, not only with his personal will and intention; he must deal with the actuality of those situations that are other than himself. Mrs. Langbrith, who has not been able to bring herself to tell her son about his father, lives a life of self-sacrifice. Anther sees that she is weak and without a supporting power of self-intention. It has been easier not to tell James Langbrith about his father, easier to let be the false impression about the man that is his public image and which James Langbrith worships. Much is made early in the novel of James's attraction toward outward signs of pomp and power as the essence of his family. At one place he tells Falk, a Harvard school-friend visiting with James Langbrith at Sax mills, that the family name had once been "Longuehaleine, and they translated it after they came to England into Longbreath, or Langbrith, as we have it. I believe I prefer our final form. It's wonderfully suggestive for a bookplate..." (16).

Later, at dinner, James Langbrith shows "a baronial preference" in carving the turkey; "he fancied an old-fashioned, old-family effect from it." That James is victimized by the outward "form" of life is suggested in his fascination with the "face" of his father as it appears in a family painting which had been copied from a photograph of Royal Langbrith. James tells Falk: "Those old New England faces...have a great charm. From a child, that face of my father's fascinated me. As I got on, and began to be interested in my environment, I read into it all I had read out of Hawthorne about the Puritan type. I put the grim old chaps out of *The Scarlet Letter* and *The House of the Seven Gables* and the *Twice-Told Tales* into it, and interpreted my father by them. But, really, I knew very little about him" (25-26).

Edwin H. Cady has said: "...centered in the father image of the son of Royal Langbrith, Justin Anther discovers the most Hawthorne-like of all the moral tensions in Howells' novels. The mysteries of how the evil men do lives after them are, in fact, no more profoundly explored anywhere in Hawthorne than here" (p. 246). In Howells' novel "mystery" is in man's dual nature of an inward and outward existence and in the ambiguity of truth and knowledge in such position. James Langbrith interprets the

meaning of his father from his outward and public image. In the progress of the novel James's education will consist in bringing him to a fuller perception of his father and the acceptance of it as the terms on which he must live. For existence in Howells' novels is not "Puritan" in that it is inwardly and outwardly one. Rather, it is an interaction of these in a complex whole in which absolute unity coheres in multiple differences. The outward world of actuality consists in facts that are signs, and the signs mean differently as they are interpreted in a different way by different persons out of the necessities of their beings and characters. Thus there is continual interplay between outer and inner worlds of experience which renders truth and knowledge ambiguous rather than absolute in an entirety of perfection.

When James Langbrith makes it known that he will give a monument plaque (with an image of his father on it) to the Saxmills library as a token of what his father has meant to the town, action in the novel reaches a decision point. Anther's failure to respond enthusiastically to the idea when James Langbrith first proposes it has caused James to ask Judge Garley and the Reverend Mr. Enderby, rather than Anther, to officiate at the dedication ceremony. Anther, meanwhile, feels it his duty to tell Garley and Enderby what he knows about Royal Langbrith. More than Garley, Enderby is sensitive to the moral intricacies posed by the situation. Both he and Garley, however, feel that no good can come for Saxmills in exposing Royal Langbrith) and they concur with James's wish and speak at the dedication ceremony. At the urging of Mrs. Langbrith, Anther agrees, for her sake and her son's sake, to attend the ceremony. He appears and is kindly received by James Langbrith, who is with joy, that his father's old friend (as he believes Anther to be) has overcome his reluctance and come at the last. Anther is greeted with cheers by the crowd as he takes a seat on the platform. Also appearing, though he has not been invited, is Hawberk. It startles the crowd that the disreputable Hawberk, whose addiction to opium had caused (they believe) Royal Langbrith to put him out of the mill business, should be there. His appearance is a desecration of an event almost sacred.

Hawberk is greeted with cheers, but they “shaped themselves in derisions” (228). James Langbrith, of course, is flattered that Hawberk should have come to pay tribute to his father.

Hawberk’s hallucination in the nightmare world of his opium dreams is relevant to the dualistic idea of the novel. In those dreams Hawberk, curiously, has imagined a past in which Royal Langbrith had been a kind of “good genius” and right friend of Hawberk. Only with his advance in health and sanity near the end of the novel, does Hawberk begin to see, as he tells Dr. Anther, that Langbrith used him faultily and cruelly. Hawberk’s private world, demented by opium, filled with illusions about his present and future success gradually begins to be cured of its insanity as Hawberk struggles back toward the daylight of actuality. “Royal Langbrith seems to have a better grip as a good genius when I’ve had been dipping into the laudanum pretty freely than he does when I’ve kept to the medicine and the tonics,” Hawberk tells Dr. Anther (284-85). Hawberk’s near cure (he never is absolutely cured in the novel) is in his growing acceptance of the actuality that is his. It affects his freedom from a crazed and isolated self and permits him a fuller point of view in which he is able to see that self in its relation to an outer world. Hawberk’s precarious balance in health and sanity, the novel implies, is the precariousness of all human existence in a world imperfect in its wholeness.

Judge Garley is first to speak at the dedication ceremony. After tracing the historical background of Saxmills from its earliest period to the present, he says that, while he never knew Royal Langbrith personally, “from his work I know him.” Anther, we are told, laughs in his heart at Garley’s concluding words about Royal Langbrith: “Such was the man, such was the character, such was the personality whose counterfeit presentment shall be revealed to us this day, and each day shall show him to others after we are dust, as long as stone and bronze shall endure” (223). Enderby, too, appeals to the beneficial effect on Saxmills of the good deeds of Royal Langbrith, deeds that are being perpetuated in the honor shown to the memory of the father by his son. “In this

he had not only testified his reverence for his father’s memory, but had borne important witness to the imperishable vitality of a good deed in this world....Such, in fact, was the potency of a good deed that, if done from the most selfish motive, it took no color from the motive” (226). Enderby’s back, as he speaks, is turned toward Anther: but the latter “had not needed the comment of the speaker’s face to convey all the latent meaning” of his words to him.

At the climactic moment, the unveiling of the tablet bearing the likeness of Royal Langbrith, is an accident. James Langbrith pulls at the cord to separate the curtains veiling the tablet, but “the contrivance” does not work. James gives an impatient tug, and “the whole contrivance came away, dropping to the ground...” (228). The incident is a skillful reduction through humor of the solemn pretensions of the occasion. It functions, moreover, to point the futility of man’s claim to pure and absolute knowledge (in this case about Royal Langbrith) in the ironic ambiguity of his limited and flawed existence. Howells conveys that irony throughout the scene by presenting conflicting points of view about Royal Langbrith as he is “seen” by different personnel.

It is on the night of the dedication day, as Cady points out, that the “salvation” (p. 242) of James Langbrith begins. Returning home from Hope Hawberk’s (they are in love and marry at the end of the novel); James surprises his mother and Anther in an embrace and learns of their love. Their act, from James’s point of view, is a deviation of his dead father’s memory. However he would vent his whole rage on them James, as Cady points out, is held in check by his own newly realized love for Hope Hawberk. The instant marks the initiation of James Langbrith’s egoistic innocence into the complexities of human experience with which Howells’ novel is concerned. Offended by her son’s arrogance, Mrs. Langbrith forces herself to say that she and Dr. Anther are going to be married. Sweeping from the room, James returns to Hope Hawberk. She is capable to persuade James that he must be reconciled with his mother. After doing so, James, as he

had promised himself, goes to Paris for a year to study playwriting.

Dr. Anther's growing consciousness of his relationship to the persons and state of affairs which make up his condition is gradual and inspiring. Both Judge Garley and the Reverend Mr. Enderby, whom Anther had told about Royal Langbrith, help Anther to an increasing realization of his actuality. Garley, however, with his legal-minded habit of criticizing facts and motives, has not proven as sympathetic and understanding as Enderby, the clergyman, who has "that instant self-forgetfulness natural to the born priest." In Enderby, Anther is able to feel that he deals with "a man who could appropriate his facts and realize his motives to their remotest intimations and supreme significances. Science and religion met in the study of life laid bare between them" (211). Anther tells Enderby all he knows about the history of Royal Langbrith. The latter, Anther says, had died suddenly and "secretly" in a smoking-car of a train coming up from Boston with his brother, John Langbrith. Royal Langbrith had died "as secretly" as he had lived. Enderby thinks that no good could come now of revealing Langbrith's past: "...we must leave it all to God now, as it has been left hither too. He will know when the son can best bear his father's dishonor. He will know how to do justice, and when, on the memory of the dead; but until now, in mercy to the living, He has forborne" (212-213). Our trust in Enderby's well-intentioned faith as he expresses it here is necessarily qualified, however, by the circumstances surrounding James Langbrith's revelation. It comes through John Langbrith when he meets James, returning from Europe, on a train coming up from Boston. John Langbrith, suffering from an attack of indigestion brought on by cold beans and apple pie, and offended in his narrow ignorance by "the indefinable touch of Europe" about James, flares out in revengeful and self-righteous anger against what he feels is James's patronizing air and reveals the scoundrel Royal Langbrith was. If it is the voice of divine judgment, it speaks in the passionate and "uncertain" grammar of John Langbrith: Royal Langbrith, he fumes, "ought to have gone smack, smooth to hell, like shot out of a

shovel!" (327). For the sake of the richness of the ambiguity here, it should be added that the revelation comes in a smoking car. Royal Langbrith, we remember, had died in one coming up from Boston on the train with his brother.

The "curious shifting of grounds of judgment" which Anther experiences in the sight where James surprises him with Mrs. Langbrith and which enables him to express sympathy with the boy, marks his growing awareness of his state. Anther begins to understand that Mrs. Langbrith has not the strength of will to change her own situation and marry him. A note from Mrs. Langbrith to Anther informing him that she cannot go through with the marriage does not really surprise him. From his naturalistic point of view as a physician, Anther conceives Mrs. Langbrith and her weak point as "one of those weak forms of animal life which gather their strength for a sudden spurt, and then, when it is spent, rest helpless till their forces are renewed" (265).

In his returning health, Hawberk, too, aids Anther's education. Like Garley and especially Enderby, Hawberk believes it best not to reveal Royal Langbrith's past: "Let the damned thing be, I say." If, as Enderby had said, here is an order of Providence in such matters, Hawberk is "willing to wait for the procession...if there is any procession. If there isn't, it'll be time enough to start one" (288). Arriving at a fuller perception and understanding of the complexity of the circumstances against which he has pitted his own purposes and an intention, Anther is able to see himself objectively as a part of the complex actuality. His larger view of the relationship existing between himself and others in their common situation enables him, as David L. Frazier has seen, to be reconciled to it (p.267).

Anther noted in himself, with curious interest, the accomplished adjustment of the spirit to circumstances that once seemed impossible, and the acceptance of conditions which before had been in tolerable. He had gone on to the end of a certain event, strongly willing and meaning something which then he no longer willed or meant. With a sense of acquiescent surprise he found himself at peace with desires and purposes that had long afflicted

him with unrest, and it was not they, apparently, that differed, but himself (299). Anther finds that he holds no ill-feeling toward Mrs. Langbrith; rather, he is compassionate and, again from a naturalistic view, blames her weakness in dealing with her son no more "than he would have blamed any timorous creature for seeking to shun a physical ordeal to which it was unequal." Anther surprises himself in being able to find "a sort of reason, which was not an excuse" for even Royal Langbrith: "Given such a predatory nature as his, was it not in the order of things that there should be another nature formed for his prey? Must not the very helplessness of his victim have been the irresistible lure of his cruelty?" (300). For James Langbrith, Anther is able to find "entire excuse." It maybe that he had "instinctively" felt some such feeling as Anther himself has come to feel, that there had been "a sort of profanation in the idea" of making Mrs. Langbrith his wife. That James Langbrith has suffered injury from not knowing the truth about his father, Anther recognizes; and he accepts his "share of the retribution as the just penalty of his share in the error" (301-302).

Not long afterward Dr. Anther dies of typhoid fever. Interestingly, Hawberk dies, too, just shortly before Anther. Confident in spirit in the new life which seems to be before him, Hawberk one day slips and falls into "icy" water at the Langbrith mill. His "weakness" having always been "of the body, not of spirit" (312), Hawberk dies of pneumonia. Contrarily, Anther's "fever" unsettles his mind; and when he succumbs to the fever at last, "he was already delirious, so that it was not known whether his asking for Mrs. Langbrith was or was not from a mind fully master of itself" (317). At the end neither Hawberk nor Anther achieves perfect wholeness of mind and body, of flesh and spirit. If there was promise of this in Hawberk's recovery and Anther's reconciliation, Howells now suggests that perfect recovery and full reconciliation are not the ordinary or even the possible terms of human existence.

Returning home from Paris and having learned from John Langbrith about his father, James Langbrith understands his mother for the first time and is reconciled

with her in his heart. Anther is dead, she tells him; and as James looks back on the past he understands now the arrogance and folly that had been his in "baseless illusion" Resolved to live a life of repudiation and self-sacrifice, James tells Hope that she must give him up. Her courage, love, and good sense trill not hear of it, however. It would be "ridiculous." Hope and James go together to see Enderby. James feels he must make some reparation for having asked Enderby to speak at the dedication. Enderby tells James that he had known before the dedication about James's father; but, for what still seem to him good reasons, he did not refuse to participate in the ceremony: "It seemed to me that no good and much harm could come of revealing the past; that so far as your father was concerned we had no rights to enter into judgment, and that so far as God's purposes were concerned we had no right to act upon our conception of what they might be in such a case" (350). How did James learn about his father, Enderby inquires? James explains how his uncle John had told him on the train. It had been in "anger." Then, we are told, "The rector thought how it was written, 'Surely the wrath of man shall praise Thee.' It seemed to him that the Divine Providence had not acted inopportunely; and he was contented with the mode in which the young man had learned the worst..." (351).

At the last the question of justice as regards Royal Langbrith and the suffering attendant upon his history is discussed by Enderby and his wife. She, as Edwin Cady notes, is "possessed of an inherited Puritan conscience," (p.248) and is inclined to feel that Royal Langbrith should have paid for the suffering she sees him as having caused. Her husband suggests that perhaps Langbrith did suffers "Could there be fear fuller suffering than his consciousness in his sudden death that he could not undo here the evil he had done?" Then, going beyond his wife, Enderby says:

How do we know but that in that mystical legislation, as to whose application to our conduct we have to make our guesses and inferences, there may not be a law of limitations by which the debts overdue through time are the same as forgiven? No one was the poorer through their non-payment in Royal Langbrith's case; in every

high sort each was the richer. It may be the complicity of all mortal being is such that the pain he inflicted was endured to his be hoof, and that it has helped him atone for his sins as an acceptable offering in the sort of vicarious atonement which has always been in the world (369).

Enderby expresses here, says Cady, Howells' "highest guess at the riddle of the painful earth he could reach after more than twenty years of trying in serious fiction" (p.249). However attractive Enderby's guess may be, we will remember that it is not the only guess made in the novel. There remains Anther's. It was he who said, when Judge Garley had asked him whether he believed in the "supernatural": "No...only in the natural" (293). Both views are presented in Howells' novel. Together they represent man's riddle in his existence as flesh and spirit. For man is different and yet one. Reconciliation between the two is not perfect in this world. From the realist's view both Enderby and Anther are right in guessing at the ultimate intention of life from its actualities; but, where absolute knowledge eludes man, he cannot do more than guess-as best he can. It is to this conclusion that the novel leads us. Whatever "law" is operative in the complicity of existence as presented in Howells' novel is splintered by the multiplicity of man's actualities, and many variant readings as to the nature of the "law" are made possible. Where existence is not conceived to be neither absolutely one nor absolutely many, there is necessity for the complementary views of both Enderby and Anther.

Reconciliation in the novel, dramatically centered in the eventual marriage of Hope Hawberk and James Langbrith, is the union in difference that is the metaphysic of Howells' novel. In various ways and degrees, it is the perception of this which the characters in the novel achieve through their conflict in passion; and their growth in perception through conflicting passion leads them to an intelligence which permits them to accept existence as a complicity in which self and others share for good or evil. The way in which a few human ethic or metaphysic corresponds to some absolute principle as operative in them remains an open question. Man's task,

Howells implies, is to live as decently as he can within the limitations of his knowledge in human experience.

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A study on Covid-19 on Corporate Social Responsibility of Unicorn Companies of India

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Abstract

Classification of CSR of Employees, Consumer and Community is shown in this paper that how unicorn companies of India handle Covid-19 situation in the company as they have an important role in overwhelming the Covid-19 they also collaborate with many other NGO's, Companies and also with Indian government Companies with fight against Pandemic. The main aim of this paper is to analyze that how selected unicorn companies handle the covid-19 through Corporate Social Responsibility and also to know that why Corporate social responsibility is necessary for the companies to cope up with pandemic. Secondary data has been collected from many websites, newsletter, press release, etc. Six unicorn companies have been selected of India according to their valuation. The findings shows that Indian unicorn companies specify in CSR like providing medicines and medical equipment, helping financially and also non financially like education people. CSR for employees supported by Flipkart and Zomatao was more than other companies, CSR for consumer supported by Swiggy and Zomatao was more than other companies, CSR for community supported by Zomatao and also all other company take initiative for the community. This research paper supports earlier research on how corporations use CSR to assist stakeholders during times of pandemic.

Keywords: Corporate Social Responsibility, Covid-19, Unicorn Companies, Pandemic, Employees, Consumer and Community.

Introduction

In terms of health, economy, and society, the COVID-19 epidemic has grown into a major issue Covid 19 has an impact on how businesses interact with their workforce, clients, and neighbourhood. How businesses handle Corporate Social Responsibility (CSR) during crises like these is one of the fascinating aspects of Covid-19. CSR is frequently practised by businesses, particularly those who are subject to regulatory requirements. How is the business handling CSR during the epidemic, then? Significant effects of Covid-19 have been felt by key stakeholders including community members, consumers, and workers (Carroll, 2021). According to Mahmud et. al (2021), the business took a number of actions in reaction to the Covid-19 pandemic problem. Three different methods of CSR were offered to stakeholders in this research.

First, CSR for staff members, such as financial support, increased incentives for staff and volunteers, increased bonuses for frontline staff, health assessments, and quarantine initiatives and putting in place health measures for workers. Second, CSR to customers, such as offering drugs, educating consumers about Covid-19, offering initiatives that make it simpler for consumers to purchase online or use their goods at home, and offering credit assistance to small companies who are negatively impacted by Covid-19. Third, Community Service Projects (CSR), include financing initiatives in partnership with international humanitarian groups, gifts to non-profits, and support for communities directly impacted by Covid-19.

Need of the Study

Nowadays CSR activities are performing well in various sectors through

carrying out social responsibility a company can actually enhance its economic value and brand image as well as given benefit to the society. This study basically helps to understand the concepts of CSR in India as well as their positive impact on the customer and the society are an integral part of the CSR activities which are gaining more importance nowadays.

Objectives of the Research

Following are the main objectives of this paper:

1. To analyze that how selected unicorn companies handle the covid-19 through Corporate Social Responsibility.
2. To know that why Corporate Social Responsibility is necessary for the Companies to cope up with pandemic.

Review of Literature

Prabowo Aji Kurniawan (2021) *“Corporate Social Responsibility (CSR) of Unicorn Companies in Indonesia during COVID-19 Pandemic”* the study explains how Covid -19 has an impact on how businesses treat their workers, clients, and therefore, the community. In Indonesia, unicorn firms are paired with the Indonesian government to help the government, and they play a crucial role in combating the epidemic. The information was manually selected from yearly reports, news announcements, websites of businesses and other sources. According to the findings, Indonesian unicorn enterprises focus in CSR basic requirements, healthcare support, and education.

Kumar Vineet & Dwivedi Kumar Manish (2021) *Impact of lockdown and CSR activities undertaken by the corporates during COVID-19 in India* The study's goal is to look at the psychological, social, cultural, and economic effects of lockdown. The research also distributed information about corporate social responsibility (CSR) actions carried by corporations during COVID-19. The virus is a severe danger to many countries throughout the world. The lockdown enforced by the government affects some segments of society. They contribute in many ways to the virus-fighting effort, including financially through the Prime Minister's Citizen Assistance and Relief in Emergency Situations Fund (PM CARES Fund). Manufacturing and distributing masks, sanitizers, and personal protective equipment (PPE) are examples of CSR operations. Other examples include

feeding the hungry and setting up quarantine centres.

Mahmud Appel, et.al (2021) *Corporate Social Responsibility: Business Responses to Coronavirus (COVID-19) Pandemic* the coronavirus (COVID-19) pandemic is having a rising negative influence on social, economic, and health conditions worldwide. The COVID-19 epidemic has been affecting businesses, employees, consumers, communities, and each other for the past few months, initially in China and now around the whole world. People all throughout the world have a deep commitment to collaborating and helping each other out in whatever way we can during this crucial moment of fear and uncertainty The research seeks to examine business issues using literature on corporate social responsibility (CSR) and stakeholder theory.

Manuel Trimothy & Herron I. Terri (2020) *an ethical Perspective of business CSR and the Covid -19 Pandemic* In order to give suggestions for future study in this particular setting, the paper's focus will be on how businesses have responded to the epidemic from an ethical standpoint. Businesses reactions to the Coronavirus Disease 2019 (COVID-19) pandemic must balance employee safety and company risk throughout the initial and recovery periods. This has significant ethical ramifications. What choices are companies making in the face of the pandemic? What moral principles best support these choices? The authors examine current company responses to the epidemic in light of theories of corporate social responsibility motivation (CSR).

Li Mingrui, et.al (2020) *A study of environmental disclosure practices in Chinese industry* The objective of this study was to analyse if there is a positive association between financial performance and ED in China's energy industry. Data has been collected from secondary sources like annual reports of energy companies listed on Shenzhen and shanghai stock exchange. The findings of this study showed that environmental disclosure practices in china and its impact of different variables on EDI.

Ayadi Damak Salma (2019) *A study of the determinants of Environmental Disclosure quality evidence from French listed companies* To develop a self-constructed index to measure the

environmental disclosure quality using qualitative attributes as provided by IASB and GRI frameworks. Various econometrics techniques are used including panel data specifications using a sample of French listed companies for a period 2009-2014.

Sadaf Mustafa (2019) *Impact of CSR Dimensions on Customer's Satisfaction and Brand Loyalty in Telecom Companies of Pakistan* The main aim of this research paper was to determine the impact of CSR on customer's satisfaction and brand loyalty in telecom companies of Pakistan. The main source of data collection is questionnaire Data from 150 respondents were collected through questionnaire from all over karachi.

Research Gap

It is reviewed that all the studies related to CSR have been done in various sectors like Banks, IT Sector, Telecom etc., it is observed that few study has been done on

covid-19 on CSR of UNICORN Companies in India so this study has been done on the basis of guidelines of Companies Act 2013.

Research Methodology

To achieve the objectives of this research the researcher uses secondary data for the purpose of collecting data. Data has been collected from companies websites, newspaper, magazine and press release. This research is qualitative and has explanatory research design. Also it is descriptive in nature. The researcher also includes the data from other journal articles from previous literature reviews on CSR, Covid-19 pandemics and unicorn companies.

Purposive sampling technique has been used to select the population of this research. Some Food tech and E-commerce Unicorn Companies of India have been considered for this research. Companies with having higher valuation is been considered.

Table: 1.1 List of Selected Unicorn Companies of India

Unicorn Companies	Sector	Valuation (\$)
Flipkart	E-Commerce	37.6
Swiggy	Foodtech	10.7
Zomato	Foodtech	10.7
Meesho	E-Commerce	4.9
Lenskart	E-Commerce	4.5
Snapdeal	E-Commerce	2.4

Data Analysis

This paper utilise the analysis structure from the review of literature of Prabowo (2021). This paper helps to know how the selected unicorn companies overcome by using CSR

activities during this pandemic to overcome this situation. The analysis is been categorized by the different types of CSR such as CSR to customer and consumer, CSR to employees and CSR to community.

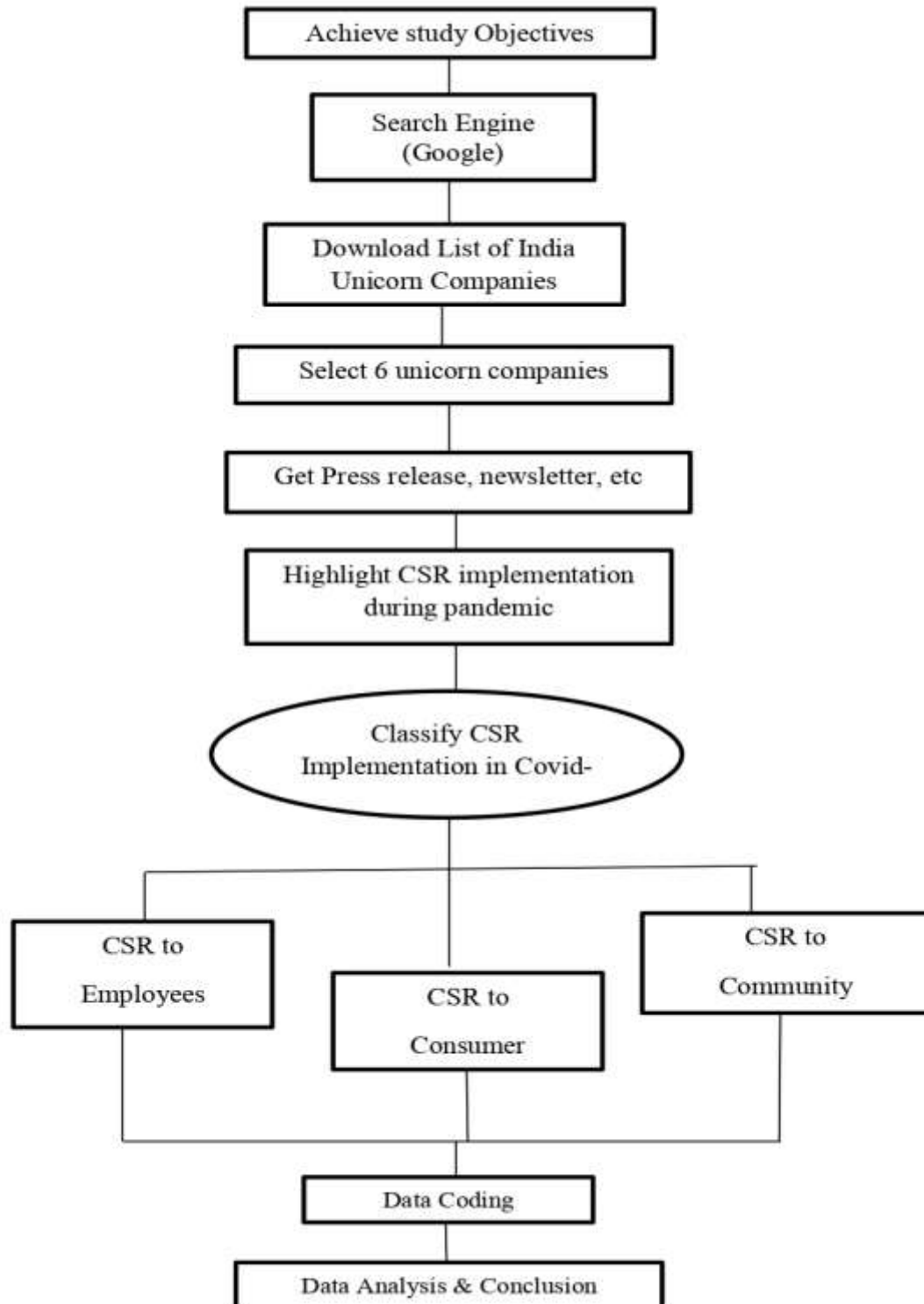


Fig 1.1 Research Framework of Prabowo (2021) with modification

This paper shows that India's Unicorn Companies are one of the Companies that involved the government in assisting coronavirus in India. In India on 21st March 2020, the government emerges the outbreak and afterwards Government partnered India's unicorn companies so that they can overcome the issues that are affected by the

covid-19. They help the workers that get infected from the coronavirus and provide them various necessities when they are in self-isolated and providing them with medicines and other required equipment for the workers who are infected from virus.

The unicorn companies of India carry out their Corporate Social Responsibility to help their Stakeholders and Shareholders.

Corporate Social Responsibility to Employees

With this Covid-19 pandemic the most affected parties are the employees of the companies. The companies need to make some health protocols to maintain the good health of their employees. One of the selected unicorn companies Lenskart did not do much for their employees during this pandemic. On the other hand, Flipkart did too much for the welfare of their employees during this pandemic such as they bear full vaccination cost of their employees. For vaccinating they are allowed to take a day holiday to get vaccinated. Flipkart is one of the company in which safety of their employees is more important than other things, during working hours they sanitize them after every two hours and also sanitize everything after working hours. They reduce their number of employees after lockdown to 33% so that infection cannot be spread. Only those employees are being called who don't have to travel too much to reach the company. While the employees reach office they always take the temperature and then give the entry. They also work after wearing gloves and follow the same routine every day. Flipkart also follow each and every norm that Government Issue regarding the spread of the Pandemic. Flipkart also track which places are in red zone and employee staying they are not been called up.

Another selected unicorn company Swiggy also follow some safety precautions for the good health of their employees such as checking temperature of their employees if above 99 they were asked to rest at home. Also they take care of sanitizing their delivery partner specially when they go out for deliver or come in close contact to any customer. Zomato is another company which believe that face mask is also an essential for the sake of the society. This company provided face mask to their employees and also educate their employees about to follow hygiene practices. The restaurants were asked to set up area for washing hands and for sanitising. This unicorn company also provide health insurance to their employees so that if they get infect they need not to bear financial loss.

Meesho also looks forward for the safety of their employees by providing them work from home. Meesho gave Rs 5 crore to the relief fund so that oxygen concentrators and ventilators can be stored they also provide the same help to their employees, sellers, entrepreneur and other members. Snapdeal also provide the online classes for their employees and seller partner, so that their counselling can be done. They can also consult their anxiety and stress which was the most during this uncertain pandemic.

Corporate Social Responsibility to Consumer

Highest impact of this pandemic was to the consumer, customers or to the retailers. Companies give too much help to their customers during this difficult period. They provide their customer help in many ways such as proving them delivery on time with no direct contact, free shipping benefit and by proving other necessary health need. Selected unicorn companies help their consumer by providing those following CSR activities:

Flipkart helps by proving contactless and safe deliver which is cashless and properly sanitized. Lenskart also provide eye care facility to their consumers for free.

Swiggy for the welfare of the customer they ensure that restaurant keep high level of hygiene while preparing the food. They ask the delivery partner to wash and sanitize their hands at the delivery pickup point. The food is packed in an exact packet so that to do not come in direct contact with anyone. The delivery partner delivery food at the door and customer receive the notification of delivery by which the delivery partner and the customer do not come in close contact of each other.

For the benefit of the customer, Zomato launch the cashless delivery option. They allow no human to human contact and ask delivery partner to deliver food outside the door. They also disable cash on deliver option for some time to avoid contact between users and for safety purpose.

Corporate Social Responsibility to Community

During these pandemic companies help employees and their consumer but some also look forward for community. All selected unicorn companies of India validated by providing CSR assistance to affected communities. They help the community by

providing financial help, medical equipment and medicines, mask, sanitizers and by providing them food. Many unicorn companies collaborate with other companies or parties, such as NPO'S, or government helping communities. They provide monetary and even non-financial help, also some company started online education.

Swiggy distributed 3-ply face mask to their chief to wear while preparing the food. Flipkart keep online seminars, fitness initiatives for the people. They did partnership with "Give India Foundation" and then donated medical equipment to charitable hospitals and them also. It is also collaborate with Walmart, Walmart Foundation, and Walmart's Global Technology and Tracing centres to help them by keeping oxygen and by providing vaccination.

Lenskart foundation launches their helpline number for the people who need medicines, lab test, oxygen and other required things. They also provide their whatsapp helpline number by which a patient can ask what to do if they get diagnosed by covid-19 virus. They help to connect the patients with the doctors and other experts.

Meesho app also has link where person can find the most suitable place where they can find oxygen concentrators, hospital beds and other medicines. They also started campaign where they ask businessman to donate for the people who are suffering from this pandemic. They also provide loan with free of interest and also collaborate with doctors to share video free consultancy. They did partnership with bank and other Financial Institution so that small entrepreneur can get overdraft protection and short term loan facility.

While Zomato asked the restaurants to give declaration that they are following the guidelines which has been given by WHO. Restaurants are being asked to sanitize their kitchen after some intervals. The delivery partners were also asked to give their self-declarations about their health. Zomato also started a non-profit organisation feeding foundation called Feeding India. By this the contact the food industry and provides food to the needy people. During the lockdown the wagger who returning home they provide food to them. They also started a campaign "Feed the daily Wager" and distribute ration kits to

them. Zomato also collaborate with courier services to supply medicines and oxygen concentrators to the families suffering from coronavirus.

Findings

This pandemic affected all the companies and as we now stakeholder are very important for the proper functioning of every business. CSR plays a vital role in every business. This paper reveals that how unicorn companies made foundations and programme that helps to deal with this pandemic. It is also seen that selected unicorn company, provide support to stakeholders was in the form of necessity products; medical needs and equipment's (masks, hand sanitizers, face shields); and financial help (donations, loans, relaxation of instalments). They also help in the education sector, particularly for children who have trouble going to school due to the covid-19. They also provide book to the children. The Indian unicorn company delivers not only material support as well as moral support to people directly affected by the covid-19 and also to the health workers who treat patients infected during this pandemic.

This paper shows that how the selected companies behave in the time of crisis. It was found that companies have helped their stakeholders a lot during this pandemic. Snapdeal was the only company which worked for the mental health and started digital learning. Zomato started a foundation by the name "Feeding India" by which they provide daily ration to wagers. Lenskart launched their Covid-19 relief helpline number. Meesho also provided interest free loan this helped the retailers so much. The results also show that Indian unicorn companies have responded well to the handling of the pandemic and are more concentrated on supporting people of the community and their of their employees.

Conclusion

It can be concluded that unicorn companies with having high valuation plays an important role in handling the Covid-19 situation. It was found that the selected companies get collaborated with the other companies to help affected people during this pandemic. The findings also show that selected unicorn companies have countered well to the management of the pandemic in their companies.

Limitation

This research paper has some limitation as it only uses the secondary data for the purpose of data collection. Scope of this paper is quite limited as it included only selected unicorn companies of India. Number of companies can be increased in the future researches. They can also include primary data or can include interview or schedules for more precise result.

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**Stoicism Is The Foundation Of Modern Civilization In John
Millington Synge's 'Riders To The Sea'**

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Abstract

This paper attempts to show how stoicism is the foundation of this well- developed civilization. Stoicism makes our life strong enough to face all kinds of challenges posed by either the life or the nature. The whole life is the play of energy. Stoicism blocks the wastage of energy, means wastage of life due to unwanted incidents happening every second in our life. Nature has taught the importance of stoicism to the humanity through experiences in course of journey on this planet since the time immemorial. Existentialism Literary Theory has been applied to show how the heroine of the drama, Maurya is fighting to survive at any rate. Circumstances make our life emotionally disturbed. Emotionally disturbed person starts breaking from inside in all ways into pieces slowly and finally compels the life to reach at the situation of death. Imbalance of emotions is nothing but a kind of slow death. If we become stoic, we can live a peaceful, healthy and prosper life. After losing her father, father-in-law and six sons one by one, Maurya, the heroine of the drama Riders to the Sea has broken completely but as soon as she comes aware with the truth of life, she immediately correlates herself with the rhythm of nature by thinking about the great universal philosophy that “Boats are not with us but Courage is with us.” By the end of the drama, Maurya's stoicism is the matter of praiseworthy for her life and to the life of her daughters as well as to the whole humanity for a peaceful, healthy, progressive and dynamic civilization. That is the need of time. That is the beauty of the universe.

Key Words: Stoicism, Civilization, Challenges, Nature, Energy, Existentialism, Universe, Emotion, Dynamic, Progressive, etc.

Introduction

Riders to the Sea is a one act play and is the tragic story of a poor old fisher woman, Maurya. Maurya lives in one of the Aran Islands. Her husband and her father-in-law have already been swallowed by the sea. Five of her six sons have also perished in the sea. Her fifth son, Michael died only nine days ago. Now only Bartley, the six one among her sons, is left alive. Bartley who has left for the fair to sell the horse in spite of repeatedly forbidden by her mother Maurya.

Then Maurya begins to recall the death of her husband, father-in-law and other sons and bewails their loss. The priest tries to console her but in vain. Then some sympathetic old women also speak soothing words to her. Then she is shown the clothes

of Michael. But Maurya too dazed to say or believe anything.

Just then the dead body of Bartley is brought by some men. It is reported by one of the women that Bartley was knocked down by the grey pony. The play takes a sudden turn here when Bartley's death seems to give a strange peace to Maurya's mind. All of her sons have died. The sea has swallowed them. Now she has not to worry for any of her sons. The sea or the storm can do no harm to her now. The period of her sleepless nights is over now.

Maurya sprinkles holy water on Bartley's dead body and on Michael's clothes and prays for their souls. Then she prays for the souls of all her sons and for all the creatures on the earth. Whereas other women cry, she is calm and quiet. She has got a tragic dignity and

spiritual exaltation at the end of the play. She has become a symbol of supreme stoicism and resignation to the fate.

Research

Methodology:

Existentialism Literary Criticism has been applied in the drama *Riders to the Sea* to show how the heroine of the play Maurya is fighting to survive at any rate by making herself a stoic person. That is the only choice to be a stoic person otherwise dangerous emotional disturbance will kill her slowly without any intimation and her existence will be lost forever on this planet.

Discussion

The universe is the greatest university which has taught to the people of world how emotional disturbance has broken the man into pieces and finally compelling the person to meet the death. So, humanity of this planet has been searching the solution of this emotional disturbance since time immemorial. In course of time, they feel and encounter with a solution like completely surrender before the fate by becoming a stoic person.

Stoicism has been used in the society since 5th century B.C. Athenian Philosopher Socrates (470-to399 B.C) has stated this ethical principle during his age. Stoicism is the philosophy which teaches us to accept the empire of God without any complaint. In the empire of God everything happening is well tested in all respect. In every incident there is a justice of the creator. Whatever you have, you have to accept it without any complaint. This is the right way to live a peaceful and progressive life, otherwise you will be emotionally disturbed. Emotional disturbance breaks the life into pieces slowly. Emotionally disturbed person starts losing everything one by one and finally his life too. Emotionally imbalanced person always thinks how it happen to me. Such type of person always makes himself busy in thinking unnecessary things. And thinking always unnecessary thinking makes wastage of energy. It makes depleted our energy slowly and gradually one day the person becomes energy less and finally becomes the victim of diseases and death.

Circumstances compel us to meet unwanted incidents of life every day in different forms. We have to lose our job, son, daughter, wife, mother, father, friends, hand, leg, native place, husband, wife, native country, wealth, health, honour and to bear the insult of others, etc. In spite of such unwanted

abnormal situations, life always makes compromise to survive. Compromise is the only solution of such bigger loss. This compromise is nothing but to be a stoic person. When we become stoic, we come in the rhythm of nature. Nature never cries for any disaster happening day to day in the life of nature.

After the death of her six sons, Maurya becomes calm and resigns herself to her fate. The truth is that no man can live in the world forever and one must be satisfied with what God wants. Maurya becomes a stoic person by the end of drama. This is the only choice before her to be a stoic person, otherwise she will be disturbed emotionally. If she is disturbed emotionally, destructive emotions will kill her slowly by making her weak day by day like she has taken sweet poison. In such a condition how she will look after her own long standing life and also the life of her two daughters Nora and Cathleen. So, Stoicism is the solution of all unwanted problems of life to live a peaceful and healthy life for himself/herself and for his/her family. Maurya, the heroine of the play *Riders of the Sea* becomes stoic by the end of drama. Maurya has taken no doubt a judicious and positive decision as she is not alone to take such decision, but the whole humanity has taken such types of decisions time to time as per the circumstances. Because it is the base for the whole humanity to survive and to live a progressive life also on this planet.

Conclusion, Findings And Suggestions

In our society we generally hear from the members of the society when something negative happens to any one, 'All is the play of time.' Such statement is spoken only to pacify the family from the destructive emotional imbalance. This is what? It is stoicism, means to accept everything happily what is happening either negative or positive. This is the art of living on this planet otherwise emotional disturbance will kill you slowly without any information.

Time can snatch from you, your son, daughter, husband, wife, mother, father, brother, sister, job, native country, honour, wealth, health, etc. But no one can snatch from you, your power of taking decision, that is very important of your life. Turning point starts from here in your life, you will be either in emotionally balanced or in emotionally imbalanced. When any negative incident happens in your life, it depends upon you how you deal it either in positive or in

negative way. If you deal it in negative way, negativity makes you emotionally imbalanced. Emotional disturbance makes your brain weak day by day. If your brain is weak then automatically that makes your immune system weak. In such a condition if any minor disease attacks, the person will be easily become the victim of diseases and death. But when you deal the problem with positive way. Positivity makes you emotionally balanced. Emotional balance makes your brain in peace. Peaceful brain makes the immune system strong and finally you get a healthy and long life. Continuous feeling of pain and suffering due to unwanted incidents creates fickleness of mind, that is nothing but a kind of death. On the contrary peace creates stability in mind that is nothing but a kind of life.

Maurya, the heroine of the Riders of the Sea has been broken emotionally in pieces due to death of her husband, father-in-law and six sons one by one. But in such a critical situation positive decision as to be taken by Maurya by becoming a stoic person saves her life from this acute crisis.

Stoicism does nothing but makes our mind in stable position by saving from the destructive power of emotional disturbance due to pain, sadness and suffering as to be created by happening of unwanted negative incidents time to time in our life.

To be stoic is not the symbol of weakness but it is the symbol of the strongness because by becoming a stoic we make our mental and physical power strong by keeping them in peace and stable position. Otherwise dangerous emotional disturbance will make our mental and physical power weak by keeping them in unstable position.

When we become stoic, our brain come in peace and stable and naturally our inner power starts functioning properly. There is a Life Force inside to each and every person of this world which can do anything impossible to possible because Life Force has a unique power to get a success at any rate in spite of contrary circumstances such as to be a poor man, not any near and dear and not any good facility to study. These weaker circumstances do not create any obstacle before Life Force for getting a success. Show must go on at any cost is the motto of Life Force. It means a man can get a success at any rate in spite of contrary circumstances. Life Force is not anything but the symbol of inner power of the

man which does not need of any compulsion of support from outside to get a success.

When someone dear deserts the man, the man never becomes alone. He is always complete in all condition either anyone with him or not. Such type of a unique creation has been created by the almighty God. Thinking has a great impact on my mind and body. Thinking (I am alone) makes a man alone otherwise man is always a complete man. How powerful the man is after separation of someone dear permanently is clearly expressed beautifully in such a powerful statement, "Boats are not with us but Courage is with us."

So, Maurya's stoicism is the praiseworthy for her life and to the life of her daughters as well as to the whole humanity for a peaceful, healthy, progressive and dynamic civilization. So, we all have to be a stoic for a constructive and prosperous life. This is the life, this is the truth, this is the need of time and this is the beauty of the universe.

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Indian Constitution: A Progeny of Indian Freedom Movement

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Abstract

The supreme text that keeps an adequate coordination between justice and social justice in India is called constitution. Constitution is a text which is created by the independent state so as to determine and make efficient to law established institutions, the policies of those institutions and its limitations; the constitution gets its place at the peak of the country's supreme document. The country has to carry out its reign, administration, law and order etc, keeping itself within the frame of constitution. The major function of the constitution is to conduct, regulate and bind together the values of an individual, society, government, state and the sovereignty of the country. The present paper makes an attempt to bring out the brief history of Indian Constitution and how it took shape during the Indian Freedom Struggle. Apart from this it also tries to focus on the contribution made by the members of the constitution committee.

Key Words: Constitution, Indian freedom struggle, Dr B R Ambedkar, Sir B N Rau, etc

The supreme text that keeps an adequate coordination between justice and social justice in India is called constitution. Constitution is a text which is created by the independent state so as to determine and make efficient to law established institutions, the policies of those institutions and its limitations; the constitution gets its place at the peak of the country's supreme document. The country has to carry out its reign, administration, law and order etc, keeping itself within the frame of constitution. The major function of the constitution is to conduct, regulate and bind together the values of an individual, society, government, state and the sovereignty of the country. Thus, the journey of this supreme constitution began sometime before 71 years. The Day 26 November, is being celebrated as constitution day since 2015. The present research paper makes an attempt to explore the journey of Indian constitution, Indian freedom struggle and the rule of British in India. It also explores the constitution making process in economic, cultural, historical, democratic and humanitarian view points.

The imperialistic policies of the English people and the liberal approach to

modern education could prove to be fruitful in order to receive the proper direction of the Indian freedom struggle. And, as a result of this the base of structuring the Indian constitution built up. Thus, in 1874 Mahadev Govind Ranade sent a draft in terms of his association, "Sarvajanik Sabha" (A public meeting/ association) to the parliament of England demanding the political rights to the Indian people. In this respect G K Gokhale said, 'It was demanded to the House of Commence of English Parliament that Indian representatives should be appointed in the House of Commence and they should be proffered political rights.' This was the first constitutional demand to the British people from India. Meanwhile, jointly, inspired by nationalism, National Congress was formulated. The Indians, called for many of their rights to the English from this platform.

It was almost impossible for the English to ignore the demands of the Indians, proposed through the freedom struggle. Taking into consideration this demand, the British Member of Parliament Charles Bred Law privately tabled a bill before the English Parliament demanding political reformations in the Indian parliament. Though, this bill was rejected by the British parliament, it

could succeed in igniting and inspiring the Indian minds. Thus, taking inspiration from this event some of the Indian leaders proposed a type of bill namely- 'A Law of Indian Constitution'. Here, in this frame it was demanded that Indians be given sovereign power, power of law, Judiciary power and they should be offered to implement those powers.

Demands of Right were gaining ground in the minds of Indian people. The British rulers were also paying heed to the demands of the Indians. As a consequence of it differences were taking place between the English Government and the Indians. Further, Indians resolved to call for their demands to English rulers from the platform of National Congress. Such public demand was proposed for the first time during the year 1906's Kolkata Convention of National Congress. The demand was that, India should be given the authority to 'Self Rule' the country. The proposal of this demand was proposed and passed in this convention and it was sent to the British Parliament.

Taking into consideration the demands of Indians, the then Governor of Mumbai Lord Willindon asked G K Gokhale privately to prepare an outline of the exact demands that the Indians want. Then, he recommended through the frame that Indians be given 'Provincial Autonomy' and a Responsible Governance System'. The influence of those recommendations can be realized in the Act of 1935. Anne Besant, under the guidance of Bal Gangadhar Tilak founded an association called 'Home Rule League'. Home rule means ruling on one's own. It was resolved in the 1910's National Congress Convention that India's Right to Self- Rule should be granted by the English Government. It was sent to the British parliament. Later, the British government began its move to the proposal. A committee was appointed under the spearhead ship of British secretary for Home Sir Alexander Moodiman, in 1924. This committee suggested some of the recommendations as- Indian Governance should be autonomous, responsible and should have a constitution.

The recommendations of the Moodiman Committee rejuvenated the hopes of Indians. A meeting under the chairmanship of Anne Besant was called on

in Shimla in 1925 to prepare the draft of Indian freedom. This particular committee dispatched the draft to the government. Taking the recourse of the draft a British Member of Parliament George Lanswory proposed a bill of Indian Freedom privately in the British Parliament on 17 December 1925. As the demand of Indian freedom was gaining ground, the British Government commissioned a committee under the chairmanship of Sir Simon in 1927. Since there were no Indian representative in the committee Indians showed their intense antagonism to the committee. Meanwhile a committee constituted under the chairmanship of Pt Motilal Nehru on 10 August 1928; this committee had prepared a rough draft of Indian Constitution. Getting the recourse of the very report, it was decided from the platform of Lahor Convention of National Congress (2 January 1929) that the day of 26 January be observed as a 'Complete Self- Rule Day'. The thought of Indian freedom along with Indian constitution was pinching to the minds of Indians. The repercussions of it were found at the 1931's Karachi held convention. In this convention, the resolutions of fundamental rights of the Indians, Economic Restructuring, Protection of minorities, etc were passed. On account of this, the fundamental frame of the Indian constitution was getting its ground.

The Indian Freedom movement was gaining impetus day by day. The British found themselves to be under pressure. A Round Table Conference was held in London in 1931. In this conference many of the topics such as Simon Commission, Nehru Report and Round Table Conference etc, discussed in detailed. In 1933, a committee under the leadership of Linlinthingo was constituted so as to structure the would be government system. This committee suggested some of the recommendations and the Administration Act of 1935 was emerged out of those recommendations. Since, this law was brought about in accordance with the ambition of British, Indians it with severe intensity at the National Congress Convention of 1936, which was held at Faijpur. It was decided and resolved at this convention that there should be an independent state and its own constitution. The constitution be prepared by creating an

independent committee. Thus, the British could speculate that such type of demands of freedom by the Indians were getting increased and matured in nature. Linlithing made a statement that there is the only option, that they should be given independence. Later in the year 1942 a mission called 'Cripps Mission' was constituted by which discussions, contemplations and study was done on making a constitution. This mission suggested that for restructure of India, India should get a status of a colony and a committee for constitution be formulated.

Discussion on the recommendations of Cripps Mission was held in the parliament of England. During December 1945 Bharatmantri stated that demand of India's freedom is on its peak, therefore a decision on constitution committee be taken and implemented as early as possible. As a result of it the parliament granted permission for it. Lord Wavell recommended creating constitution committee in India; English rulers should appoint a committee and the process of making constitution should take place under that committee. Hence, a cabinet mission was established in 1946. This mission handed in its report to the British government on 16 May 1946. In the end, the prolonged demand of Indian constitution was fulfilled by the recommendations of Cabinet Mission. The constitution committee was a constructive institute of India's future government system. It was decided in 1945 that, to constitute this institute a middle way was suggested that the representatives from the provincial legislature be elected. At last the dream of constitution committee of India came into existence by electing 389 representatives. The Indian Freedom Movement offered an appropriate direction to build the future system of governance for India. At this juncture, in July 1946 elections for constitution committee were held. Out of 389 seats Congress won 212, Muslim League 73, other 11 and 93 seats were allocated for the members of Princely State. Most of the leaders of freedom movement got elected. Though, there was a hold of congress on the constitution committee, representatives of all religion and castes, sound experience holders of administration, law experts and men of intellect were included in it. The congress

made efforts to bring together all strata of the society. Besides, nine women members were also the part of this committee.

The constitution committee of India is not an action created in a short period of time; rather, it is a sophisticated progeny of India's freedom struggle which was born out of a leadership of nationalistic approach, dedication and sacrifice. For the creation of this committee, the hopes, ambition, dreams, ideals, thoughts, values, dedication and sacrifice of a numerous Indians for future governance system were attached with it. Looking forward India's independence, and by formation of constitution committee process of creation of constitution committee commenced. In July 1946, Pt. Nehru, Prof. K T Shaha, Dhanjay Gadgil, K Sansthanam, Barrister Asaf Ali, Prof. Humayun Kabr, et al unanimously elected (Sir Benegal Narsing Rau,) B N Rau as an Advisor of the committee. At the one hand the British were in the mood of offering freedom to India on the other, the process of creation of Indian constitution was getting impetus. The first meeting for it was held on 9 December 1946 under the chairmanship of Sacchidanand Sinha where, the Muslim League boycotted on it. Soon after it on 11 December 1946 Dr Rajendra Prasad was appointed as a standing president of constitution committee. 22 different committees under the main committee were constituted and various responsibilities of various subjects were shouldered on them in the first meeting held during 9 to 23 December 1946. Those different committees studied deeply the constitutions of various countries of the world. And the most favourable provisions for India were collected from those constitutions. The advisor of the constitution committee B N Rau prepared a rough draft/ frame of constitution based on the provisions collected after the detailed study of various constitutions. The report was handed in to the constitution committee on 30 April 1947. At the one end, work of the constitution committee got impetus and to the other process of partition was completed. Thus, India got independence on 15 August 1947 and two different countries emerged out of it i. e. India and Pakistan

The membership of many of the representatives was cancelled due to the

cleavage. The membership of Dr B R Ambedkar was also cancelled. The committee could realize the soupcon of the working of Dr B R Ambedkar when he was working in one of the sub committees. As Mukundrao Jayakar resigned from the committee as a result of this one seat was vacant. Thus, the congress decided to appoint Dr. B R Ambedkar on the constitution committee. Dr B R Ambedkar consented to cooperate the congress which was in majority. Thus, he got elected unopposed into the constitution committee from Bombay legislature in July 1947. Once again Dr B R Ambedkar resumed his work in the constitution committee. B N Rau had prepared a rough draft of constitution before Dr B R Ambedkar and became the president of drafting committee. To convert the rough draft into the final draft, a drafting committee was appointed on 29 August 1947 and Dr B R Ambedkar was appointed as the chairman of it. To help him out six members were appointed in it and they were- Ayyangar, K M Munshi, B N Mittal, D G Khetan et.al.

The first draft of the drafting committee was submitted to the constitution committee in February 1948. Six months' time was offered to give suggestions and objections, if any. Taking into consideration the suggestions and objections on the first draft, the second draft was prepared in October 1948. It was put for peoples' kind notice. This draft too received criticism and appreciation like the first draft. Thus, taking into view all those things the final draft of the constitution was read. A detailed discussion was held for five days on the draft and changes suggested in the discussion were included in it and the second reading took place during 15 November 1948 to 17 October 1949. 7653 suggestions were received even after the second reading. 2473 amendments were accepted by the constitution committee.

Thus, the final draft of the Indian constitution was put before the constitution committee for third reading on 14 November 1949. A prolong discussion held on even on the third reading. At last, the volition of creating a constitution of India was fulfilled on 26 November 1949. The Constitution Assembly of India granted recognition on 26 November 1949 as the constitution is created. 284 members out of 289 signed on the Indian

constitution. It was sealed as a constitution of Independent India. The work of this giant constitution lasted continuously for 2 years 11 months and 17 days by going through 11 sessions and 165 meetings. In this new constitution of free India there are 395 Articles, 8 Schedules and 22 Sections. The volition of self rule and good governance of India came into being in terms of this constitution. This is how, the decision of implementation of this national text was yet to take, hence it was resolved that the constitution of India will be dedicated to people and implemented on 26 January 1950 though it was created on 26 November 1949. Therefore, 26 November is being celebrated as a Constitution Day.

To sum up, the constitution of India is a national text like a progeny created out of India's freedom struggle to which the dedication, sacrifice, confidence, wishes, ambition and values of India and its people are attached. Many of the people have contributed in it. However, the contribution of B N Rau, advisor of the committee and Dr B R Ambedkar, Chairman of drafting committee have played a major role in it.

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Challenges in vegetables marketing

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Abstract-

India is an agricultural country. Farmers in India mainly give priority to agriculture. Every farmer supports his family from the income from agriculture. Especially after the corona epidemic, leafy vegetables have become very important. A diet of leafy vegetables is very important for every person to have a good life. Farmers get a good income from the production of leafy vegetables, fruit vegetables and tuber vegetables. After covid, many opportunities are seen for the leafy vegetable business. Every person in the society, from children to the elderly, consumes leafy vegetables in their diet. Our country has a tradition of agriculture. Farmers grow a variety of crops. Farmers mainly focus on the production of leafy vegetables and fruits. This agricultural product provides cash to the farmers. The farmer is the king of all of us in the country.

Keywords- e-commerce, e-banking etc.

Introduction -

Only if the farmer survives can the country run smoothly. The farmer works hard to produce leafy vegetables and fruits and vegetables. Many factors in society depend on agricultural production. Agriculture generates a lot of employment. All agricultural products come in essential services. This means that you need vegetables every day. That is why the researcher has chosen to research this subject. Farmers can get higher yields in agriculture if they get good online tools.

India is an agricultural country. Farmers in India mainly give priority to agriculture. Every farmer supports his family from the income from agriculture. Especially after the corona epidemic, leafy vegetables have become very important. A diet of leafy vegetables is very important for every person to have a good life. Farmers get a good income from the production of leafy vegetables, fruit vegetables and tuber vegetables. After covid, many opportunities are seen for the leafy vegetable business. Every person in the society, from children to

the elderly, consumes leafy vegetables in their diet.

Objectives-

1. To study the concept of vegetables.
2. To study the types of vegetables.
3. To study the challenges in vegetables marketing.
4. To give proper conclusion.

Research Methodology- The present study is based on secondary source of data. Secondary data is collected through various books, Journals, Websites and Internet. For the collection of primary data the researcher has paid visit to market committees (Secretary), farmers and agents. It is after having detailed discussion the present data is collected.

Data collection:

1. Primary Data:

For the collection of primary data the researcher has paid visit to market committees (Secretary), farmers and agent's. It is after having detailed discussion the present data is collected.

2. Secondary Data:

The secondary data is derived from the following sources:

1. Books
2. Magazines
3. Journals
4. News paper

Concept- The word vegetable refers the dictionary meaning, a plant or part of plant which is eaten as food.

Types of vegetables -

- a) **Leafy vegetable** - broad beans, spinach, Fenugreek, Dill leaves, Safflower, cluster beans, bell paper etc.
- b) **A fruit vegetable**- Bringel, Green peas, flower, Tomato, Pumpkin, Drum sticks, Ribbed gourd , Capsicum, Green chilies, Cabbage etc.

(Oxford advanced learners dictionary, Jonathan couter oxford university press 1995)

Marketing Concept: Marketing doesn't mean only buying and purchasing the things. The concept has a broad meaning. It deal with the needs of the people, consumer, marketing is to satisfy human the needs. Whenever a consumer goes to markets, he seeks the advantage behind the product. It can be well explained with the example. When a consumer wants to buy a facial cream, he doesn't need only a cream at all, he wants a fairness that's why he tends to buy a cream. Thus marketing doesn't remain in that limited contextual background. Traditional market was a physical place where buyers and sellers together exchange goods.

Challenges of vegetables marketing:

1. **Lack of storage facility:** In rural area we are cannot to possible store maximum vegetables. Farmers getting vegetables in our farm but lack of storage facilities there are a number of problems.
2. **Problems of distribution channels:** After getting proper vegetables there are problems of distributions problems. If their available of good transport facilities farmers have good profits.
3. **Lack of packaging facilities:** Farmers getting vegetables in our farm but there are problems of packaging facilities. Customers required good qualitative products with good packets. In the society there are all types of customers like personal use, family use , retailers and wholesalers etc.

4. **Lack of quality:** In the rural area and semi urban area there are no proper counselors for proper farming. Compare to other competitors they have not possible to supply to qualitative vegetables. Good raw materials and good seeds needful for qualitative vegetables.
5. **Price differentiations:** As per the requirements of customers farmers try to supply different type of vegetables. When qualitative products is require their main requirement of capital. Some agents purchase vegetables from farmers and they will sale vegetables to the local markets. In this transaction agents took cream of profit.

Importance of leafy vegetables:

1. **Leafy vegetables provide vitamins-** Consuming leafy vegetables in daily diet helps to get a lot of vitamins. The vitamin reduces the incidence of illness. From very young children to the elderly, everyone consumes leafy vegetables to help them stay healthy.
2. **Eating leafy vegetables improves health-**Consuming green vegetables in daily diet helps in improving health. Leafy vegetables contribute a lot to increase immunity in the body. In the current scenario, there is a huge demand for organic leafy vegetables and fruits.
3. **Suitable for dieting-**Mainly people who want to balance their body weight do diet. Leafy vegetables and fruit vegetables are consumed for diet. Leafy vegetables are important in every person's diet. Eating leafy greens helps boost your immunity. Doctors advise many people to eat leafy vegetables.
4. **Cash and Carry transaction-** Sale of leafy vegetables and fruit vegetables helps the farmers to get cash from daily transactions. The daily income from the sale of leafy vegetables helps a lot to support the family. Selling fruits and vegetables, mainly leafy vegetables, is considered a major source of livelihood.

Opportunities in vegetables marketing:

1. Buying and selling of leafy vegetables, fruits and agricultural products is highly profitable. This method of buying and selling is considered to be very important mainly for subsistence.

2. Leafy vegetables, fruits and all agricultural products come in essential services. There is no other option. Which means it's about to be the most delusional time of the year, as well.
3. Everyone in the community is a consumer of this product. Taking good products using organic fertilizers will create an opportunity to make good profits.
4. Vegetables are considered to be a very important part of the daily diet. There is a lot of demand for these products every day.
5. Good products make you dominant in the market. Quality products create opportunities to export agricultural products.

Conclusions-

In the present situation there are number of problems in vegetable marketing. As per the requirements of customers there are lacks of production. Farmers do very hard work in our farm but lack of technical knowledge some errors are there. Challenges is their but farmers should mention good quality of products as well as supply our vegetables within time. Indian economy is depending on agriculture sector. Small scale and other projects also helpful for the developments of Indian economy. The purchase and sale of leafy vegetables, fruits and agricultural products has the potential for maximum financial gain. There are going to be a lot of opportunities in this farming sector in the future. It is possible to survive in the competition by farming with the help of new modern tools. It is important to make the right decision considering the market opportunities and demand. Agriculture is playing an important role in the development of our country. Agriculture definitely benefits from employment, imports, exports and the right investment. There is a risk in buying and selling leafy vegetables but there is also a definite benefit. The right decision ability is needed.

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Diaspora In Indian Female Writers: A Study

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Abstract:

Generally diasporic literature deals with alienation, displacement, existential rootlessness, nostalgia and quest for identity. It also addresses issues related to disintegration or amalgamation of cultures. Diaspora Theory with its various features has influenced the literature of every language of the world. Diasporic literature chiefly speaks of diasporic experience at various levels-customs, place, language, myths, geographical displacement, beliefs, changes adopted and constraints. Indian diaspora is constantly involved in redefining India and Indianess. Diasporic writing is the work of exile who has experienced unsettlement at the existential and metaphysical levels. This paper focuses on Diaspora Indian writers and their writings.

Keywords: *Nastalgia, Diaspora Writers*

Introduction

The word 'Diaspora' is derived from the Greek word diaspeiro, literally means scattering or dispersion of the people from their homeland. Immigration proves a pleasant experience only to a few immigrants who succeed in assimilating themselves with new geographical, social, cultural and psychological environment. To most of the diasporic writers immigration is not a delectable experience. They often find themselves sandwiched between two cultures. The immigrant writers reflect, on the one hand, their attachment to the motherland and on the other hand their feeling of alienation and rootlessness. Indian Diaspora writers are at the center stage since last decade because of their capturing works.

Kamla Markandeya born in Mysore in a Hindu family. She is a writer as well as journalist and activist. She settled in London because of her marriage to English man. She used to

make visits to India during intervals. Her ten novels are 'Two Virgins', 'The Nowhere Man', 'Possession', 'The Coffer Dams', 'A Handful of Rice', 'A Silence of Desire', 'The Pleasure City/Shalimar in the American Edition' and 'The Golden Honey Comb'. Her novel 'Nectar in a Sieve' is translated into more than dozen languages. Kamla Karkandeya is ahead of twenty years in predicting the diasporic experiences in her work 'The Nowhere Man'.

Jhumpa Lahiri was born to Indian parents who settled in the USA after her birth. Her debut collection of short stories 'Interpreter of Maladies' (1999) brought laurels to her by clinching Pulitzer Prize for fiction. Her 'Low Land' is the story of blood relationship that was brutally spoiled by politics. In her first novel 'The Namesake' and in her short story collections, she is successful in presenting

discontentment as the core in the families she portrays.

Anita Desai is an Indian writer and Professor of Humanities at Massachusetts. Her works mainly focus on family in particular, matters about women. 'Clear Light of the Day' present the importance of family life. In 'Custody' she describe the problem of alienation of college teacher from his deep rooted culture. There is the stream of consciousness in the novel 'Cry the Peacock'. In 'Bye Bye Black Bird', she deals with the problem of adoptability.

Meena Alexander is an internationally acclaimed poet, writer and scholar, born in India and brought up Indian and Sudan. She is the writer of numerous collections of poetry, essays and works of fiction, literary memoirs and literary criticism. The novel 'Nampally Road' brightly portrays contemporary Indian women's struggle to cut together her past.

Chitra Banerjee Divakaruni is poet, fiction and short story writer, essayist, book reviewer and author. Her short story collection 'Arranged Marriage' and other stories brought her the credit of winning the American Book Award in 1995. Sometimes her focus is on the experiences of South Asian migrants.

Anita Nair is an Indian author of English language. Her novel 'Ladies Coupe' is about a middle aged Indian unmarried woman on her journey of self-discovery which transforms the life of the protagonist and changes into a new woman.

Kiran Desai is one of the most highly praised Indian writers of second generation and the daughter of Anita Desai. Her novel 'The Inheritance of Loss' won the 2006 Man Booker Prize and the National Book Critics Circle

Award for fiction. It is a lengthy novel that reaches into the lives of the middle class and the very poor which blends colloquial and more literary styles; and yet it communicates nothing so much as now impossible it is to live a big, ambitious and exuberant life. It shows that although we live in this mixed-up, Messy, globalised world, for many people the dominant response is fear of change, based on a deep desire for security. The story is centered on two main characters: Biju and Sai.

Bharati Mukherjee was an Indian American-Canadian writer and professor emerita in the department of English at the University of California, Berkeley. She was the author of a number of novels and short story collections, as well as works of non-fiction. She was born in India and died in New York, U.S. Her novels The Tiger's Daughter (1971), Wife (1975), Jasmine (1989), The Holder of the World (1993), Leave It to me (1997), Desirable Daughters (2002), The Tree Bridge (2004), Miss New India (2011). Her 'The Tiger's Daughter' is an immigrant novel about returning home following seven years of living abroad.

Sunetra Gupta born in Bengali family settled in London who spent her childhood in Ethiopia, Zambia and Liberia. Her works mainly presents stream of consciousness style entering on the interior monologues of the characters. Her writings reflect cultures, human understanding, considerations and histories. Her debut novel 'Memories of Rain' published in 1992 won her Sahitya Academy Award in 1996. The novel is centered on the protagonist Mani, an Indian woman who had come to England after having married the English Anthony, decides

to leave her untrustworthy husband and returns to India with her daughter. **Meera Sayal** born in an immigrant Punjabi family in England. She is writer, playwright, singer, journalist, actress and a British Indian comedian. Her parent came to Britain from New Delhi. She was awarded the MBE in the New Years Honours List of 1997.

In '*The House of Hidden Mothers*' she takes on the issue of India's booming surrogacy industry. Western couple pays a young woman to have their child and then fly home with a baby.

Conclusion

The roots of Diaspora spreading from time to time had been representing their homeland culture and their nostalgia through their works. The indissoluble attachment to one's ground and roots is the common under current in all works. Writers try to show how their characters struggle to establish their diasporic space in different settings. The Diaspora Indian English Novel is an important genre that portrays the experience and spirit of Indian immigrants in the broadest sense. Diaspora's Indian female writers can attract readers of Indian English literature in a compassionate unpretentious style, while conveying a sense of the universal experience of immigrants on behalf of Indian immigrants.

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Contribution of Life Insurance Corporation of India on Economic Growth – A Study

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Abstract

Human life is a most important asset and life insurance is the most important type of insurance which provides financial protection to a person and his family at the time of uncertain risks or damage. Life insurance provides both safety and protection to individuals and also encourages savings among people. LIC of India plays a vital role in the welfare of human well-being by providing insurance to millions of people against life risks such as uncertain death or accident. This research paper study the economic growth, advantages of life insurance.

Keywords: Life Insurance, Economic Growth, GDP

Introduction

At present 24 life insurance companies in India. Out of which one is Life Insurance Corporation of India is the public sector Insurance Company in India and 23 private Life insurance companies in India. The main aim of life insurance companies to share the risk of day to day life of human beings. It provide safety and security from the unexpected event like Death, old age benefit, Disability, illness or business risks (unexpected and uncertain) i.e. fire, earthquake, theft, accident etc. life insurance industry in India performing various economics activities such as manufacturing, trading, banking, transportation and insurance.

Objection of the Study

1. To study the economic contribution of Life Insurance Corporation of India.
2. To study the advantages of life insurance.

Research Methodology

The study is based on secondary data collected from annual reports of corporation, IRDA and other agencies as per the requirement. The data also collected from books, research paper and articles. The suitable and required statistical tools are used to summarizing the data.

Meaning of Life Insurance

According to Insurance Act, 1938; under Section 2 (ii) of Life Insurance (Amendment)

Act, 1950, "Life Insurance is the business of effecting contracts of insurance upon human life including any contract whereby the payment of money is assured on death except death by accident or the happening of any contingency dependent on human life and any contract which is subject to the payment of premiums for a term dependent on human life".

Economic nature of Insurance

On the basis of present day economic environment there are few basic needs for which life insurance is inevitable:-

- Family Protection: To protect the families from the economic hardships after the death of the bread winner member of the family.
- Investment of Savings: Savings provide the new source of income when permanent earning stops and Life Assurance provide an immediate source of incomes for one's family on the death of an insured person prematurely.
- Additional way of Earnings: It provides an insured to supplement his earnings by way of Bonus and interest credited by the life Insurance Corporations.
- Helpful at the Time of Cessation of Earnings: Life assurance is needed because when one ceases to earn money, insurer provides certain sum of money to the insured as per various terms of policies.

So the fundamental Principle of life insurance is to save a person from uncertainties like premature death, old age etc.

Advantages of Life Insurance:

1. Superior of any other saving plan:

Unlike any other saving plan, a life insurance policy affords full protection against risk of death. In the event of death of a policyholder, the insurance company makes available the full sum assured to the policyholders near and dear ones. In comparison any other saving plan would amount to the total savings accumulated till date. If the death occurs prematurely, such savings can be much lesser than the sum assured. Evidently, the potential financial loss to the family of the policyholder is sizable

2. Encourages and forces thrift:

A savings deposit can easily be withdrawn. The payment of life insurance premiums however is considered sacrosanct and is viewed with the same seriousness as the payment of interest on a mortgage. Thus, a life insurance policy in effect brings about compulsory savings.

3. Easy settlement and protection against creditors :

A life insurance policy is the only financial instrument the proceeds of which can be protected against the claims a creditor of the assured by effecting a valid assignment of the policy.

4. Administering the Legacy for Beneficiaries –

speculative or unwise expenses can quickly cause the proceeds to be squandered. Several policies have foreseen this possibility and provide for payments over a period of years or in a combination of installments and lump sum amounts.

5. Ready Marketability and Suitability for Quick Borrowing -

a life insurance policy can after certain time period (generally three years) surrendered for a cash value. The policy is also acceptable as a security for a commercial loan. For example a students loan It is advisable for housing loan when an acceptable LIC policy may also cause the lending institution to give loan at lower interest rates.

6. Disability Benefits -

Death is not the only hazard that is insured many policies many policies also include disability benefits typically these provide for waiver of future premiums & payment of monthly installments spread over certain time period.

7. Accidental Death Benefits -

Many policies can also provide for an extra sum to be paid (typically equal to the sum assured) if death occurs as a result of accident

8. Tax Relief -

Under the Indian income tax act 15 % of the premiums paid is allowed, as a rebate from the total income tax liability. Also 100 % of the premium paid is deductible as expenditure from business income.

Need of Life Insurance

The need for Insurance which is financial transaction can be measured by the financial loss of the beneficiary resulting from the cessation of the income earned by the life assured due to his death. Income from investments or property does not give rise to a need for insurance as it does not cease on the death of the holder. Policies of assurance are sometimes taken for securing rebate of Income Tax, such rebate is available in respect of premium paid not only under standard tables of assurance by under deferred annuities and pure endowment policies as well, subject to certain conditions.

GDP contribution of LIC

Sr. No.	Year	GDP Contribution (%)
1	2010 – 11	5.1
2	2011 – 12	4.1
3	2012 – 13	3.96
4	2013 – 14	3.9
5	2014 – 15	3.3
6	2015-16	3.5
7	2016-17	3.4
8	2017-18	3.5
9	2018-19	3.4

10	2019-20	4.4
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Source: Annual Report of LIC of India and IRDA

In spite of this the contribution, GDP was low because India has lowest purchasing capacity of insurance in the public. The changes in the market made IRDA to introduce various LIC act in India to provide social security to public and achieve the customer satisfaction as a prior goal. This also helped the government for economic sustainability. Therefore it is been vastly affected by welfare of the population and the poverty elevation programmes in the country. As a result it reduced the density of insurance. The services provided by the government through LIC helped the households for their savings as a result more number of insurance policies are introduced in the market. The contribution of GDP in the insurance industry from 2010-2011 to 2019-2020 is shown in the decrease the share of GDP.

LIC Offices in India

As on 31.03.2022, there were 8 Zonal Offices located at Mumbai, Delhi, Kolkata, Chennai, Hyderabad, Kanpur, Bhopal and Patna. There were 113 Divisional Offices, 2,048 Branch Offices, 1564 Satellite Offices (SOs) and 1,170 Mini Offices.

Conclusion

The life insurance industry plays an important role in improving national economy. The private life insurer offers various new policies to attract their policyholders. In modern competitive era human beings suffering a lot of health problem. Life insurance Corporation of India and IRDA must concentrate in introducing new plans for facing health problem of day to day activities of human beings. Life insurance Corporation of India should educate importance of insurance to general public through the agent and corporate social responsibility activity.

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“A Study of Digital Payment System in India”

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Introduction:

There is a lot of buzz around the digital payment. The government and private sector both are riding on the digital payment wave. The people who use the digital payment mode are considered more advanced. The electronic payment system has grown increasingly over the last decades due to the growing spread of internet-based banking and shopping. As the world advances more with technology development, we can see the rise of electronic payment systems and payment processing devices. As this increase, improve, and provide ever more secure online payment transactions the percentage of check and cash transactions will decrease.

Objectives of the Research paper :

To Understand Digital Payment System.

To Assess Types of Digital Payment System in India.

To Study Advantages of Digital Payment System in India.

To Study Limitations of Digital Payment System in India

Types of Digital Payment System in India

From commonly used cards to newly launched UPI, digital payments has many types of payment

UPI apps:

UPI or unified payment interface is a payment mode which is used to make fund transfers through the mobile app. You can transfer funds between two accounts using UPI apps. You will have to register for mobile banking to use UPI apps. Currently, this service is only available for android phone users. Hence you can use UPI only when you have an android phone. For example BHIM, SBI UPI app, HDFC UPI app, i Mobile, PhonePe app, Google pay, Paytm, etc.

AEPS:

AEPS is an Aadhar based digital payment mode. The term AEPS stands for Aadhar Enabled Payment Service. Customer needs only his or her Aadhar number to pay to any merchant. AEPS allows bank to bank transactions. It means the money you pay will be deducted from your account and credited to the payee's account directly.

USSD:

USSD banking or *99# Banking is a mobile banking based digital payment mode. You do not need to have a smart phone or internet connection to use USSD banking. You can easily use it with any normal feature phone. USSD banking is as easy as checking your mobile balance. You can use this service for many financial and non-financial operations such as checking balance, sending money, changing MPIN and getting MMID.

Cards

Cards are provided by banks to their account holders. These have been the most used digital payment modes till now. Many of us use cards for transferring funds and making digital payments. Credit cards, debit cards and prepaid cards are the main types of cards. You can also use Rupay debit card for digital payments.

- i. **Credit cards** are issued by banks and some other entities authorized by RBI. These cards give you the ability to withdraw or use extra money. Credit cards are used for domestic as well as international payments.
- ii. **Debit cards** are issued by the bank where you have your account. You can use these cards for the money in your account. The payments you make with these cards debit from your account and credit immediately to the payee's account. You can use these cards to make payments to one bank account to another.
- iii. **Prepaid cards** are another type of cards which you use to pay digitally. You must have to recharge these cards before using just like prepaid SIM cards.

➤ **E-Wallets**

E-wallet or mobile wallet is the digital version of your physical wallet with more functionality. You can keep your money in an E-wallet and use it when needed. Use the E-wallets to recharge your phone, pay at various places and send money to your friends. If you have a smart phone and a stable internet connection, you can use E-wallets to make payments. These E-Wallets also give additional cash back offers. Some of the most used E-wallets are State bank buddy, ICICI Pockets, Freecharge, Paytm etc.

Advantages of Digital Payments

Easy and convenient:

Digital payments are easy and convenient. You do not need to take loads of cash with you. All you need is your mobile phone or Aadhar number or a card to pay. UPI apps and E-Wallets made digital payments easier.

Pay or send money from anywhere:

With digital payment modes, you can pay from anywhere anytime. Suppose your close friend's mother fell ill at night. He called you at midnight and asked some money. Don't worry, you can send money to your friend using digital payment modes such as UPI apps, USSD or E-Wallets.

Discounts from taxes:

Government has announced many discounts to encourage digital payments. If you use digital modes to make a payment up

to Rs. 2000, you get full exemption from service tax. You also get 0.75% discounts on fuels and 10% discount on insurance premiums of government insurers.

Written record:

You often forget to note down your cash spending. Or even if you note, it takes a lot of time. But you do not need to note your spending every time with digital payments. These are automatically recorded in your passbook or inside your E-Wallet app. This helps to maintain your record, track your spending and budget planning.

Less Risk:

Digital payments have less risk if you use them wisely. If you lose your mobile phone or debit/credit card or Aadhar card you don't have to worry a lot. No one can use your money without MPIN, PIN or your fingerprint in the case of Aadhar. But it is advised that you should get your card blocked if you lost it. Also call the helpline of your E-wallet to suspend the wallet account to prevent anyone from using your wallet money.

Easily traceable:

Details of payments are stored in merchant-specific databases. Both merchants and customers have easy access to payment information. This avoids ambiguity and confusion while tracking payments.

Limitations of Digital Payment System

Higher risk of identity theft:

The biggest fear is the risk of identity theft. Illiteracy in India about using these digital payment apps is bigger reason of falling into phishing traps.

Losing phone:

Since you will be dependent on your phone for all your transactions on the move losing it can prove to be a double whammy.

Overspending:

While there is no denying the convenience of card or mobile wallet transactions, it could open a spending trap for an unsuspecting population According to behavioural finance theorists; the pain of parting with money is felt more actually if you use physical cash instead of card. It is

finding difficult to control their spending while using cards.

Restrictions:

Each payment system has its limits regarding the maximum amount in the account, the number of transactions per day and the amount of output.

Risk of being hacked:

If you follow the security rules the threat is minimum, it can be compared to the risk of something like a robbery. The worse situation when the system of processing company has been broken, because it leads to the leak of personal data on cards and its owners.

The necessity of internet access:

If internet connection fails, you cannot access to your online account.

Conclusion:

After careful observations, it has come to conclusion that Digital Payment System has indisputably become an important part in our society. The Digital Payment System is play important part in our daily lives Digital Payment System is very essential to grow cashless culture in current stage, because this features smarter, faster, and paperless transactions.



“Assimilating the Postulation and Magnitude of Human Rights in India”

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Abstract:

The viable development and improvement of the people, networks and country all in all can happen, when the people are furnished with common freedoms. These are viewed as central in prompting prosperity. The people, having a place with all age gatherings, classifications and foundations reserve the option to have improved existences. Subsequently, in prompting improved lives, human rights should be recognized by the people. At the point when an individual partakes in different circles, for example social, strict, social, financial, political, instructive, and word related they can do their work obligations well, when they perceive the importance and meaning of human rights and are given them. At the end of the day, these freedoms work with the cooperation of the people in a viable way. The activity of these freedoms empowers the people to achieve changes in their everyday environments. These freedoms have been gainful to the people having a place with denied, underestimated and oppressed segments of the general public. Besides, they have likewise contributed successfully in achieving upgrades in the situation with ladies, fundamentally having a place with provincial networks. Hence, it is surely known that human rights have demonstrated to be advantageous and significant to the people in achieving upgrades in their general nature of lives. The primary regions that are considered in this research paper are the concept and magnitude of human rights in India, and also the principles of human rights.

Keywords: *Abilities, Communities, Development, Human Rights, Opportunities, Magnitude, Principles.*

Introduction:

It is completely perceived that people, having a place with all networks, classes and foundations plan to support their day to day environments in a viable way and advance better jobs open doors. To accomplish these points, they need to consider number of elements. The people reserve the option to carry on with satisfied lives. The obtaining of appropriate comprehension as far as common liberties will empower the people to carry on with improved lives. Common liberties depend on poise, balance and shared regard no matter what their identity, religion, nationality, societies, values and convictions. Throughout one's life, there are sure privileges, which are to be appreciated by the people. These are, deciding, making determination of vocation objectives, rehearsing occupation in understanding to one's skills and capacities, right to wed and have a family, right to be liberated from

different kinds of cultural issues, for example neediness, lack of education, joblessness, wrongdoing and savagery, etc. At the point when the people are given the freedoms and set up as a regular occurrence the abilities and capacities, they will actually want to accomplish the ideal objectives as well as improve their lives.

Objectives:

- To know the concept of human rights.
- To study the magnitude of human rights.
- To perceive the principles of human rights.

Research Methodology:

The research paper is analytic in nature and relies upon discretionary data. Different investigation papers conveyed in the renowned journals are thought about to sort out thoughts of human rights. Information about the etymology and

principles have been gathered from various articles.

Human Rights:

Human rights are privileges that each individual has by temperance of their human respect. These are the privileges that are innate to all people. They characterize the connections among people and power structures. Inside the country, it is of most extreme importance for the people to establish a climate, which would empower them to appreciate human rights. The Governments need to guarantee that common liberties are supported inside the country. Every one of the residents of the nation ought to frame the perspective that they are given human rights and they can utilize them in a powerful way in enhancing their lives. Human rights can be characterized as the amount of individual and aggregate privileges that are perceived by the sovereign states and revered in the public regulation and worldwide Human rights standards.

Magnitude of Human Rights in India:

Human rights are privileges that each individual has by ethicalness of their human respect. These are the privileges that are inborn to all individuals. They characterize the connections among people and power structures. Inside the country, it is of most extreme importance for the people to establish a climate, which would empower them to appreciate human rights. The government need to guarantee that human rights are supported inside the country. Every one of the residents of the nation ought to frame the perspective that they are given human rights and they can utilize them in a powerful way in advancing their lives. Human rights can be characterized as the amount of individual and aggregate privileges that are perceived by the sovereign states and revered in the public regulation and worldwide basic freedoms standards. Since WWII, the Assembled Countries has contributed altogether in characterizing human rights. These have grown basically inside the country state.

Human rights relate to all parts of life. The activity of basic freedoms empowers the people to achieve enhancements in all circles of life. For instance, when an individual takes part in different circles, for

example social, strict, social, monetary, political, instructive, and word related they are given basic liberties. At the end of the day, these privileges work with the interest of the people. The activity of these privileges empowers the people to achieve changes in their lives. In agreement to the exploration studies, the people, having a place with denied, minimized and financially more fragile segments of the general public likewise are achieving enhancements in their status. They have perceived the meaning of instruction and are sending their youngsters to schools. Endless supply of training, they are getting utilized in presumed associations. These people are likewise creating imaginative abilities and are utilizing them in improving their everyday environments. Thusly, it through basic freedoms that people, having a place with oppressed segments of the general public are achieving changes in their status.

Human rights are perceived in three circles, for example common and political, financial, social and social and group. In the common and political circle, these privileges are more right than wrong to life, independence from abuse, brutal treatment and criminal and vicious demonstrations, right to freedom and security, opportunity of development, right to fair preliminary, right to acknowledgment as an individual under the steady gaze of the law, right to protection, opportunity of thought, soul and religion, opportunity of assessment and articulation, opportunity of gathering, opportunity of affiliation, right to wed and tracked down a family and right to participate in the direct of public issues, vote, be chosen and approach public office. The people having a place with all age gatherings, classifications and foundations reserve the option to rehearse the religion willingly. Also, they reserve the option to take part in all errands and exercises in understanding to their skills and capacities. The people will actually want to accomplish individual and expert objectives and lead to improvement of their lives.

In the monetary, social and social circle, the people reserve the option to rehearse the control willingly. Furthermore, they reserve the option to simply and good working natural circumstances, right to

shape and join worker's organizations, right to federal retirement aide, assurance of the family, right to wellbeing, right to schooling, right to improvement of skills and inclination and right to a satisfactory way of life, including sufficient food, apparel and lodging. In rustic networks and in metropolitan ghettos, the people are normally living in the states of destitution and backwardness. These issues are forcing hindering impacts and they are battling to get by. In any case, these people reserve the privilege to prompt advancement. It is normally challenging for them, yet when they teach the attributes of steadiness, cleverness and principles, they will actually want to perceive the importance and meaning of human rights and use them in prompting advancement.

In the aggregate circle, the human rights are regularly connected with different regions, for example self-assurance, improvement, movement, altruism, prosperity, allowed to utilize riches and regular assets, harmony and wellbeing and clean natural circumstances. The other aggregate freedoms incorporate, privileges of public, ethnic, strict and phonetic minorities and privileges of native people. It is thoroughly perceived that people can carry on with adequate lives, when the climate will be very much kept up with and liberated from different types of contamination, for example air, water, land and clamor. People, having a place with all networks should be exceptional as far as measures to establish a clean and contamination free climate. Moreover, when they are chipping away at projects or are taken part in the creation processes, they seek to have sufficient assets, and materials. In the current presence, the people are utilizing advances in all areas. Subsequently, they should be exceptional with the utilization of advancements. Hence, it tends to be expressed, the people reserve the option to have the assets, materials, devices, and hardware to complete one's undertakings and exercises in an efficient way and accomplish the ideal objectives and goals.

To try human rights in an effectual way, the people need to guarantee, there isn't any type of separation among anybody and they ought to be given equivalent privileges and potential open doors. At the point when

meetings happens inside associations for work positions, then, at that point, people in all actuality do get dismissed. The ones that are chosen are respected reasonable for the positions. At the point when determination of a specific up-and-comer happens based on instructive capabilities, abilities, capacities, character qualities and experience, it is viewed as fitting. Yet, inside homes, instructive establishments at all levels, different kinds of associations and public places, the people need to guarantee, there are arrangement of equivalent privileges and amazing open doors. At the point when there are event of any struggles and conflicts as far as different issues and concerns, the people reserve the privilege to talk, give clarifications and put into activity compromise strategies.

Principles of Human Rights:

The standards of human rights are, general, unavoidable, indissoluble and associated, human rights can be abused and basic liberties are fundamental. These are expressed as follows:

Ubiquitous

Widespread shows that human rights have a place with every one of the people. Every one of the people reserve the privilege to appreciate human rights, independent of their identity, standing, ideology, religion, nationality, societies, values, convictions, orientation, age, instructive capabilities, abilities, capacities, character attributes and financial foundation. At the point when every one of the people inside the nation will be offered the chances and privileges, they will actually want to help themselves as well as contribute really in prompting movement and development of the country overall. At the point when the people, regardless of their classes, occupations and foundations will go with choices as far as their own and proficient lives, they will perceive the guideline of comprehensiveness.

Sacrosanct

The human rights can't be detracted from the people. In all networks, the people have every one of the freedoms, even to go into a public spot, strict spot, look for confirmation in instructive foundations and apply for business open doors. Every one of the residents of the nation reserve the privilege to practice human rights in their

lives and they can't be denied from them. Inside different sorts of associations, the people in administrative roles likewise need to guarantee that every one of the individuals, regardless of their work positions in the order are given equivalent freedoms and amazing open doors. In this manner, the attribute of basic should be thoroughly acknowledged and recognized in all areas and settings all through the country.

Impenetrable and Alliance

The basic freedoms are inseparable and reliant. The people reserve the privilege to obtain great quality instruction, business amazing open doors, upgrade their vocation prospects and advance better occupations valuable open doors. These human rights are inseparable and reliant. At the point when they will have great quality instruction, they will actually want to obtain business amazing open doors. Through work open doors, they will produce a type of revenue to support their everyday environments in a superior manner and upgrade their profession possibilities. Along these lines, the people might practice more than one basic freedom all the while. At the point when the people are in positions, they can produce a kind of revenue, support their day to day environments in a sufficient way and improve their profession possibilities. Consequently, this attribute of human rights is thoroughly recognized.

Human rights can be infringed

The human rights can be abused, however they can't be kept from exist. This can be made sense of with the assistance of model. Inside homes, especially in a few rustic networks, ladies are expected to complete the family tasks and tune in and submit to the sets of the male individuals. They are not permitted to pursue their own choices or gain training or get participated in work open doors. Consequently, their human rights are being abused. However, the human rights exist for the provincial ladies. Thusly, this quality of basic liberties is surely known by the provincial people and enhancements are occurring in the situation with rustic ladies.

Human rights are elementary

It is generally perceived that people, having a place with all networks, classes and

foundations mean to support their everyday environments in a palatable way and advance better vocations potential open doors. Subsequently, to enhance one's lives, human rights are fundamental. In prompting compelling development and advancement, the three significant regions that should be considered by the people are, autonomy, equity and harmony. The people need freedom in all circles, they try to be treated with equity and they need a quiet climate inside as well as outside the homes in all spots. These three viewpoints are completely acknowledged and recognized by the people. Hence, it is expressed that human rights are fundamental.

Conclusion:

All the individuals inside the nation reserve the privilege to carry on with satisfied lives and human rights are viewed as crucial in empowering happiness. The securing of proper comprehension as far as human rights will empower the people to carry on with upgraded lives. Human rights depend on pride, equity and shared regard no matter what their station, doctrine, race, identity, religion, nationality, societies, values, convictions, age, orientation, instructive capabilities, occupations and financial foundation. The beginning and improvement of human rights occurred inside the country with the Constitution of the Republic of India. The activity of human rights empowers the people to achieve enhancements in all circles of life for example social, strict, social, monetary, political, and instructive. Human rights are perceived in three circles, for example common and political, financial, social and social and group. The standards of human rights are, all inclusive, unavoidable, unbreakable and associated, human rights can be disregarded and human rights are fundamental. At long last, it very well may be expressed, when every one of the residents of the nation are furnished with the potential chances to practice human rights, they will contribute successfully in prompting their movement, however it will likewise work with the improvement of the networks and country in general.

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EAN (Ethyl Ammonium Nitrate): A Novel Catalyst for Synthesis of 2,4,5- Trisubstituted Imidazole and their Antibacterial Activity

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Abstract:

A general protocol has been developed for the rapid synthesis of 2,4,5- trisubstituted imidazoles in excellent isolated yields using ionic liquid EAN as an efficient catalyst at room temperature. A variety of aromatic, and heteroaromatic aldehydes underwent condensation with NH_4Cl to give the Imidazoles.

Key Words: Ionic liquid, EAN ethyl ammonium nitrate, 2,4,5-trisubstituted imidazoles; ammonium chloride; aromatic aldehyde, room temperature.

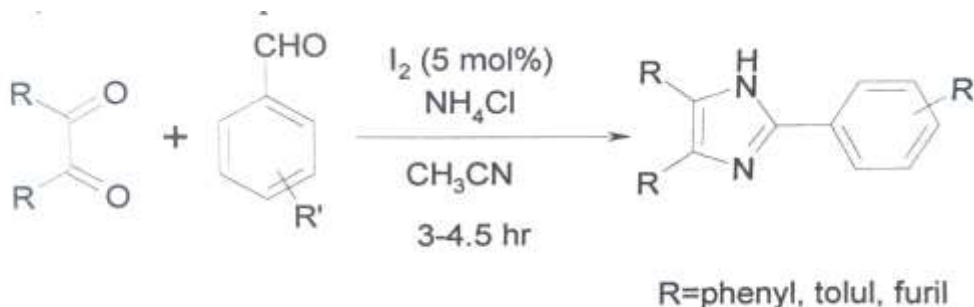
Introduction-

Compounds with imidazole ring system have many pharmacological properties and play important roles in biochemical process. ¹Many of the substituted imidazoles are known as inhibitors of P38 MAP kinase, ² fungicides and herbicides, plant growth regulators and therapeutic agents. ³ Recent advances in green chemistry and organometallic chemistry class of imidazoles as ionic liquids and imidazole related N -heterocyclic carbenes.⁴

There are several methods reported in literature for the synthesis of imidazoles such as hetero-Cope rearrangement,⁵ four-component condensation of arylglyoxals, primary amines, carboxylic acids and isocyanides of Wand resin, ⁶ reaction of N-(2-oxo)-amide4s with ammonium trifluoroacetate, 1-2- aminoalcohols in the presence of PCl_5 diketone4s, aldehyde, amine and ammonium acetate acid as well as H_2SO_4 and DMSO.

Several microwave (MW) assisted syntheses of imidazoles from 1,2- diketones and aldehydes in the presence of a variety of catalysts such as silica-gel, silica -gel/H-Y, Al_2O_3 DMF and acetic acid have been recently reported. Ionic liquid (HBim) BF_4 promoted synthesis of imidazoles also has been reported recently.

Many of the synthetic protocols for imidazoles reported so far suffer from one or more disadvantages such as harsh reaction conditions, pore yields, prolonged time period, use of hazardous and often expensive acid catalysts. Moreover, the synthesis of these heterocycle3s has been usually carried out in polar solvents such as ethanol, methanol, acetic Acid, DMF and DMSO leading to complex isolation an recovery procedures. These processes also generate waste containing catalyst and solvent, which have to be recovered, treated and disposed off.



Scheme 1.

The mild Lewis acidity associated with ionic liquid enhanced its usage in organic synthesis to realize several organic transformations using stoichiometric levels to catalytic amount. Owing to numerous advantages associated with this eco-friendly element, iodine has been explored as a powerful catalyst for various organic transformation. During the course of our studies towards the development of new routes to the synthesis for biologically active heterocycles, we wish to report a simple and efficient method for the synthesis of 2,4,5-trisubstituted imidazoles. The reaction went to completion in 2h at room temperature with 10, mol% was sufficient to catalyze the reaction. A rate enhancement with high yield was observed when higher molar ratio of EAN were used. However, no product formation was observed in absence of

EAN. It is important to note that in case of ethanol, imidazoles precipitated on dilution of the reaction mixture with an aqueous solution of $\text{Na}_2\text{S}_2\text{O}_3$ and were isolated by simple filtration whereas in other solvents hazardous solvents for the extraction of the products were required.

Antibacterial activity

The synthesized 2,4,5- trisubstituted imidazoles compounds were screened for their antimicrobial activity using *Escherichia Coli*(EC), *Bacillus Sabtilis* (BS) and *Pseudomonas fluorescens* (PF). The activities of these compounds were tested using disc diffusion method as 150 ppm concentration using 5mm filter paper disc. The area of zone of inhibition was measured using standard drug Ampicillin (A) and Streptomycin (S).

Table 2 Antibacterial activity of 2,4,5- trisubstituted imidazoles

Imidazole	Zone of inhibition in cm								
	A	S	EC	A	S	BS	A	S	PF
1	1.6	1.5	0.9	1.3	1.4	0.7	0.6	0.7	0.7
2	1.7	1.5	0.9	1.4	1.5	0.8	0.6	0.8	0.7
3	2	1.1	0.9	1.2	1.6	0.7	0.4	1.5	0.8
4	1.4	1	0.8	1	1	0.8	1	1.2	0.8
5	1.4	1	0.6	1	1	1.7	1	1.2	0.8
6	1.3	1	0.8	1	1.2	1.6	0.9	1.1	0.7
7	1.7	0.9	0.7	1.2	1	1.7	0.8	1.2	0.7
8	1.8	0.6	0.9	1.2	1.5	0.8	1	1.5	1
9	1.6	0.8	0.9	1.3	1.5	0.9	1	1.2	2

In summary, we have developed a simple, convenient and efficient synthetic protocol for 2,4,5- trisubstituted imidazoles using cheap, readily available and nontoxic ionic liquid in a catalytic amount.

Experimental

NMR spectra were recorded on a Bruker AC-200 spectrometer in CDCl_3 /DMSO- d_6 with TMS as an internal standard. Infra red spectra were recorded with ATIMATT-SON RS-1 FTIR spectrometer. Melting points were recorded in open capillary and were uncorrected. All solvents and chemicals were of research grade and were used as obtained from Merck and Lancaster. Typical procedure for Synthesis of 2,4,5- Trisubstituted Imidazoles

A mixture of aromatic aldehyde (1 mmol), benzyl (1 mmol), NH_4Cl (5 mmol), and Ionic Liquid EAN (0.05 mmol, 10 mol%) in acetonitrile (10 ml) was stirred at room temperature. The completion of the reaction

was monitored by TLC. After completion of reaction, the reaction mixture was diluted with water. The solid products, which separated, were filtered off, washed with water, and dried.

Spectral Data

2,4,5-Triphenyl-1H-imidazole(1)

Mp. 271 °C; IR (cm⁻¹) 1216, 1638, 2470, 2993, 3434; ¹H NMR (CDCl_3 /DMSO- d_6): δ 7.42-8.12 (m, 15H), 12.61 (brs, 1H); ¹³C NMR (CDCl_3 /DMSO- d_6): δ 122.1, 127.2, 128.5, 129.1, 136.5.

2-(4-Methoxy-phenyl)-4-5-diphenyl-1H-imidazole(2)

Mp 220 °C; IR (cm⁻¹) 1216, 1636, 2465, 2893, 3428; ¹H NMR (CDCl_3 /DMSO- d_6) δ 3.85 (s, 3H), 6.93-6.96 (d, 2h), 7.25-7.59 (m, 10h), 8.02-8.05 (d, 2h), 12.52 (brs, 1H); ¹³C NMR (CDCl_3 /DMSO- d_6) δ 54.6, 113.2, 122.7, 126.3, 126.5, 127.4, 127.6, 132.8, 145.7, 159.1

2-(4-5-Diophenyl-1H-imidazol-2-yl)-3-methoxy phenol (3)

Mp. 168 °C; IR (cm⁻¹) 1263,1654,2925,3412,3610; ¹H NMR (CDCl₃/DMSO-d₆) δ 3.86(s,3H), 6.82-6.85 (m,3H), 7.29-7.32(m,5H), 7.53-7.55 (m,5H), 12.5 (brs,1H); ¹³C NMR (CDCl₃/DMSO-d₆) δ 54.7,110.9,112.1,155.6,117.1,126.3,126.7,127.3,127.4,129.8,145.1,146.1,147.3

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