ONLINE MULTI-DISCIPLINARY
INTERNATIONAL CONFERENCE

EMERGING TRENDS IN GLOBALIZATION

23rd July, 2021

Editor-In-Chief
Dr. Satinder Kaur Gujral

Reena Mehta College of Arts, Science, Commerce and Management Studies
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Dr.Satinder Gujral

Ic.Principal

Reena Mehta College of ASC & Mangt.Studies, Bhayander

Convenor of the Seminar
Dr.Jitendra K. Aherkar

INTERNATIONAL CONFERENCE ON

"Emerging Trends In Globalization"

23rd July 2021

The main aim of the Conference is to create awareness and healthy discussions among professionals, academicians and research scholars on major issues related to women development.

This International Conference is a stepping stone in visualizing the dreams towards a better future of India and in national and international perspective.

I appreciate the initiative taken by the Department of Commerce as well as Dr. Jitendra Aherkar for conducting such a relevant Conference, which will benefit to the industry as well as academicians.

I also extend my heartfelt gratitude to the advisory committee of Reena Mehta College and all the participants for their enthusiastic efforts to make this conference successful.

Dr.Satinder Gujral

Ic.Principal

Reena Mehta College of ASC & Mangt.Studies, Bhayander

INTERNATIONAL CONFERENCE ON

"Emerging Trends In Globalization"

23rd July 2021

It is a proud and great honour for us to organize International Conference on **"Emerging Trends In Globalization".** The objective of this Conference is to bring Eminent Economists, Professors and Researchers from different Colleges Universities and Representative from different States in a single Platform. The Proceedings of the Conference would be useful for all the sections of the Society.

I am very glad that we have received, large number of quality papers from various institutions from all the corners of the Country which includes both theoretical and empirical work.
The academic support received from Reena Mehta College of ASC & Mangt.Studies, Bhayander towards the conference is greatly acknowledged.

I am thankful to Taran Publishing House for their ceaseless and meticulous efforts in publishing the proceedings of the Conference on time.

Finally, I take this opportunity to convey my thanks to all the Delegates and Professional Colleges, Teaching and Non-teaching staff of the college for their active participation in this Conference.

Dr. Jitendra K. Aherkar

Convener of the Conference

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SUSTAINABLE TOURISM @ NEW NORMAL

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ABSTRACT

Tourism is among the industries that have been hit hardest by the COVID-19 crisis. Over a year since the onset of the pandemic, the numbers are staggering. Tourism destinations recorded one billion fewer international arrivals in 2020 than in 2019. Sustainable Development includes two words sustainable which means able to maintain and its development to maintain and optimum use of natural resources. Sustainable agriculture is a model and economic organization based on an equitable and participatory vision of development which recognizes the environment and natural resources as the foundation of economic activity. Tourism is traveling for predominantly recreational or leisure purposes, and also refers to the provision of services in support of this act. According to the World Tourism Organisation, tourists are people who "travel to and stay in places outside their usual environment for not more than one consecutive year for leisure, business and other purposes not related to the exercise of an activity remunerated from within the place visited". The Indian tourism and hospitality industry has emerged as one of the key drivers of growth among the services sectors in India. It is the third largest sub-segment of services comprising trade, repair services, hotels and restaurants. Today the "Green Laws" of conservation are making people aware of how man and environment can live symbiotically for more time to come and eco-tourism is the only way to maximise the economic, environmental and social benefits of tourism.

Key words: Green tourism, climate change, sustainable development.

INTRODUCTION

Covid-19 is a global pandemic, but its impacts and the responses to it have varied significantly around the world. Just as countries imposed lockdown at different times, they are reducing restrictions on different timetables and in different ways. Of course, this reflects the diversity of our world, itself a significant driver of demand for tourism. The term "Green" related in business operation links to environmental matters, but now it embraces all aspects of sustainable development. Recently another aspect has been added that of climate change (UNWTO, TSG). Climate change is not a remote event, but a phenomenon that affects the sector and certain destinations i.e. mountain regions and coastal destinations. At the same time, the tourism sector is contributing to greenhouse gas emission (GHG), especially through transportation of tourist. The term "Green" basically includes environmental protection, social development, economic prosperity, minimisation of the impact on climate and corporate social responsibility. Green Tourism Business Scheme (GTBS) is the largest sustainable grading program in the world. Businesses are awarded one of three grading levels: Bronze, Silver and Gold. This research paper talks about the importance and impact of green tourism in India. It also emphasizes the urgency of having a national certifying authority in the field of tourism.

OBJECTIVES OF THE STUDY
1. To understand the various parameters of Green Tourism
2. To study impact of Green Tourism
3. To understand the effects of lack of Green Tourism and put forward suggestions for improving sustainability.

LIMITATIONS OF THE STUDY
1. The study was based on secondary data.

2. The data and information related to tourism policy and tourist is limited.
Destinations that ignore green practices risk depleting their resources and shortsightedly under-investing in the preservation of their natural assets especially in cities like Mumbai which already lives on the brim of ecological balance.By borrowing against their future, they trade long-term health for short-term gain. The main ill effects of ignoring green practices can be explained as follows:-

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a.Degradation of land:
Increased construction of tourism and recreational facilities has increased the pressure on land resources and on scenic landscapes.
Forests often suffer negative impacts of tourism in the form of deforestation caused by land clearing under urbanisation.

b.Pollution:
Tourism can cause the same forms of pollution as any other industry: air emissions, noise, solid waste and littering, releases of sewage, oil and chemicals, even architectural/visual pollution.

c.Solid waste and littering:
In areas with high concentrations of tourist activities and appealing natural attractions, waste disposal is a serious problem and improper disposal can be a major despoiler of the natural environment – the sea,the monuments and the roadsides.

d.Issues related to sewage system:-
Construction of hotels, recreation and other facilities for tourist often leads to increased sewage pollution. Wastewater has polluted seas and lakes surrounding the city, damaging the flora and fauna. Changes in salinity can have wide-ranging impact on coastal strech of the city. And sewage pollution does threaten the health of humans and animals.

e.Water shortage:
Water, and especially fresh water, is one of the most critical natural resources. The tourism industry generally overuses water resources for hotels, swimming pools and personal use of water by tourists. This can result in water shortages and degradation of water supplies, as well as generating a greater volume of waste water. The challenges in city of Mumbai aggravates further due to rising demand of high population.

f. Local resources constraints:
Tourism can create great pressure on local resources like energy, food, and other raw materials that may already be in great demand by the existing residents. Because of the seasonal character of the industry, many destinations in the country have ten times more inhabitants in the high season as in the low season.

g.Climatic Changes:
India is already experiencing a warming climate.A decline in monsoon rainfall since the 1950s has already been observed. The frequency of heavy rainfall events has also increased.In recent times,droughts affected more than half of India's crop area and led to a huge fall in crop production.Glaciers in the northwestern Himalayas and in the Karakoram range - where westerly winter winds are the major source of moisture - have remained stable or even advanced.Mumbai has the world's largest population exposed to coastal flooding, with large parts of the city built on reclaimed land, below the high-tide mark. Rapid and unplanned urbanization further increases the risks of sea water intrusion.

Key Issues Of Green Tourism
Any destination that aspires to succeed in the age of green tourism and to ensure its sustainability should focus on the above-mentioned four key issues:

1. Reduction in carbon emission: Every year, an average person in Mumbai emits 3.83 tonnes of carbon dioxide, which is equivalent to emissions from a small petrol car making 76 round trips between Mumbai and Pune. For decades, a popular slogan greeting visitors at tourist sites was "take only pictures, leave only footprints." Although this old motto is still relevant, growing concern over climate

change has added a new dimension to it. Traveller entering the city must now be concerned with their carbon footprint. By implementing green technologies and policies, city can contribute to the project of environmental sustainability and profitability. A unique opportunity exists for smaller tourist destinations in India to take a lead role in introducing local mobility systems like bullock carts, bicycles. In the same vein, policy makers in cities should encourage guests to choose energy-efficient methods of transportation for moving around the city-mass transit transport like buses, monorail and metro.

2. Biodiversity Conservation: If proper conservation measures are not in place, tourism can worsen the damage and destruction of flora and fauna. Mushrooming tourism resorts in India have encroached upon tiger habitats, both reducing the tiger population and leading to dangerous encounters for humans.

3. Waste Management: As a major pollutant, waste affects both water and soil quality and can detract from a destination's image if treated improperly. The effective management of liquid and solid waste from domestic households and from the hospitality industry including restaurants is essential to the perception of a destination as clean and healthy.

Unfortunately, the increasing presence of tourists themselves often adds significantly to the waste management problem — especially if untreated sewage from hotels are allowed to contaminate water and coastal areas.

4. Water Supply Protection: An adequate and healthy water supply is crucial to any destination's long-term environmental sustainability. Severe water shortages continue to plague many parts of the country, and two major external trends — rising populations and the potential effects of climate change.

Rainwater harvesting works well for rain fed regions like Mumbai. Also, by cleaning and reusing wastewater, the city can increase its potable water capacity and reduce sewage, pollution, and cleanup fees. In addition, proper wastewater management reduces aquatic pollution and minimizes the risk of disease.

SUGGESTIONS AND RECOMMENDATIONS

None of the environmental elements stands alone. Carbon mitigation, biodiversity conservation, waste management, and an adequate and clean water supply are all interconnected and interdependent — much like the ecosystems they aim to protect.

The city may be deeply committed to embarking on a sustainable path, but without private- and public-sector systems and structures that enable environmental change, that path may be too chaotic to navigate.

The following suggestions can be made in order to have green environment-

1. Carbon Offset: It is a financial instrument aimed at reducing emissions. It is measured in metric tons of CO2 equivalent. Individuals especially tourist off set their carbon impact caused by transport, electricity use and so forth by planting trees equivalent to their carbon emissions. Otherwise, if weather does not permit for plants, an individual can buy a carbon offset to cover the emissions he has caused by an airline flight. The money collected in this way can be invested in some form of renewable energy (financing CO2 projects), in planting trees and so forth in the region.

2. Regulations And Governance: Legislative bodies should be ambitious in breadth and specific in depth, protecting the environment and limiting potentially harmful development in addition to encouraging positive behaviour. Mumbai can further implement measures including green taxes, park entry fees, and pollution penalties, and can also subsidise investments in sustainable projects. The highest levels of government must sponsor sustainability programs, with appropriate bodies at the national, regional, or local level heading and facilitating implementation.

3. Stakeholder Participation: The term tourism sector is widely used, but tourism encompasses a wide variety of business sectors. With that in mind, any holistic sustainability program requires the engagement of many different stakeholders. It is absolutely vital that government, the private sector, and civil society collaborate to create and implement sustainable policy. The Green Tourism Business Scheme (GTBS) is the U.K.'s only sustainable tourism certification program validated by the national tourism board. Businesses opting to join the GTBS are assessed against a rigorous set of criteria in areas including energy and water efficiency, waste management, and biodiversity. Those that meet the criteria receive a bronze, silver, or gold award based on their level of achievement.

By offering accommodations with a smaller carbon footprint and sustainable waste and water policies, hotels in the city can do much to protect the environment.

4. Funding And Financing: Many green programs, such as the implementation of energy-efficient technology, will have strong financial returns and can be easily and successfully implemented as private for-profit investments. Some of these initiatives pay off quickly through savings in operating costs. These savings can then be recycled into other green investment projects.

Mumbai can also work towards building a solar plant that can power an entire area besides encouraging individual solar panels on homes. The city can generate revenue by leveraging their own unique resources, such as charging higher fees to visit protected sites for eg. Elephanta Caves, Mani Bhavan.

5. Capacity Building And Education: The design of educational and capacity-building campaigns must contain a training program that allows locals to achieve best practices and encourages them to implement and promote green policy. For example, these programs can train tour operators in Mumbai to choose environmentally friendly modes of transportation, limit tourists' contact with protected areas, and discourage littering.

CONCLUSION:
Setting the correct economic balance between the public and private sectors is key. If the incentives for attracting private investment are too generous, the result can be burgeoning. On the other hand, if incentives are too low, the investment strategy will fail to attract enough businesses to be viable. This balance is critically important for both small-scale, private incentive initiatives and larger infrastructure initiatives, and it can help determine the choice between them.
At the government level, the ministry of tourism should collaborate with private- and public-sector entities responsible for the environment, energy, agriculture, transport, health, finance, security, and other relevant areas, as well as local municipalities. This type of collaboration plays a critical role in aligning national and local interests, and helps speed up execution of green policies.
A sustainable management program may require additional energy, thereby increasing a destination's carbon footprint. For this reason, a holistic approach to sustainability investment is essential.

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URBAN TRANSPORTATION ISSUES AND CONCERNS

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ABSTRACT

Urban transportation forms one of the most important components of urban development. With the growing business, trade and urbanization all over the world, there is a growth in demand for transportation. Transportation problems mainly arise due to this growing demand and the inadequacy of the supply of transport facilities. This imbalance between capacity or supply of transport facilities and the increasing demand from people causes an unsustainable condition. Traffic congestion, travel delays and dissatisfaction amongst the travelers are all the results of this imbalance. These are accompanied by environmental problems like air and noise pollution with high vehicular emissions and excessive fuel consumption. Concept of sustainability thus arises from the need of having a transportation system which would efficiently cater to the needs and travel demands of citizens, without causing any adverse effect on the environment. In this study, literature regarding transportation planning and urban designing is reviewed for various developed and developing countries. Most populous city in the world, developing city in Asia and the financial capital of India, the City of Mumbai, is selected as the study area. Views of the citizens of Mumbai and information about their regular traveling pattern are collected through a web survey. Transportation scenario and problems in this city are closely observed and studied which lead to interesting findings and facts. These include congestion index, loss in working hours, vehicular emissions, average speed, distance, travel time, expenses and commuter satisfaction. A statistical analysis is carried out to measure the commuter satisfaction and different aspects of the transportation system affecting the performance of the system as a whole. It is deduced that congestion, rush, delay, parking, pedestrian facilities and road quality are major factors from people's point of view, which significantly affect their satisfaction or acceptability of the performance of Mumbai Transportation System. Environmental problems are also studied for the City of Mumbai, and recommendations made to alleviate them. It is finally inferred that there is an urgent need for comprehensive transportation planning, dispersing population, curbing private vehicle use and effectively facilitating the public transportation in the City of Mumbai.

1. INTRODUCTION
TRANSPORT

Transport (British English) or transportation (American English) is the development of people and goods starting with one place then onto the next. The term is gotten from the Latin trans ("across") and portare ("to carry").

Transport assumes a critical job in the economic advancement of a nation and the social and cultural existence of its people. On the off chance that agriculture and industry are viewed as the body and the bones of the India economy, transport and correspondence are its nerves which help the preparation and movement of men and materials. It is said that fixed status makes neediness while portability is a basic element of progress. Transportation assumes a unique job in economic improvement by accomplishing different national objectives, for example, getting land into production, marketing of agricultural items, making forests and naturals riches open for industry, growing exchange, arranging and executing wellbeing and instruction programs or more all trading thoughts. It is a settled truth that improvement of a country is to a great extent molded by the sufficiency, efficiency, consistency, security and reliability of the transport system.

REVIEW OF LITERATURE

M. Vargas et. al., (2008) proposed a system for video based traffic density estimation. Effective video-based systems for urban traffic observing must be versatile to various conditions. They ought to incorporate algorithms for identification of moving vehicles and present moment stopped vehicles (particularly significant in urban conditions). In this way, frontal area/foundation discrimination or highlight following. An adjustment of sigma-delta foundation subtraction algorithm has been displayed. This adjustment attempts to keep the effortlessness and computational efficiency of the first method, while giving more robustness to the accomplished foundation model in regular urban traffic scenes. Beginning from the essential sigma-delta algorithm, certainty estimation has been incorporated,

considering the intensity fluctuation on every pixel as well as the estimation of the traffic flow over that pixel.

Yang Wang et.al., (2008) exhibited a methodology of moving vehicle identification and cast shadow expulsion for video based traffic checking. In view of restrictive irregular field, spatial and transient conditions in traffic scenes are planned under a probabilistic discriminative system, where contextual requirements during the discovery process can be adaptively balanced regarding data-subordinate neighborhood communication. Computationally efficient algorithm has been created to segregate moving cast shadows and handle non stationary foundation processes for ongoing vehicle recognition in video streams. Exploratory outcomes show that the proposed methodology adequately combines contextual conditions and robustly identifies moving vehicles under overwhelming shadows even in grayscale video.

NEED OF THE PRESENT STUDY

Mumbai Project, one of the world's biggest New Town Projects was taken up and considered in mid 1970's. Mumbai the city of the 21th century is being created as a counter magnet to Mumbai, with the fundamental target of controlling further development of the uber city of Mumbai. Mumbai is spreads more than 344 sq. kms. with all the basic infrastructure.

Topographically, the mouth of Mithi River among Mahim and Bandra railroad stations denotes the limit between Mumbai City and the suburbs on the western side. The modern belt at Taloja, Patalganga and the Jawaharlal Nehru Port Trust at the Southern tip of Mumbai, IT parks, adds to the quality of urban economy of South Mumbai.

SCOPE OF THE STUDY

In order to have strategic planning and policy, to achieve the vision of Mumbai as a smart city. The scope of work is to

- Prepare a concept plan report and a transportations structure plan in Mumbai.
- Broad uses and intensity of land-use keeping the overall Master Plan exercise in view.
- Transportation system plan in Mumbai.
- Structural road network in Mumbai.
- To carryout Transportation surveys and other reconnaissance surveys to analyze the existing Transportation situation and Transportation characteristics.

CONCLUSION

The mitigation measures suggested in the previous chapters are important steps towards sustainable growth of transportation in Mumbai. These measures can definitely improve the quality of transportation, with a reduction in accidents, pollution, health problems and inconvenience. With the modal shift towards public transportation, traffic congestion will reduce, thereby increasing the speed. Improvement of speed from 15 km/hr to 25 km/hr will cause significant reduction of pollutant emission. Bold steps that should be taken in making Mumbai a sustainable city are as follows:

1. **Land Use Planning –** Population and employment should be dispersed, thus avoiding their concentrations in a particular area. The concept of satellite town as discussed in the previous chapter is an effective tool to reduce the travel distance, time, effort, pollution, fuel consumption, thereby reducing strain on the present transportation system.
2. **Enhancement of Buses and Railways –** East-West connection should be provided in form of public transportation in order to increase the convenience of people traveling in East-West direction. Funds which are invested in developing flyovers can be directed towards improving the public transportation facilities in form of frequency and infrastructure. Buses should be given priority on roads as compared to the other vehicles. It is absurd to note that a transportation mode which carries maximum number of people in Mumbai travels with the lowest speed the roads.

3. **Transportation Planning –** Long term and a comprehensive planning is required for Mumbai. Increasing the frequency of buses and trains, creating spaces for parking free of cost, building flyovers are short term improvements, as discussed earlier. These planning measures intend to cater to the present demand, without taking into consideration the high rate of growth in vehicles and population. Planning measures should not only include providing facilities for transportation, but should include measures which reduce the need to travel.

4. **Restriction of personal vehicle use –** Taking into consideration the current scenario of existing pollution levels, traffic congestion and the travel speed, it becomes an urgent need to take some bold steps before the situation goes out of control. This can be achieved when the use of vehicles is decreased considerably. Norms should be made in order to curtail the car use, and provisions should be made simultaneously have a modal shift to walking and transportation.

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STUDENTS EMPLOYABILITY THROUGH EXTENSION ACTIVITIES

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INTRODUCTION
Higher education can be recognized as an instrument of personal development. It helps in growing an individual's intellectual ability as well as overall personality. With the promotion of economic reform policies, the role of higher education is reinterpreted. Education can be an input not only for economic development but also for inner strength and need for higher education for women especially in rural areas is overwhelming. Approximately one third of India's population cannot read, making largest adult illiterate population.
In the past, several studies have been conducted to trace this gap. A recent incident of N.R.Narayana Murthy criticizing the IIT Graduates might have not gone well with many, but has indeed brought the reality in open. These graduates do not possess the right mix of hard and soft skills to make them employable. So this poses an added challenge for Industry as well as Educational Institutions. The Educational Institutions are already under pressure to meet the rising demand of quality education, work force needs, the relevance of their programmes the employability of their graduates and overall personality development of the students. Preparing young people to enter the labour market has therefore become a critical responsibility for universities.

OBJECTIVES OF THE STUDY
The study has been undertaken with the following objectives:-
1. To understand the meaning of employability skills
2. To understand the importance of extension activities

- **Origin and Statement of the research problem:-**

Neither UGC Nor Universities discriminate rural and urban colleges with respect to educational conditions. The set of rules and regulations governing rural and urban colleges are also common. Therefore industry also expect same set of skills from rural students as pointed out by Mr. M.R. Kurup in his article on accreditation of colleges with special reference to rural colleges.
Many people have defined villages as well as employability. Rural India suffers from lack of employability due to reasons such as poor communication skills, organizing skills etc.
India's heart resides in its village and just like a doctor whose work begins with the diagnosis of the heart beat, the planning and execution of any policy for the nation of a billion, has to begin with the learning derived from its six lakh villages says Dr. APJ Abdul kalam our former president.(Kalam &Srijanpal Singh 2011)

- **Interdisciplinary relevance**

The proposed study may be useful to Commerce, Economists as well as researchers/ students of rural development, Agriculture and management etc.

- **Review of Research and Development in the Subject**

The investigator has undertaken the work of review literature for a period of three months. The reviews relating to topic is mentioned below:
Quality of education is very important while developing skills of a student. The teachers should possess updated information regarding all subjects so that any doubts of the students can be clarified. There is a close relation between the quality and research done by the teachers. Quality of teaching can be improved only with the help of research. India invests very little in research activities. In China about 17 % is spend towards research by higher education institutions where as in India it is only 4%. The

major setbacks in quality improvement in higher education system are corruption in various ways, nepotism, reservation system and political interference. India's demand for higher learning can be seen in the increasing enrolment of Indian students abroad. More Indians study abroad than any other nation including china (Arvind Panagariya on higher education) . This shows lack of quality in Indian education system. According to BBC India spends 11% of its GDP on education whereas China 16%.

Employability continues to develop because the graduate, once employed, does not stop learning (i.e. continuous learning). Thus employability by this definition is about learning, not least learning how to learn, and it is about empowering learners as critical reflective citizens. Harvey's (2001) definition is important for it emphasizes the employability of graduates, which is similar to our context, hence, able to provide insight about how to measure graduates' employability and what are the differences between graduates and experienced individuals in the labor market.

Berntson (2008) argues that employability refers to an individual's perception of his or her possibilities of getting new, equal, or better employment. Berntson's study differentiates employability into two main categories – actual employability (objective employability) and perceived employability (subjective employability).

Skills are also expected in relation with time management, problem solving, business communication, corporate etiquette, and stress management. The overall personality of the student including personal grooming and body language are to be taken care of while developing the skills of an individual. The overall objective of skill development is to make the individual ready to face the corporate world. Towards this development the quality of teaching is very important. The teachers should impart high quality educational standards by giving examples from real life situations, case studies as well as from classics in English literature.

According to George Joseph, a Yale University expert on Asia, who declared that 'India will become the largest education market in the world in the next decade'on the sidelines of a US- India Higher Education Summit in Washington in October 2011.

A recent report published by the World Economic Forum revealed that only 25% of Indian professionals are employable by the organised sector.

ABOUT DEPARTMENT OF LIFELONG LEARNING & EXTENSION:

The Department of Lifelong Learning and Extension (DLLE) established on October 12, 1978 and has been recognized as a Statutory Department of the University of Mumbai since 1994 to promote a meaningful and sustained rapport between the Universities and the community. To facilitate the sensitization of the student to the socio-cultural realities, the Department offers for the students, extension work projects encompassing social issues. The student is awarded Ten Additional Marks at the final exam for a project on completion of 120 hours of work and the submission of a project report which are undertaken by degree college students. This Department (DLLE) of the Mumbai University is known as one of the best in the field of extension and e-Learning and its position is unique among the Indian Universities.

EMPLOYABILITY SKILLS

Employability skills (sometimes called 'soft' skills) refer to a set of transferable skills and key personal attributes which are highly valued by employers and essential for effective performance in the workplace. Unlike professional or technical skills, these employability skills are generic in nature, rather than job-specific, and are common to all work roles and workplaces across all industry types - for instance, communication and teamwork. The researcher will carry out a survey to check the employability of undergraduates in urban colleges which revealed that of the 1000 students appeared for the employability.

Employability can be defined as "the capability of getting and keeping satisfactory work."

Gone are the days where employers were very particular with technical skills ALONE. Now HR recruiters are searching for all talents from the employees including IQ as well as EQ. HR People are interested in evaluating soft skills to see if candidates can contribute towards the company's objectives

positively along with ability to build cordial and cohesive relationship with rest of the team members. Employability skills have been defined as "A set of achievements understandings and personal attributes that make individuals more likely to gain employment and to be successful in their chosen occupations". (Peter Knight & Mantzyorke). These skills can be called as transferable skills or personal skills. The important soft skills expected from a candidate are communication skills, leadership skills, presentation skills, time management skills, job interview skills, and team skills. It is therefore imperative to develop soft skills notably with good etiquette, communication, presentation etc. There are various organisations which gives training in softs kills   as programmes ,or soft skill courses running as 3months, one month programme etc in all cities. Employability skills are good communication skills, learning skills, organizing and planning skills, problem solving skills etc.
Role and Importance of DLLE Department.

1) Make the most of opportunities within extension studies to develop employability skills, eg, through group project work, presentations, students exchange programs, internship subjects, industry and community project units and mentoring programs.
2) Get involved in extracurricular activities such as clubs and societies, sport, public speaking, special interest groups, or community activities, as these experiences will also provide evidence of skills for your job applications.
3) Gain work experience through internships(industry oriented project) and vacation work, voluntary work for not-for-profit organizations, casual work and paid part-time work relevant to your field where possible.
4) Maintain a record (or portfolio) of your work experiences, volunteering roles, and activities. Make a note of skills gained and qualities demonstrated. Gather evidence of achievements and outcomes, including positive comments made by extension teachers, peers and customers, and include these in your portfolio.

METHODOLOGICAL UNDERSTANDING:

Employability skills are transferrable skills that are useful in nearly every job. They involve the development of an expertise, knowledge base or mindset that makes you more attractive to employers. Employability skills are also often referred to as employment skills, soft skills, work-readiness skills or foundational skills. They often improve your performance, minimize errors and promote collaboration with your co-workers, enabling you to perform your role more effectively.
Employability skills may not be listed in a job description, but they are important skills that can make you more attractive to prospective employers. The main benefit of having these traits is that it can help you stand out among other job candidates who are vying for the same position. While other candidates may have the same qualifications and experience, you may have a better chance of getting hired if you have employability skills that are particularly useful for the role.Certain employability skills are more sought after in specific industries.

CONCLUSION

Students have an array of skills that they may not be aware of that are useful in the workplace. They need to recognize the skills they already possess and how these can be transferred to the workplace. Students need to understand the term 'employability skills' in relation to the world of work and to realize that certain skills are common to many types of work. Extension activities conducted by DLLLE Department provide scope for furthering the learning by application of the concepts in wider contexts used in the society than those dealt with in the workbook.

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THE INDIAN PERSPECTIVE OF MINIMUM GLOBAL CORPORATE TAX

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Recently the Group of seven wealthy nations which include Canada, France, Germany, Italy, Japan, the UK and the US, held a summit from June 11 to June 13 to which India was invited as a guest, agreed to tackle tax abuses by multinationals and online technology companies by agreeing to a minimum global corporate tax rate for the first time.

It is broadly welcomed by tax campaigners and labelled a moment that would change the world of corporate Tax by the group of Seven finance ministers,

While there is general agreement between the western economic powers, several other leading countries – including China, India, Brazil and Russia – will be involved in further talks. Yet there are many hurdles as the Group 20 meeting scheduled for October 30 in Rome is likely to raise more concerns about such a tax regime. Tax haven countries such as Ireland and Switzerland have expressed reservations and objections, while India has begun digital taxation based on revenue rather than profit. Sticking points also remain between countries negotiating the reforms – even within the Group of seven nations.

However, if India agrees there will be temporary difficulties and economic turbulences, Given India's size and the billions of dollars in digital opportunities India can still gain benefits out of the new rules and continue to offer its exemptions (zero percent tax) for specialized economic zone sectors and small businesses. The new tax rules may benefit India if multinational corporations' market and sell their products in India.

What are the Criteria, the Group of Seven Nations agreed?

There are two main Criteria to the agreed reforms:

a) One enabling countries to tax some of the profits made by big companies based on the revenue they generate in that country, rather than where the firm is located for tax purposes.

b) The second is setting a minimum global corporation tax rate.

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Under the first Criteria, countries where multinationals generate revenue would be awarded new taxing rights on at least 20% of profit exceeding a 10% margin for the largest and most profitable firms.

The Group of seven nations also committed to a global minimum tax of at least 15%, lower than a 21% proposal put forward by the US president, earlier this year. However, it is still regarded as a turning point, and the inclusion of "at least" in the Group of Seven nations deal means it could be negotiated higher.

Issue of Tax Justice & Equality

The issue of tax justice and equality has become one of the most pressing issues in the global economy since corporations are shifting their profits to country like Switzerland with the lowest tax rates. The Bahamas along the Caribbean coast, are a little paradise in tax matters for many Individuals. Since the island nation became independent in recently, it has survived on luxury, tourism, customs duties and on its reputation as a tax haven. There is no income or corporation tax there and tax is not a criminal offence.

That could soon be over, The Bahamas is also one of the 139 countries that have committed themselves to the so-called (BEPS), The Base Erosion & Profit Shifting refers to corporate tax planning strategies used by multinationals to "shift" profits from higher-tax jurisdictions to lower-tax jurisdictions, thus "eroding" the "tax-base" of the higher-tax jurisdictions. The Organisation for Economic Co-operation and Development (OECD) define BEPS strategies as "exploiting gaps and mismatches in tax rules wants to combat tax evasion and prevent the relocation of profits by multinational corporations abroad. The project is the backbone of global minimum tax, the implementation of which received a strong boost during the G7 meeting of Finance ministers of the seven leading western countries. It should be at least 15 percent worldwide and will thus prevent tax dumping in many countries. At the same time, companies should in future, not only be taxable where they are based, but also wherever they sell their goods or services. It would be a small revolution; a lower tax limit applies almost all over the world. So far, each state has decided for itself how much and whether at all as in the case of Bahamas, (where a tax rate of zero percent applies to companies) to tax corporations and which criteria to apply. Therefore, many countries compete to attract companies around the globe.

Which companies would it apply to?

The U S administration had suggested about 100 multinationals would be within the scope of Criteria one. However, it is not clear how many are caught by the London agreement. In an embarrassment for European negotiators seeking to extract more from big US tech companies, Amazon is not expected to be caught by this element of the reform. This is because its profit margin in 2020 was only 6.3%.

Amazon case in particular raises questions of whether the reform will actually be an effective as it it has been described. The agreement of Group of seven states that the reform should only affect very large companies that have a profit margin of at least 10 percent. However, Amazon only gives its overall margin as 3 percent and should get away with a final agreement on this rate largely un scathed unless the more lucrative business areas are taxed separately. But that raises questions of tax equity and equality and could trigger even more bureaucracy.

It has been criticised that the minimum tax rate of 15 percent is too low as this would lower tax levels worldwide rather than increase it. In any case, It is absurd for some countries that the g7 wanted to reform the tax system by setting up a worldwide minimum tax that is similar to the low tax rates in tax havens like Ireland, Switzerland or Singapore. Meanwhile potential losers will do everything possible not to lose their advantage entirely. Until the rules come into effect.

The plans for a minimum global corporation tax rate, under Criteria two, are expected to capture far more companies, up to about 8,000 multinationals. Amazon and Facebook are expected to fall under the global minimum rate, according to the US Treasury secretary, Janet Yellen.

The agreement is intended to end the practice where companies like Amazon, Facebook and Google in billion in profits worldwide, but look loopholes when paying taxes, which in peanuts for tax authorities, But the plan is far from cry. In October, finance ministers of the 20 most important industrialised and emerging countries Group of 20 meet in Venice, where they are supposed to approve the agreement.

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Analysis by the EU Tax Observatory indicates it would also catch companies such as the oil giants BP, Shell, Iberdrola and Repsol, the mining firm Anglo American, telecoms firm BT, and banks such as HSBC, Barclays and Santander.

How much would it raise?

The OECD estimated last October that as much as 81 billion dollars in additional tax revenues each year would be raised under the reforms. Pillar one would bring in between $5 billion dollars and $12 billion dollars, while pillar two, the global minimum rate, would collect between $42 billion dollars and $70 billion dollars.

However, this assumed that a global minimum rate of 12.5% would be applied under pillar two. It also captures a larger number of multinationals under pillar one. The Tax Justice Network advocacy group estimates that a 21% minimum rate would bring in $640 billion dollars in underpaid tax.

There are various estimates for how much individual countries would recover. According to the Institute for Public Policy Research thinktank's Centre for Economic Justice, the UK would reap an extra $20.32 billion dollars annually from a 21% global minimum rate.

Ireland could lose up to 2 billion euros a year, according to its finance minister, Paschal Donohoe. The country, which levies corporation tax at 12.5% and has lower rates for profits on patents, raised 11.8 billion euros in corporate tax last year.

Difficulty in Implementation

Finance ministers believe the rules would be difficult to avoid, especially with the backing of the world's biggest western economies. They hope that a strong message of unanimity at the Group of Seven nations summit will create momentum for a deal to be agreed between the wider G20 group of big economies – which includes China, Russia and India.

EU finance ministers also believe the strength of the G7 deal will mean low-tax member states – such as Ireland, Hungary and Cyprus, which all have corporation tax rates of below 15% – cannot afford to isolate themselves from the world's biggest economic powers.

Under the global minimum tax, each country would collect the underpaid taxes of its own multinationals. For example, if a UK firm has operations in Singapore, if taxes were lower there than the minimum rate, it would impose an additional tax on those profits to reach the minimum rate.

If a company moved its headquarters to a low-tax jurisdiction, the rules would allow a country to apply the minimum rate to the firm's operations within its borders if its new parent country did not apply the minimum rate.

The Group of seven nations agreed to a global minimum tax rate of "at least" 15%, but several countries are pushing for higher rates, despite opposition from some big economies. Talks are expected to continue on this front.

Amazon avoiding the pillar one rule is expected to lead the UK and EU to push for a broader scope to be applied to capture parts of the company's business and to raise more tax from other big firms.

It is understood talks will focus on an approach known as "segmentation", meaning profitable parts of businesses would pay tax in their own right. Under such a rule, Amazon would pay tax in countries such as the UK on profits of subsidiaries such as Amazon Web Services, its lucrative web hosting arm. AWS made a margin of 30% in 2020.

The UK and several other EU nations have introduced unilateral digital services taxes until a global deal is in place. The US wants them dropped if a multilateral agreement is reached. However, there could be years of implementation for the new global rules, meaning that the removal of digital services taxes in some countries would be far from certain.

The plan for a minimum rate in the US would also need to pass through Congress, which is split 50-50 between Republicans and Democrats, making it harder for the Biden administration. However, tax experts believe some form of minimum will be agreed.

In order that this historical agreement works, many interests have to be brought under one roof. In smaller countries, the project is source of joy, In Ireland, for example companies only pay 12.5 percent in taxes, which is why Apple and Google have a presence there, but with the minimum tax rate of 15

percent likely now, there is question mark about whether the tech giants will continue to settle on green island.

The Indian perspective of Global Tax

Such an agreement has consequences for all exporting nations such as Germany and India. Car manufacturers in Germany, for example, sell a growing proportion of their products in china, India and the USA, but pay their taxes mainly in their home country, Germany If taxation rights are shifted to the countries of sale in future, Germany could lose tax revenue.

India would earn more tax benefits for their sales here. India markets itself as a manufacturing country for many products, including pharmaceutical and chemical products, computers and mobiles and service industries like IT related services. If a multinational corporation comes to India and invests with the intention of marketing its products her and in south Asia, which is generally regarded as a huge market, the tax percentage of its turnover and profit will be India's revenue in future

An India registered company is taxed on 30 percent of its global income as an India based tax unit. In 2019, the government declared a massive tax cut, lowering it to 22 percent and 15 percent from 25 percent for new manufacturing units subject to certain conditions, The section 115BAA was introduced by the Government of India through the Taxation (Amendment) Ordinance 2019 on the 20th of September 2019. Several amendments are made to the Income Tax Act,1961 through this ordinance. Changes such as a corporate tax rate cut for domestic companies and as well as for manufacturing companies was announced. Also, the MAT rate has been reduced from the current 18.5% to 15%. as amended by the Taxation Laws (Amendment) Act, 2019, This brought the tax rate in line with the average rate in Asian countries, which is 23 percent, china and south Korea have a tax rate of 25 percent, Malaysia, 24 percent and Singapore, 17 percent. The effective tax rate for Indian domestic companies, including surcharge and duties, is approximately 25.17 percent.

If India signs this agreement, an Indian company, which has a global presence and a profit of more than 10 percent globally, needs to pay only 15 percent of its global profit to the Indian government. This is also beneficial to India in terms of attracting more FDI for the simple reason of global taxation equality. Foreign companies can plan their taxation strategies accordingly, there will be no cases of tax evasion on Indian soil because a global network of taxation will be in place to know what is what and who is who in respective countries.

Though taxation is a sovereign subject, India can proactively engage with Group of Seven countries with a view to multiplying its efforts to plug the loopholes in its taxation system. This will allow it to zero in on tax evaders who flee the country as they can be easily located and brought back, India in all likelihood may generate more tax revenue if it decides to implement the new rules.

While Europeans (Germans French, British and Italians) Americans Canadians and Japanese have similar interests in the Group of Seven body, preferences in the G20 which include china, brazil and Russia are less homogenous. India has not yet made its stand clear, it is unclear whether they will come to an agreement in the end, Finally all 139 BEPS states under the OECD umbrella would have to agree to the proposal.

CONCLUSION

India has already unearthed myriad opportunities in Information Technology and related sectors to promote its unique potential- its human resource. The Indian government is aiming at creating a trillion-dollar digital opportunity. In the end, it all depends on the design of the reform. Many compromises are likely to come from Group of Seven & Group of Twenty countries.

Once this deal comes through, India shall be at an advantageous position at the G20 summit to negotiate its double taxation avoidance agreements that have not been signed by many countries in the west with which India has been negotiating for years.

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HUMAN VALUES AND ETHICS

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ABSTRACT

Values can be defined as those things that are important to or valued by someone. That someone can be an individual or collectively, organization Human values are the virtues that guide us to take into account human element when one interacts with one other human being. They are our feelings for the human essence of others. These human values give the effect of bonding, comforting and reassuring. Human values includes morals, integrity, peaceful life, respecting others, honesty(truthfulness and trustworthiness), caring, kindness, courage, sharing, time management, adjustment(co-operation), self confidence, commitment, spirituality and service-learning, a teaching method which combines community service. Human values are for example, respect, acceptance, consideration, appreciation, listening, openness, affection, empathy and love towards other human beings. Ethics – individually or organizationally, values determine what is right and what is wrong and doing what is right or wrong is what we mean by ethics. Indian concept of Values is the comprehensive term describing Indian thought on values is DHARMA. The rule of dharma ensures that one man's pursuit of pleasure does not cause harm to the rest of the society, nor does it prevent others for similar pursuits. The value of love is found through dedication and devotion to something or someone you love. Everything in life is an exchange of give and take. Nothing is gained without some kind of sacrifice.

Human Values in Society

Human values are the basis for any practical life within society. Value is defined as the principles and ideals, which helps them in making the judgment of what is more important. Values reflect our sense of right and wrong. They help us grow and develop. Individual values reflect how we live our life and what we consider important for our own self-interests. Individual values include enthusiasm, creativity, humility and personal fulfillment. They are inherent in every human being, are the perennial streams which alone can provide sustenance to the nurturing of these societal values in young minds. There is value crisis in the Indian society which is affecting all walks of our life.

Common Human Values

Values are the evaluative standards for deciding what is good and what is bad, what is desirable and what is undesirable. It sets the standards and guidelines. Values are basic and fundamental beliefs that guide or motivate attitudes or actions. Values are the motive behind purposeful action. They are the ends to which we act and come in many forms. Values are the things that we believe are important in the way we live and work, when the things that we do and the way we behave match our values, life is usually good-we are satisfied and content. Basic human values refer to those values which are at the core of being human. The values which are considered basic inherent values in humans include truth, honesty, loyalty, love, peace etc. because they bring out the fundamental goodness of human beings and society at large.

Difference between Moral Values and Human Values

Moral Values regard matters of right and wrong whereas Human Values help a person to distinguish between right and wrong. Moral values are constant and unchanging whereas Human Values change from person to person and time to time. Moral Values are for self development and self discipline whereas Human Values is about how we treat others in society. Moral Values can be taught whereas Human Values are inherited values and are intact in all of us.

Human Ethics

Ethics is a system of moral principles. They affect how people make decisions and lead their lives. Ethics is concerned with what is good for individuals and society and is also described as moral philosophy. Moral philosophy deals with morality and concepts such as good and bad, right and wrong,

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justice etc. Ethics refers to the guidelines for conduct, that address question about morality. The three schools are virtue ethics, consequentiality ethics and deontological or duty-based ethics. Each approach provides a different way to understand ethics. There are seven principles that form the content grounds of our teaching framework. They are non-malfeasance, beneficence, health maximization, efficiency, respect for autonomy justice, proportionality etc.

Aim of Ethics

The aim of ethics has been viewed in different ways. According to some, it is the discernment of right from wrong actions. To others, Ethics separates that which is morally good from what is morally bad. Alternatively Ethics purports to devise the principles by means of which conducting a life worth to be lived. Ethics are the principles that guide us to make a positive impact through our decisions and actions. We can think of Ethics as the principles that guide our behavior toward making the best choices that contribute to the common good of all.

Nature of Ethics

The Nature of Ethics is generally concerned with rules or guidelines for morals and socially approved conduct Ethical standards generally apply. Ethics is generally concerned with rules or guidelines for morals and socially approved conduct. Ethical standards generally apply to conduct that can or do have a substantial effect on people's lives. Ethical conduct of profession means the right utilization of skills for the fulfillment of human goal. Professional is expected to carry out with right understanding and commitment. The effort is to be conducive to human welfare, to the happiness and prosperity of all and also to the enrichment of nature.

Happiness in Ethics

Happiness (or flourishing or living well) is a complete and sufficient good. To live with continuous happiness and prosperity, the program is to understand and to live in harmony at all levels of our living. Continuous happiness is being in harmony within oneself, being in harmony with others and being harmony with nature. Happiness comes from letting values decide our behavior and goals. Values can change over a life-time as our experiences change our view.

Values for Students.
- Characters Value
- Work Values
- Personal Values

Values for Children to Lead a Great Life
- Respect
- Family. Family is an integral part of kids' lives.
- Adjusting and Compromising
- Helping mentality
- Respecting Religion
- Justice
- Honesty
- Never hurt anyone

Importance of Ethics and Values

Ethics serve as a guide to moral daily living and helps us judge whether our behavior can be justified or not. Ethics refers to society's sense of the right way of living our daily lives. It does this by establishing rules, principles and values on which we can base our conduct. Our values are important because they help us to create the future we want to experience. Every individual and every organization is involved in making hundreds of decisions every day. That purpose is the satisfaction of our individual or collective (organizational) needs. Being aware of our values and attitudes is important because it helps us to identify why we are doing what we are doing. Ethics are Moral codes that drive people to decide

which is right or wrong. This right or wrong can be related to a person or to a collective group of individuals. Values are principles that are unbiased and reflect the possessive virtue of a person irrespective of ethical or unethical backgrounds.

Values of a Person

Personal values are the things that are important to us, the characteristics and behaviors that motivate us and guide our decisions. For example may be we value honesty. We believe in being honest wherever possible and we think it is important to say what you really think. There are lots of personal values. They are family, freedom, adventure, authenticity and wisdom. Our most important personal values might be love, financial security, knowledge, creativity, personal growth or any combination of all of the values in the world.

Role of Values in Life

Our values are important because they help us to grow and develop. They help us to create the future we want to experience. Every individual and every organization is involved in making hundreds of decisions every day. That purpose is the satisfaction of our individual collective (organizational) needs. Cultural values are the core principles and ideals upon which an entire community exists. This is made up of several parts: customs, which are traditions and rituals; Values, which are beliefs and culture which is all of a group's guiding values.

Characteristics of Values

Values provide standards of competence and morality. Values are fewer in number than attitudes. Values transcend specific objects, situations or persons. More than other things, an organization's values determine its culture. Values provide a guiding architecture that drives performance and behavior. Individuals and organizations have value systems that influence their attitudes, behaviors and the ways. Values guide the selection or evaluate policies, people and events.

Ethics

A person acts unethically due to lack of correct understanding about happiness and prosperity. To make money, all other considerations become secondary. Thus, more and more unethical practices take place. The ethical competence is achieved through appropriate value education. To have competence the human goal should be clear and its fulfillment should be clear and its fulfillment should be through universal human order. One should have confidence in self, right understanding of oneself is the basis of all these. There should be mutually fulfilling behavior, clarity and confidence in ethical human conduct. There should be harmony in nature. One should have ability of translating one understands in real life.

Value Education

The process of value education has to be that of self exploration and not of giving sermons or telling dos and don'ts. This process of self exploration helps you be in harmony with yourself and in harmony within yourself and in harmony with everything around. Value education deals with universally accepted values which is beneficial to individual and collective happiness and prosperity in a sustainable way. Goals and aims are set on the basis of value education and people work to achieve it. Value education helps to identify basic aspirations. It helps to understand the values correctly that enables to fulfill the basic aspirations and becomes the source for happiness, success and fulfillment. It enables to understand that the values and skills are complementary to each other. It helps in the development of appropriate technology and its utilization for human welfare at all levels. All the human beings continuously aspire for a happy life, a fulfilling and successful life and the purpose of education is to provide adequate competence to actualize these aspirations. The subject which enables us to understand 'What is valuable' for human happiness is called Value Education. Thus, value education enables us to understand our needs and visualize our goals correctly and also indicate the direction of

their fulfillment. We need value education to correct identification of our aspiration or goal, understanding universal human values to fulfill our aspiration in continuity. It removes confusions.

Process of Value Education

The process of value education has to be that of Self-Exploration. It is a process of knowing oneself and through that knowing entire existence. It is a process of recognizing one's relation with every unit in existence and fulfilling it. This process of self exploration helps you be in harmony within yourself and in harmony with everything around. Education should create understanding or harmony at all the levels of living. Humanistic education will provide proper integration of values and skills to understand the physical needs and provide techniques and production system in an eco-friendly manner. To understand self aspirations and happiness, to understand human being, to understand the goal of life. It should include harmony at various levels such as individual, family and society. It helps in resolving confusions.

Ethical Human Conduct

People are presently living on the basis of preconditioning or assumptions which are not in consonance with truth or right understanding. This does not give satisfaction to anybody. Ethical human conduct implies that it is naturally acceptable to and does not give rise to conflict within. It should be in according to right understanding. Right understanding enables to identify definite.

Values for a Good Life

Values are the evaluate standards for deciding what is right and what is wrong. Our attitudes, preferences, goals and aspirations are affected by the value system. It sets the guidelines which affect our behavior. Those who value money, power and status will direct their effort for achieving them, ignoring social, human and ethical implications of their pursuits whereas those who value kindness, justice, morality, compassion may decline even lucrative career options if it requires compromising on these values.

CONCLUSION

Non-violence is the first human value. It has played a vital role in India's greatness. It directs their day today behaviors in such a manner that they can ensure their own existence; their conflicts are transformed and resolved. Non-violence has been analyzed minutely in Jainism. Mahavira gave a unique dimension to Non-violence through his humanely practices. It is made a subject of self-control, pure conduct and discipline. So he is called the greatest initiator of non-violence. The Vedas direct day-to-day practices of most Indians. It achieves goodness of not harming anyone by thought, speech or deed and not depriving anyone of life. Buddha preached humanity to develop non-violence on basis of self control. Sikh Guru, Guru Nanak also preached non-violence. Gandhian concept pertaining to non-violence has presence of all the four major philosophies that were established and developed in India. Gandhiji brought a good harmony among all Indian concepts pertaining to non-violence. Gandhiji astonished the whole world through the non-violence actions. Gandhiji believed in achieving victory over the injustice of world's mightiest empire through non-violence. The intention should be clear and full of honesty. Gandhiji believed in non-violence which is the highest values of humans by saying seek the truth, listen to the truth, teach the truth, abide the truth, and defend the truth until death.

A Humanistic Constitution is essential to provide guidelines and policy framework necessary for the development of undivided society. The human society is divided into various castes, creeds, religions and nationalities whose objectives and interest are proving opposite to those of others. Lots of energies and resources are lost in preparing for war only to ensure conflicts is achieved through right understanding. It is possible to move towards universal human order with help of suitable policies evolved through right understanding. Understanding of harmony gives the notion of an undivided society and universal human order. The universal human endeavor such as education, health, etc.

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IMPACT OF COVID-19 ON INDIAN ECONOMY

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ABSTRACT

COVID-19 has shaken the whole world. This pandemic brings both social and economic life at standstill. To control impact of this pandemic lock down was introduced in four different phases to reduce interaction between people so that spread of COVID-19 will be less. Even after lockdown, people themselves reduces their social interaction which leads to fall in various sectors such as travel and tourism, aviation, retail, Hospitality industry, education and railway industry. Travel and Tourism sector has a loss of around US $65.5 billion. Hospitality industry is seeing more than 80 percent erosion in revenue stream. Metro railway services has reported a loss of around Rs 2000 crore. Foreign Portfolio Investment have drawn hug amount in India. This pandemic has horrifying impact on the mass population such as people migrates on foot, unemployment. The aim of this paper is to study the impact of COVID-19 on various sectors so that overall impact on Indian economy of this pandemic can be analyzed. It affects the daily activities of the people also. Apart from huge loss COVID-19 has also provided various opportunities to India. As it gives boost to the trust level to other nations on India and provide opportunity to India to participate in global supply chains. Some reforms are needed to meet the challenges created by COVID-19 such as 'Make In India'.

KEYWORDS: COVID-19, economic impact, Sectoral impact, GDP growth rate.

INTRODUCTION

COVID-19 has affected all the nations in enormous way, specially the decision of lockdown has put both personal and economic life at standstill. A world which was always full of activities has fallen silent and all the resources were put to meet the never seen before crisis. The all rounder impact of the virus has slow down the economic activities. A report which was presented by WHO and World Bank collectively shows estimation that GDP has come down to 2.2 percent from 4.8 percent due to this pandemic. And this estimation comes true when whole world come under this pandemic.

This pandemic has affected every activity both at national and international. In India, Economic Times report which was published on 23 March, 2020 shows that India has to pay a cost of US$120 billion or 4 percent of the GDP due to lockdown. This COVID-19 has affected manufacturing and service sector- travel and tourism, retails, banks, healthcare, education, IT and others. Economic stress has started and grow rapidly. While the lockdown and social distancing bring productivity losses on one hand, it also reduces the demand and supply of the goods on the other hand. However, lockdown and social distancing are only cost effective source of reducing the impact of COVID-19.

LITERATURE REVIEW

Beyer, Franco-Bedoya, and Galdo (2020) Studied that electricity consumption can also be used in emerging markets and developing economies. It was found that impact of lockdown was not equal across the states, districts, and cities. With the increase in number of COVID-19 infections there was a large decline in the nighttime light intensity in districts but not in cities. In India, electricity consumption measure can be updated so that it can provide real time view on economic activity.

Chaudhary, Sodani and Das (2020) identified that COVID-19 has adverse impact on various sectors such as oil demand has dropped to lowest in its eighteen years which is US$22 per barrel from US$ 65 per barrel, Tourism industry which was contributing more than nine percent of GDM has come down to .45 percent in the growth rate of the GDP, Railway sector was contributing more than US$ 27 billion has come down the revenue by US$ 1.56 billion. These all sector has bring down the GDP of India which reduces growth rate of Indian economy.

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Das and Pattnaik (2020) found that this pandemic has affected various sectors such as tourism and aviation, telecom, auto sector, transportation. The GDP has depleted lowest over six years during 4Q 2019-2020. The growth rate of 2020-21 is expected to 1.9% which is second lowest after 1991-92.

Dev and Sengupta (2020) found that the pandemic has affected informal sector (includes migrant people who move from one area to another area for temporary work), MSME sector, inability to pay back of SMEs affects banking and financial institutions, tourism, hotels, real estates, metal industries, textiles, electricity, mining industries were highly affected due to lockdown and social distancing norms introduced by government to reduce spread of COVID-19. To meet this damage government should introduce good policies such as policies to balance fiscal deficit, to meet needs of informal labour, banking reforms etc.

Galea *et al.* (2020) suggested that digital technologies can help people of fill the gap that occur due to social distancing, efforts should be done to create connection with the people who are being isolated, mental health support should be provided through social media via trusted sources, system must be developed to provide place to the people who are in more risk by giving proper consideration to social distancing, and system should be well developed and designed to provide timely and proper treatment to the COVID-19 patients.

Kanitkar (2020) used a linear Input-Output (IO) model to study the economic losses in India due to COVID-19 lockdown and this model shows that with the amount of lockdown losses Indian economy is about to face 10-31% of its GDP. The impact of COVID-19 on demand and supply of electricity and emission of CO_2 by power sector was also studied and it was found that emission of CO_2 from coal based power plants has been reduced by 26%.

Verma *et al.* (2020) analyzed that due to pandemic the average economy come down from 1.62 to 5.4. This pandemic has affected stock market adversely. Due to COVID-19, S & P stock has touched the mark of -28% downfall. It is suggested that government should take proper initiatives to help economy to come up.

IMPACT OF COVID-19 ON VARIOUS SECTORS

AVIATION AND TOURISM – These both sectors aviation and tourism contributes 2.5% and 9.1% respectively. Aviation and Tourism are the first industry which are affected most by this pandemic. Tourism industry has served to more than forty million people in 2018-19. These two industries has served a lot of cash flows in this pandemic which leads to more thirty five million layoff which is approximately 70% of the total workforce.

HOSPITALITY SECTOR – Hotel industry was running smoothly. After a good record of 2019, it was expected that this industry is going to rise in 2020 but unexpected situations arises and this situation lead to the decline of this industry. During 2020 overall occupancy of the hotels has been declined by 16.5-20.7 points as compared to 2019, while ADR (average daily rate) has been declined 7% to 8%. Overall revenue of hotel sector declined around US $10 billion which is around 80 percent as compared to last year. Apart from restaurants Zomato and Swiggy also faced a drop of 60% in revenue.

EDUCATION SECTOR – In India, more than 30 crore students has been affected due to this pandemic. This pandemic not only affected the studies of students for whole academic year 2020-21 but also shoot up the unemployment rate which was around 8% till march and increases more than 20 percent till April. This pandemic put more pressure on parents of their wards. Due to lack of access to internet facilities to people many students were not able to access the global education.

RAILWAY SECTOR – The traffic revenue of railway till August has been declined by 42% as compared to last year. More than 33000 crore was refunded to the passengers due to cancellation of the tickets. Metro also suffer a big loss due to closure of metro services. Bangalore suffers Rs 170 crore, Chennai metro suffers Rs 80 crore, Lucknow metro suffers Rs 90 crore and Kochi metro suffers Rs 34 Crore. Among all the metro corporation Delhi metro corporation suffers maximum loss which is of more than Rs 1600 crore.

OIL AND GAS INDUSTRY – Due to lockdown, people movement reduces and it lead to reduce the demand of oil and gas for the vehicle and also industries which run on the crude oil which are termed as the biggest source of consumption of oil. This pandemic has bring a historic drop in the crude oil prices of last 18 years as it goes down to US$22 per barrel in March from US$65 per barrel in January. This downfall helps India's economy to cut its current account deficit.

STOCK MARKETS- On 23 March 2020, stock markets in India post worst losses in history. SENSEX fell 4000 points (13.15%) and NSE NIFTY fell 1150 points (12.98%).However, on 25 March, one day after a complete 21-day lock-down was announced by the Prime Minister, SENSEX posted its biggest gains in 11 years, adding a value of ₹4.7 lakh crore (US$66 billion) crore for investors. On 8 April, following positive indication from the Wall Street that the pandemic may have reached its peak in the US, the stock markets in India rose steeply once again. By 29 April, Nifty held the 9500 mark.

E-**COMMERCE** - In the third week of March, Amazon announced that it would stop sale of non-essential items in India so that it could focus on essential needs.Amazon followed the same strategy in Italy and France. On 25 March, Walmart-owned Flipkart temporarily suspended some of its services on its e-commerce platform and would only be selling and distributing essentials. BigBasket and Grofers also ran restricted services, facing disruptions due to the lockdown. Delhi Police began issuing delivery agents curfew passes to make it easier for them to keep the supply chain open. E-commerce companies also sought legal clarity related to defining "essentials".

AGRICULTURE - A study during the first two weeks of May month by the Public Health Foundation of India, Harvard T H Chan School of Public Health and the Centre for Sustainable Agriculture found that "10% of farmers could not harvest their crop in the past month and 60% of those who did harvest reported a yield loss" and that a majority of farmers are facing difficulty for the next season. Due to logistical problems following the lockdown tea estates were unable to harvest the first flush. The impact of this on the second flush is not known. The entire Darjeeling tea based tea industry will see significant fall in revenue. Tea exports could see a yearly drop up to 8% as a result. In March 2020, tea exports from India fell 33% in March as compared to March 2019. During the lockdown, food wastage increased due to affected supply chains, affecting small farmers.

From 20 April, under new lockdown guidelines to reopen the economy and relax the lockdown, agricultural businesses such as dairy, tea, coffee, and rubber plantations, as well as associated shops and industries, reopened. By the end of April, ₹17,986 crore (US$2.5 billion) had been transferred to farmers under the PM-KISAN scheme. Odisha passed new laws promoting contract farming.

EXPORTS AND IMPORTS - India's exports in April 2020 fell by -36.65% year-on-year,while imports in April 2020 fell by -47.36% as compared to April 2019.

OVERALL IMPACT OF COVID-19 ON INDIAN ECONOMY

In India up to 53% of businesses have specified a certain amount of impact of shutdowns caused due to coronavirus on operations, as per a FICCI survey in March. By 24 April the unemployment rate had increased nearly 19% within a month, reaching 26% unemployment across India, according to the 'Centre for Monitoring Indian Economy'. Around 140,000,000 (14 crores) Indians lost employment during the lockdown. More than 45% households across the nation reported an income drop as compared to the previous year. Various business such as hotels and airlines cut salaries and laid off employees. Revenue of transport companies such as Ola Cabs went down nearly 95% in March–April resulting in 1400 layoffs. It was estimated that the loss to the tourism industry will be ₹15,000 crore (US$2.1 billion) for March and April alone. CII, ASSOCHAM and FAITH estimate that a huge chunk of the workforce involved with tourism in the country faces unemployment. Live events industry saw an estimated loss of ₹3,000 crore (US$420 million).

A number of young startups have been impacted as funding has fallen. A DataLabs report shows a 45% decrease in the total growth-stage funding (Series A round) as compared to Q4 2019. According to a KPMG report venture capital in Indian startups has fallen over 50% in Q1 2020 from Q4 2019.

Electricity consumption has declined strongly after the national lockdown was enacted. It was nearly 30 percent below normal levels at the end of march and remained a quarter below normal levels in April. In May it was on an average 14 percent below normal and in June it was still 8 percent below normal. Lower electricity consumption implies lower economic activity. In the past, a unit of additional economic activity in India has been associated with 1.3 units additional electricity consumption. The economic impact has already been between $160 billion(5.6 percent of GDP)and $175 billion(6.0 percent of GDP).

Government revenue has been severely affected with tax collection going down, and as a result the government has been trying to find ways of reducing its own costs. On 10 May 2020, Union Minister Nitin Gadkari said that some states didn't have enough money to pay salaries in the near future. In April, former Reserve Bank of India chief Raghuram Rajan said that the coronavirus pandemic in India may just be the "greatest emergency since Independence", while the former Chief Economic Advisor to the Government of India said in April that India should prepare for a negative growth rate in FY21.

Not only Indian economy, but whole world's economy suffered due to this pandemic. It will take a long time to overcome and recover from this pandemic to the whole world.

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IMPACT OF GLOBALIZATION ON WORLD CULTURE

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ABSTRACT

Globalization is often exclusively associated with worldwide economic integration and the emergence of a borderless global market. However, globalization also involves sweeping changes on the social, cultural and political terrains. Globalization is not an inclusive or progressive form of internationalism. Rather, it is the successful expansion on a world scale of particular localisms of social, economic, and political organization, which are neo-liberals and capitalist in character. The mix of material and ideological elements that make this expansion possible makes globalization a hegemonic process. Nor does globalization create or encourage economic freedom, opportunities, and choice at all levels; rather it is more akin to a monoculture of ideas, politics, and economic models. The major consequences of globalization have been: the transmogrification of traditional religions and belief systems; the beginning of the disintegration of the traditional social fabrics and shared norms by consumerism, cyber-culture, newfangled religions and changing work ethics and work rhythms; the fast spreading anomie forcing an ever increasing number of individuals to fall back upon the easily accessible pretentious religious banalities, and attributing to religion the creation and acceleration of extremist, fundamentalist and terrorist tendencies in the third world countries. To sum up, culture as a way of human life is constantly undergoing change. Certain developments in modem times have helped to accelerate this process of change in an exponential manner involving two major consequences: (a) reduction in cultural diversity; and (b) increasing hegemonic control in the name of free trade and freedom of communication, at all levels. The implications of this change are varied and there are no indications that they are in any way increasing the social, material or spiritual well-being of humanity. Finally, it can be said that every culture of world was affected by one way or other in terms of its influence and identity. Only one culture dominates that is western culture. Western culture also dominates due to power approach of Western World. Today, every culture of the world is under the umbrella of Western culture, It was always interest of West to rule over the world especially to marginalize the developing world. West becomes successful in its mission by implementing a slogan that was globalization. Through this process West projected, its own culture, polity, economy, values across the globe etc.

INTRODUCTION: -
UNDERSTANDING GLOBALIZATION

What is globalization? Is it the integration of economic, political, and Cultural systems across the globe? Or is it Americanization of world culture and United States dominance of world affairs? Is globalization a force for economic growth, prosperity, and democratic freedom? Or is it a force for environmental devastation, exploitation of the developing world, and suppression of human rights? In sum, is globalization "good" or "bad"? Globalization is the acceleration and intensification of interaction and integration among the people, companies, and governments of different nations. In the 1990s "globalization" has become a particularly fashionable way to analyze changes in the international economy and in world politics. Research J. Humanities and Social Sciences 2011; 2(2): 33-39

Hilal Ahmad Wani Advances in technology and modern communications, we are told, have unleashed new contacts and intercourse among peoples, social movements, transnational corporations and governments. The result is a set of processes which have affected world politics in a new and extraordinary way. Yet the argument itself is not a new one—nor is the phenomenon. Globalization is neither good nor bad. Rather, certain aspects of the complex, and multi-faceted process of globalization have impacts that can be viewed in different ways depending on the values at stake. Globalization has become one of the most popular buzzword of our time frequently used by people. Globalization is the increasing interaction of national economy with that of the First World which ultimately aims at creating a state of frictionless capitalism. It is a process of creating a global market in which increasingly all nations are forced to participate.

Here is what Amartya Sen a Nobel Laureate and Economist has to say: "Global interaction, rather than insulated isolation, has been the basis of economic progress in the world. Trade, along with migration, communication, and dissemination of scientific and technical knowledge, has

helped to break the dominance of rampant poverty and the pervasiveness of 'nasty, brutish and short' lives that characterized the world. And yet, despite all the progress, life is still severely nasty, brutish and short for a large part of the world population. The great rewards of globalized trade have come to some, but not to others." The process of globalization entails that there is interconnection of sovereign nations through trade and capital flows; harmonization of economy rules that govern relationship among these sovereign nation; creating structures to support and facilitate interdependent and creating a global market place. From the culture point of view, David (2002), state that globalization is the process of harmonizing different culture and beliefs. Castells (1997), state that globalization is the process that eroding differences in culture and producing a seamless global system of culture and economic values. The harmonization, according to Awak his achieved to due to advancement in communication and countries are increasingly being forced to participate. Therefore, globalization can be viewed as a process of shifting autonomous economies into a global market. In other words, it is the systematic integration of autonomous economies into a global system of production and

distribution. The consequent is that the word of separate nation-states is said to be ending if the process of globalization is allows to run its logical course. The new technology, based on the computer and satellite communication have indeed revolutionized our traditional conception of the media, both print and electronic. Books, newspapers, radio, television and video programme are now being transposed into the multimedia world of the cyber space and available to all people of the world wherever they may live. This is the current phase of Globalization what we are talking about. I have noticed various papers by distinguished participants on various sectional impacts of this Globalization. I am not going into those details, but what is the main objective of this entire Process? The main objective in my opinion is to create conditions whereby the rest of the world, that is the developing world, is again brought back into bondage of Economic slavery Globalization, as it is currently envisioned by imperialism, is actually a blueprint for the economic decolonization of the developing world. Impact of Globalization in India has also many other dimensions. It has wide ranging impact on everything else connected with our lives. It impacts our entire culture or the entire value system, on the milieu in which we are living. Again I go back to Marx. 150 years ago, he actually said that capitalism not only produces the object for the subject but it also produces subjects for the object. He made a very penetrating statement. In today's advertising world if you see this what is actually being created. You are creating human beings who are capable of consuming certain products. The emphasis is no longer on creating the products that are required by the human beings rather creating human beings that are required for the products. This is essentially the defining feature of culture under globalization. Human beings are reduced to the status of products who will consume the other products that capitalism produces. This entire trend of culture -- consumerism, degeneration etc -- creates its own atmosphere which affects every aspect of our life and society. The net result of placing markets as the primary agent of all human endeavors is that today we are witnessing a world where-economy is building castles in air; politics is suffering from cognitive freeze; culture is experiencing shock and military is in a state of stupor. "International Finance is a Darwinian world—survival will go to the fittest", a world in which profits and losses amounting to tens of millions of dollars is a commonplace.

"The homogenizing influences of globalization that are most often condemned by the new nationalists and by cultural romanticists are actually positive; globalization promotes integration and the removal not only of cultural barriers but of many of the negative dimensions of culture. Globalization is a vital step toward both a more stable

world and better lives for the people in it." "Many societies, particularly indigenous peoples, view culture as their richest heritage, without which they have no roots, history or soul. Its value is other than monetary. To commodity it is to destroy it."

Three Views of Globalization:

There are three familiar responses to globalization. First, That its novelty is grossly exaggerated Globalization, the argument runs, has been around for a long time. The current phase is merely an intensification of a well-entrenched process, the basic features of which are much the same as before. The second response is that globalization is not only novel but extensive, leaving nothing untouched, transforming everything within its reach. Therefore, it must be treated as the central organizing category of contemporary discourse. When evaluated, this response branches into two further sub responses: either globalization (over-optimistically) is a panacea for all the problems of the world, or (over-pessimistically) it is the cause of all its maladies. The third response is an intermediate one, which sees globalization as introducing new structures without altogether displacing older patterns. From this point of view, globalization is a

dynamic, open-ended and contradictory process that generates forces working in different, often opposite directions.

A Few Winners, Many Losers:

In discussing these different approaches, most participants in my group agreed that globalization had introduced to India new technology and economic opportunities, and greater sensitivity to efficiency. But, surprisingly, a consensus also emerged that it produces massive problems. Almost everyone voiced concern over its impact on employment. Unemployment had risen steeply. Equally significant was the deterioration in the quality of jobs. Thus, along with exclusion from the economy, it was felt that globalization brings with it what one participant called 'negative inclusion'. Exclusion from the economy was accompanied by exclusion from whatever little public space was available for deliberation and negotiation. A corollary of this is that globalization has a negative impact on participation, access, transparency, and accountability.

In short, most people in the session expressed concern about the adverse impact of globalization on democracy. This is not to say that globalization has no beneficiaries.

The point is rather that it has differential impact on different categories of people. Plainly, globalization throws up winners and losers.

Generally, percentage figure of winners mentioned by a participant in the session was abysmally low: a mere 3% o the population! Those who suffer most, it was agreed, are Dalits, tribal's, women, poor peasants, unorganized workers and minority populations. Globalization, in short, increases economic and political inequalities

A World Connected, and Divided:

On the relationship between globalization and culture, it was agreed that globalization estranged family members from each other, encouraged egoism and a consequent loss of compassion, and has a propensity to alter the very manner in which we sense the world. Even more importantly, by forging new communities with transnational links, it undermines older, more inclusive varieties of nationalism. There is a possible link then between globalization and the resurgence of communalism in India. Even those who welcome global culture were worried about the rapid pace at which it spreads, in a way that undermines freedom of choice. Overall then, the assessment of globalization was negative – closer even to the second, pessimistic view than to the third, more ambivalent one that I personally favor. For large parts of the world, globalization creates not a borderless world but one where territories retain their significance as before. It presents a contradictory face: a much easier flow and spread of ideas, experiences, objects and people from one particular part of the globe to another; yet a divided world, thrown together rather than integrated, in a manner heavily biased in favor of rich, dominant countries. So, globalization has to be combated, tamed or at least given a more human face.

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Culture specifies what behaviors are desirable or proscribed for members of the culture (norms), for individuals in the social structure (roles), as well as the important goals and Principles in one's life (values). Culture also specifies how things are to be evaluated (Carnevale, 1995). This implies that people of different cultures will have greater difficulty In interaction, in understanding, and in valuation. Culture is ones recognition and identity through which he is being recognized. Culture has been defined differently by people. The different definitions attach to culture is based on the differences in the orientation of the people. According Ekeh (1989), culture is constructing used in an attempt to analyze and integrate events and ideas in broad spectrum

of areas of society. Jekayinfa (2002) states that from wider perspective, culture includes the total repertoire of human action which are socially transmitted from generation to generation. Tyler (1871), in Jekayinfa (2002), views culture as configuration of institutions and modes of life. Furthermore, he states that culture is the complex while which includes knowledge, belief, arts, morals, laws, customs, and any other capabilities and habits acquired by man as member of the society. Among the feature that characterize culture is that has its own personality and identity. The fact that we are human does not mean we are the same. However, it is noted that every moment, we are being transformed, always growing like the cell in our bodies. Culture changes exactly the same way as the human being change. In other words,culture is dynamic. According to Odiora the transformation of culture is gradual and not sudden. Obiora contends that culture is a continuous process of change. In spite of the change continuity, security and binds society together. Another attribute of culture is that it is learned, acquired, transmitted or diffused through contact or other means of communication flow from one generation to another. For instance, in the old days a young Nigerian Girl from Yoruba culture would knee down to greet their elders. For the Britain a Girl may stretch hand shake. In the modern day third world countries, absolute kneeing down may be fading as noted by Tardif (2002) opines that culture is not genetically transmitted rather it takes place by process of absorption from the social environment or through deliberate instruction. This is to say that culture is learned. Such learning does not occur through natural inheritance. Probably that is why Jekayinfa (2002) maintains that the man learns culture through the process of socialization, enumeration, personal experience and through deliberate endocrine nation or teaching. It should be noted that learning of culture is a lifelong process. That is, learning of culture is from birth of death. Further observes that what is learnt differ from society to society and from one stage to another. However, all that is learnt is geared towards the realization of the goal of the society. Culture specifies what behaviors are desirable or proscribed for members of the culture (norms), for individuals in the social Structure

(roles), as well as the important goals and principles in one's life (values). Culture Alsospecifies how things are to be evaluated. This implies that people of different cultures

will have greater difficulty in interaction, in understanding, and in valuation. To sum up, culture as a way of human life is constantly undergoing change. Certain developments

in modem times have helped to accelerate this process of change in an exponential manner involving two major consequences: (a) reduction in cultural diversity; and (b)

increasing hegemonic control in the name of free trade and freedom of communication, at all levels. The implications of this change are varied and there are no indications that

they are in any way increasing the social, material or spiritual well-being of humanity. There, are different cultures across the globe but it is quite clear that these

cultures have been affected by the western domination. It was the planning of west that how to rule over the world, especially over those who were underdeveloped and marginalized. What they did? They projected their type of polity, consumer and pop culture, capitalist economy, and this all was made in the name of globalization, to bolster and enhance their power and potential and to pave a way to start worst form of colonization. It is obvious that no culture of the world remain in its same conditions now we culture rather to quote it is the western culture, which can also be explained as a cultural imperialism, where "have-

nots" have no status and dignity but it remains a world of "haves" those who are capitalists. When you are saying that we are the custodians and protectors of freedom then why not there is freedom for others as for as performance of culture is concerned. Let us return to culture at large. Globalization is accompanied by a need to homogenize the product, even the cultural product.

The more homogenous the product, the greater the market it has weather. Where ever you go in the world, you will have the same soaps, same toothpaste, and the same sort of other products that you will find in our country. The homogenization of the product is the first step in a globalised economy for maximization of profits by the multinational corporations. Homogenization of products also has a natural consequence in the homogenization of culture. Studies have shown that in Sub-Saharan Africa, people may not have anything to eat; they may not know how to read and write but the moment you show them Walt Disney's Mickey Mouse, and they will recognize it. This is homogenization of a certain thought process and homogenization of certain symbols. Homogenization of symbols requires cultural products to be produced on mass scale. One immediate impact is that all the rich variations in the cultural legacies will be eliminated in order to create the homogenized product. This is the essence of culture of globalization homogenization of cultural products and symbols. In some ways the effects of free trade in images and information are more far-reaching than those of trade in tangible objects, for here we are talking about forces that mould minds, tastes and values. Faced with the inevitability of a high degree of globalization, it is necessary not to lose sight of the ideal of a better kind of globalization, an exchange among equals in which cultures borrow from each other judiciously and selectively, and where what crosses borders most easily are not brand names but good ideas. One of the principal concerns about the new globalization of culture that is supposedly taking place is that it not only leads to a homogenization of world culture, but also that it largely represents the "Americanization" of world cultures. The spread of American corporations abroad has various consequences on local cultures, some very visible, and others less obvious. For example, the influence of American companies on other countries' cultural identity can be seen with regard to food, which matters on two levels. First, food itself is in many countries an integral aspect of the culture. Second, food restaurants can influence the mores and habits in societies where they operate.

The French are such as crepes and pastries. Because of their pride in their cuisine, some French people are concerned that U.S. restaurant chains crowd out their own products with fast food. Some French people would argue that fast food does not belong in French society and is of lower quality than their own. Moreover, restaurant chains not only affect eating habits, but they also influence the traditions and mores in countries where they are located. Starbucks causes cultural concerns in Italy because of the association that Italians make between coffee and leisurely sidewalk cafes. Coffee in Italy is more than a drink; it is part of the way of life and Italian mores. While in the United States it is common for people to buy takeaway coffee for drinking in the street or office, in Italy people usually prefer to relax and chat with peers while drinking coffee. Coffee shops offer a personal, friendly atmosphere that many Italians believe a large chain could not provide. Similarly, many people would prefer to frequent coffee shops that are each unique, while Starbucks offers a standard formula. Another example can be seen with the introduction of the McDonald's restaurant in China. In the past, it was not considered proper for Chinese children to buy food with their own money, as they were expected to eat what was children, however, kids developed an interest in choosing their own food when going to McDonald's. After some time, it became more of a common practice for children to buy their food with their own money. McDonald's also popularized birthday parties in China. In the past, festivities marking a child's birth date were not celebrated in China. McDonald's established a new tradition by successfully promoting American-style birthday parties as part of its marketing strategy. This example may appear trivial, but it shows that the spread of American companies in foreign countries can have unexpected consequences. In contrast to these homogenizing effects, some people would

argue that globalization can also reinforce local cultures. In India, for example, satellite TV permits an increase in the number of regional channels, many of which can and do Research J. Humanities and Social Sciences 2011; 2(2): 33-39 Hilal Ahmad Wani telecast Indian content. This gives an Indian individual new opportunity to identify with his regional ties. Similarly global companies have to take into account the culture of all the countries where they conduct operations or sell products. This can also enhance cultural awareness. Many observers have speculated that the homogenizing effect of globalization on national cultures in fact tends to produce a reaction among people, which leads them to want to reaffirm their own local traditions. Author Benjamin Barber in particularly has made the case that the sometimes violent reactions against the West by elements within Islamic society may be seen in this light. Barber argues that these movements may be seen as negative manifestations of a broader desire to reaffirm their traditional cultural values, against the disruptive onslaught of Western beliefs. For example, capitalism favors a more fast-paced environment and a consumer culture, which differ from the lifestyle that people in some countries are used to. This is particularly hard to accept for people who are afraid of change and want to preserve their traditions. Harvard University Professor Samuel Huntington has produced one of the seminal writings on the notion that culture will be the principal factor that divides the world in the future. In an article titled "The Clash of Civilizations," which was later expanded into a full book, Huntington says: "...The fundamental source of conflict in this new world will not be primarily ideological or primarily economic. The great divisions among humankind and the dominating source of conflict will be cultural. Nation states will remain the most powerful actors in world affairs, but the principal conflicts of global politics will occur between nations and groups of different civilizations. The clash of civilizations will dominate global politics." (Foreign Affairs, 1993) Huntington defines a civilization as "the highest cultural grouping of people and the broadest level of cultural identity people have.... It is defined by both common objective elements, such as language, history, religion, customs, institutions, and by the subjective self-identification of people."In doing so, he divides the world into major cultural groups including Western, Confucian, Japanese, Islamic, Hindu, Slavic-Orthodox, Latin American, and African civilization. If the term globalization is used to refer to phenomena that involve sweeping and comprehensive changes across the world, then, needless to say, globalization is not a new

concept. The whole worlds, and human beings, have been experiencing globalization since ancient times. Human history can be perceived as the process of globalization from its inception. The Roman Empire globalized its values within its own world. Modernization and industrialization based on the industrial revolution have clearly been globalization processes, although they have not yet reached every part of the world. Throughout history, many cultures and races have been destroyed or forced to change by other cultures and races. Until recently, however, many other countries and races have been able to maintain their cultural and racial identities, more or less protected by borders. Ironically, the cold war situation prevented the world from joining together, although in both the communist and capitalist camps, the globalization process was proceeding. The end of the cold war era coincided with the collapse of the Soviet Union and opened the floodgates of globalization; the demand for a global economy has accelerated the process. It should be noted, however, that people's earnest desire for permanent world peace has also been a driving force. Geographically, in the western world, globalization has reached the stage where national boundaries might disappear very quickly; at the same time many nations are still resisting pressure to conform to the western style of globalization. The current conflicts involving the Islamic nations, at least partially, stem from the Islamic world's rejection of the western

globalization process.

GLOBALIZATION AND ITS IMPACT ON PEOPLE

For the purpose of this presentation, I will discuss globalization and its impact at social and cultural, levels. As a social scientist, I am interested in how societies and people change because of this economic phenomena and how the process of change can impaclies, individuals and

communities. Globalization is associated with rapid and significant human changes. The movements of people from rural to urban areas have accelerated, and the growth of cities in the developing world especially is linked to substandard living for many. Family disruption and social and domestic violence are increasing. For example, 2004 New Delhi police reports indicate that deaths in the city of about six women everyday are dowry-related suicides. Concepts of national identity and of family, job and tradition are changing rapidly and significantly. There is concern that competitiveness introduced by globalization is leading to more individualistic societies' On the other hand, rapid change can encourage fundamentalism, a desire for the past, and a loss of tolerance for differences in religion and culture. The nation state is losing influence relative to global economic pressures, and in some countries there is a failure or hesitation to develop social policies. All of these changes increase the likelihood that vulnerable people will be exploited, and threats to the human rights of less able people will increase. It is believed by economists that the crash of the stock market in Asia in 1994 was an example of the rapid spread of adverse human consequences because of the interdependence of economies and people. Millions of people lost prosperity and livelihoods, and education and health services were among those cut across the region. The effects, including social unrest and poverty, are still evident. Domestic violence and suicide increased in this period in several of the countries in the region. It is believed that the illicit drug trade has grown in recent years to form a significant proportion of the total business volume in the world. Let me revisit the business perspective of globalization: In a capitalistic market, multinational companies are taking the lead in establishing themselves and creating a major presence in almost every part of the world. Coca Cola, McDonalds and Nike are examples of such growth and proliferation. The media thenplays a major role in advertising the benefits of new products and services as being BETTER AND SUPERIOR to what the local market has. And slowly but steadily the food that we eat, the clothes we wear and the life style we lead begins to change. This process becomes consumerism within a capitalistic culture. So people as consumers are being studied for their patterns and behaviors of spending. At one level it may appear that globalization has no significant impact on families and that our lives are 'normal' in most circumstances. Many people are not totally aware of how they form a crucial part of this phenomenon. The reality is that every single individual is affected in one way or another. These changes affect people's identities and cultural values, which sometimes become altered significantly. Whether it is between generations, or intra-personally, new values can cause dissonance and conflict with existing deeper-rooted values. Sometimes such transitions and changes can further cause difficulty with internal growth and development.If the term globalization is used to refer to phenomena that involve sweeping and comprehensive changes across the world, then, needless to say, globalization is not a new concept. The whole world, and human beings, has been experiencing globalization since ancient times. Human history can be perceived as the process of globalization from its inception. The Roman Empire globalized its values within its own world. Modernization and industrialization based on the industrial revolution have clearly been globalization processes, although they have not yet reached every part of the world. Throughout history, many cultures and races have been destroyed or forced to change by other cultures and races. Until recently, however, many other countries and races have been able to maintain their cultural and racial identities, more or less protected by borders. Ironically, the cold war situation prevented the world from joining together, although in both the communist and capitalist camps, the globalization process was proceeding. The end of the cold war era coincided with the collapse of the Soviet Union and opened the floodgates of globalization; the demand for a global economy has accelerated the process. It should be noted, however, that people's earnest desire for permanent world peace has also been a driving force. Geographically, in the western world, globalization has reached the stage where national boundaries might disappear very quickly; at the same time many nations are still resisting pressure to conform to the western style of globalization. The current conflicts involving the Islamic nations, at least partially, stem from the Islamic world's rejection of the western globalization process.The positive effects of globalization on culture are many! Not all good practices were born in one civilization.

The world that we live in today is a result of several cultures coming together. People of one culture, if receptive, tend to see the flaws in their culture and pick up the culture which is more correct or in tune with the times. Societies have become larger as they have welcomed people of other civilizations and backgrounds and created a whole new culture of their own. Cooking styles, languages and customs have spread all due to globalization. The same can be said about movies, musical styles and other art forms. They too have moved from one country to another, leaving an impression on a culture which has adopted them.

CONCLUSION

Globalization is neither good nor bad. Rather certain aspects of the complex and multi-facted process of globalizations have impacts that can be viewed in different ways depending on the values at stake. Individual free choice is important, but so is a society's ability to make decisions according to what is best for all of its members. The free market is important, but so is the ability of governments to deal with problems when the free market fails. Local democratic accountability is important, but so is international agreement on problems that can only be solved with cooperation far beyond the direct control of individual citizens. The major consequences of globalization have been: the transmogrification of traditional religions and belief systems; the beginning of the disintegration of the traditional social fabrics and shared norms by consumerism, cyber-culture, newfangled religions and changing work ethics and work rhythms; the fast spreading anomie forcing an ever increasing number of individuals to fall back upon the easily accessible pretentious religious banalities, and attributing to religion the creation and acceleration of extremist, fundamentalist and terrorist tendencies in the third world countries. It is fair to say that the impact of globalization in the cultural sphere has, most generally, been viewed in a pessimistic light. Typically, it has been associated with the destruction of cultural identities, victims of the accelerating encroachment of a homogenized, westernized, consumer culture. This view, the constituency for which extends from (some) academics to anti-globalization activists

(Shepard and Hayduk 2002), tends to interpret globalization as a seamless extension of – indeed, as a euphemism for – western cultural imperialism. Values can play a role in defining globalization.

A definition of globalization as "Americanization" or, perhaps, the "McDonaldization," of the world presents globalization as a process driven by American consumer culture that rolls over other cultures. On the other hand, another definition of globalization would highlight its cross-cultural impact, taking into account the nature of globalization as a way cultures interact and learn from each other. It is very important to mention here that every culture of the world have been affected by the monopoly of western culture. So, the planning of the west to homogenize the world in order to rule over it became successful through the instrument and means of globalization. First they captured market then gradually and slowly every field was controlled by them. Every nation in the world has its distinct culture and values which is transmitted to them by their ancestors which can be called ones cultural heritage. Though, globalization has

some good dimensions also but mostly its benefit goes to well of countries of the world especially to west.

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IMPACT OF COVID-19 PANDEMIC ON HUMAN LIFESTYLE AND BUSINESSES

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ABSTRACT
The COVID-19 pandemic that hit the entire world like an avalanche has really taken its toll on the way people lived their lives and transacted their businesses. The supposedly booming world economy came to a screeching halt as the whole world came to a standstill. There were nation-wide lockdowns in almost every part of the world, restrictions on movement of people as well as cargo. Social distancing, sanitization, restriction on public gatherings meant that everyone was forced to live a life they were not accustomed to. Even somethings as trivial as handshakes and hugs became risky. There were no vacations to be had as national and international flights were cancelled, travellers were stuck up at a foreign land for months.
The Covid-19 pandemic has not only affected lifestyles of people across the world, but has also taken its toll on world economy as well as the way the businesses are run in different countries. Restriction of movement of people and goods, nationwide lockdowns and social distancing norms have resulted in a new normal in conduction of business. The businesses that up to now were dependent on a wide network of physical stores displaying and selling their goods as well as door to door selling activities, public exhibitions were jolted by the pandemic as they were suddenly unable to use any of these mediums of marketing and selling.
This research paper attempts to study the impact of the pandemic in the way people live and how businesses had to change their way of operations to adjust to this jolting event.

OBJECTIVES OF THE STUDY
The research paper tries to study the following aspects of Covid19 pandemic:
- ➢ Impact of the pandemic on lifestyles of people across the world
- ➢ How the pandemic has influenced the way business is carried out?
- ➢

INTRODUCTION
 At the start the year 2019, the world looked like a beehive of countries belonging to different continents, climates and cultures, all coming together and working, travelling, transacting in what is fashionably known as the global economy. Progress and development were the buzz words as nations struck multi-billion-dollar deals with each other regarding investments in infrastructure, education, information technology and such other lucrative fields. Tourists from every nook and corner of the world travelled miles to visit places of interest in order to fulfil their cravings of vacationing, excursions and expeditions. Students went abroad to study in foreign universities. Consumer goods as well as industrial goods ferried around the world. The future looked bright and brilliant for the global community as a whole in terms of standard of living and economy.

And then the Covid19 Pandemic hit the world with the impact of an oncoming bullet train and everything started disintegrating. The very existence of globalization was now in doubt as national economies collapsed, businesses shut down and people left either confined to their homes or else stranded in foreign lands with no emotional or financial support. The businesses that up to now were dependent on a wide network of physical stores displaying and selling their goods as well as door to door selling activities, public exhibitions were jolted by the pandemic as they were suddenly unable to use any of these mediums of marketing and selling.

These events led to the need of several changes to be made in our lifestyle as well as the way we conduct business. The research paper tries to touch upon these very aspects of the impact of Covid19 on our lifestyle.

Some of the prominent changes in human lifestyle that were observed during and post the pandemic are as discussed below:

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1.Social Distancing And Personal Hygiene:

Personal hygiene, though a very old and often repeated concept and concern, had been somewhat neglected over the years as people boarded cabs, trains and plains in the blink of an eye, without worrying much about hand cleansing, taking precautions regarding where we sit or touch, or for that matter spitting in public. Although contagious diseases such as various types of flu were prevalent in the pre-covid era, hygiene and self-protection was not given due attention as a vaccine was readily available for prevention and treatment of these diseases. Outside eatables were being consumed globally without ever being anxious about how hygienic its whole making process was.

This all changed as the pandemic spread worldwide, compelling people to maintain personal hygiene, sanitize their hands whenever they touched something, wearing masks while being outside for work or travelling. Social distancing became the new normal, as people sought distance from each other while being in public, not going out unless absolutely necessary, avoiding contact with people showing symptoms. Chances are that this self-inflicted discipline is here to stay as the second wave of the virus has clearly alerted people that this is a necessary lifestyle change that has to be inculcated for long term.

2.Travelling And Vacationing:

People across the world up until the pandemic have always loved to travel to their native places as well as foreign locations to enjoy their well-earned vacations. It was a relief from the strenuous life that modern day citizens are subjected to. If not a full-fledged vacation, a weekend trip to nearby tourist places and resorts was preferred by people to unwind after a hectic week. But the pandemic brought along with it a slew of restrictions on the length, mode and nature of travel as well as a restriction on the number of people that could travel together. In countries such as India, where railways are considered the lifeline of metro cities, trains were shut down or their usage was restricted only for government officials and seriously ill patients and necessary service providers.

Hence, people travelling with families for a vacation trip became a rarity as all were confined to getting together at their home and spending time with each other as government imposed nationwide curfews and lockdowns. Family get togethers during festivals was replaced by online meetings and greeting.

3.Food Habits And Fitness:

As people remained put in their homes, with nowhere to go, the eating habits and fitness levels were naturally going to be impacted. As the covid virus spread, almost all national governments shut down restaurants, gymnasiums, jogging parks and other recreational activities. Hotels sported a deserted look as people could no longer dine in, but could only get parcels. Those people who preferred outside fast food had to be satisfied with home-cooked food as ordering parcels from restaurants also brought with it the risk of infection. Wary of this condition, people started learning and cooking dishes of their choice from the internet. Home remedies on various ailments started being prominent. Burgers, pizza, pasta and other such fast food made way to immunity booster food items.

The added concern of not being able to exercise due to closure of gyms and parks made people weary of eating heavy foodstuffs. Yogic exercise, dieting and other home fitness mantras started trending everywhere. Yet at the same time, the number of online food orders has also grown substantially during the pandemic, which has led to two contrasting situations; people who have lost a lot of weight and those who have put on a lot of weight as the pandemic engulfed the whole world.

4.Amount of time spent online:

The strict lockdown rules and the fear of catching the virus resulted in people confined to the comfort of their homes. As cinema halls, theatres and other sources of entertainment were shut down, most of the population resorted to online media for its entertainment and information. The introduction of smart phones had already increased the time spent by people on the internet. The advent of the covid19 pandemic elevated it to the next level. According to a survey by Stream hatchet, Statista, Nielson, 44% of people under the age of 18 now report four hours or more of screen time per day – up from 21% prior to the pandemic. International bandwidth and internet traffic was already increasing steadily, but

COVID-19 stay-at-home activity has blown away previous numbers. Even as more workplaces and schools begin to operate normally again, it's doubtful that screen time will drop back down to pre-COVID levels.

Gaming is another digital segment that has benefited from the pandemic. Video game revenue spiked in the springtime, and sales have remained strong going further into 2020. Companies are hoping that casual gamers won over during lockdown will continue playing once the pandemic has come to an end.

5.Shopping Habits and Preferences:

People preferred to go to physical stores and shopping malls to purchase various goods of their choice, as they could actually see and feel the product before buying it, the human touch as it is referred to. This was something that could not be done online. People were apprehensive of using online services as they were weary of the various online frauds that were prevalent. This kept a lot of people, especially the older population away from online shopping. Then the Covid-19 Pandemic hit the world like a brick in the head, changing the whole social and business scenario in almost all countries. Most of the national governments imposed nationwide lockdown along with a series of restrictions on the movement of people as well as goods. People found it difficult to go out to shop even for daily necessities such as vegetables, milk, fruits and even medicines without the fear of being infected by the deadly virus. All this led to business firms, both big and small as well the consumers to go online. Online order of food items, groceries as well as medicines suddenly increased across the world.

Having an online shopping platform provides the purest form of convenience for a firm's customers. The customers will be able to access all the products through an online website easily. They can learn about the products, compare prices, and make secure purchases from the comfort of their home. As the online store is also open 24/7, meaning people can buy when they want to. Even with the present threat to public safety, people are still ready to explore and want to spend money. Many people are also shopping online to help fight boredom.

6.Spending And Saving Habits:

As the pandemic spread, lot of companies, both big and small had to either reduce their operations or had to completely shut down. Those which continued to operate had to do away with their staff in order to cut down costs. This resulted in a lot of people either losing their jobs or having to live a frugal lifestyle. Unnecessary expenses, splurging on consumer products were now avoided as everyone tried to be ready for any sudden emergency expenses that may occur due to covid infection or to compensate for loss in income due to the downward market spiral. People are now focusing on securing their financial position rather than living lavishly and spending money at the drop of a hat. Health Insurance, Life insurance has seen an increase in investment as opposed to security markets and realty. Everyone is more concerned about saving money for the rainy day. The pandemic has drastically altered the thinking of people regarding financial management.

7.Impact On Educational Services:

One of the areas of human life that has been greatly affected by the Covid19 pandemic is educational institutions. As the Covid cases kept on piling up with each passing day, schools, colleges, computer institutes as well as private coaching classes were forced to shut down.

All this forced the academic institutions as well as the students to depend on the other alternative available, that is online learning. Schools, colleges, private coaching classes all took to online platforms such as Google Meet, Zoom, Microsoft Teams for conducting online classes for students. While this was fairly successful in case of developed countries, developing and underdeveloped countries are still struggling with the online education system due to reasons such as under-developed infrastructure for internet services in rural areas, non-availability of electronic devices among students. Students studying in government schools, rural areas either could not afford the smartphones or laptops required to attend lectures or they didn't have proper internet services in their region.

Almost 24 million children are at risk of not returning to school in 2021 due to the economic fallout of COVID-19, according to the United Nation's policy brief on the pandemic's impact on education, released in August, 2020.

More than 1.6 billion learners across the world have been affected by the disruption of the education system. UNESCO estimates that 23.8 million additional children and youth may drop out or not have access to school next year due to the pandemic's economic impact alone. The number of children not returning to their education after the school closures is likely to be even greater.

8.Increase In Economic Disparity:

According to World Economic Forum, the pandemic is an economic wrecking ball, with intergenerational consequences. Global growth has plummeted. Furthermore, poverty levels are increasing and inequality is accelerating between and within countries. The rich, middle and lower class of the society are experiencing widening of economical gap between them.

The white-collared employees have retained their jobs and have the option of working from home using their electronic gadgets. But the blue collared workers do not have this option. Also, a higher share of low-paid workers are in essential services such as nursing, policing, teaching, cleaning, refuse removal, and store attendants where they are more likely to come into contact with people who are infected. Lower paid workers are more represented in the sectors that have suspended activities such as hotels, restaurants and tourism services. This leads to further poverty among them.

Furthermore, the pandemic is increasing poverty and inequality between richer countries that can afford to bail out their firms and provide social safety nets, and poorer countries that do not have the capacity to do so. A recent survey of 37 countries indicates that 3 in 4 households suffered declining income since the start of the pandemic, with 82% of poorer households affected. The impacts on different communities depends entirely on their specific circumstances.

CONCLUSION:

Thus, it can be stated that the Covid19 pandemic has had a significant and unprecedented impact on human lifestyle in various ways. While a few of those lifestyle changes such as personal hygiene, fitness may be welcome, most of them have broken the back of the economies of the nations. Nations of the world have the challenge of pulling their people as well as their economies from this depression.

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INTERFACE BETWEEN RELIGION AND LAW

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ABSTRACT:
India has a positive kaleidoscope of religions; and is probably more diversity of religions and sects in India than anywhere else on earth, India being the land of philosophy and spirituality considers religion as an integral part of its entire tradition. The practice and interpretation of the secularism in India have from the very beginning been very sensitive and reconciled with the ground realities, this sensitivity and reconciliation make India's religion-law relations both unique and fascinating. The present paper throws more light on Indian Penal code, Constitutional provisions which aims towards securing the balance between the law and Religion in India.
Key words: Religion,Law,Buddhism,Worship,Republic,Secularism

INTRODUCTION.

Around 500BC two other religions developed in India, namely, the Buddhism and Jainism. Today about 0.5% of Indians are Jains and 0.7% are Buddhist. In ancient times Jainism and specially Buddhism were very popular in India. Indians who accepted Buddhist philosophy spread it not only within the Indian sub-continent but also to kingdoms east and south of India.

These three ancient religions, Hinduism, Buddhism and Jainism, are seen as the molders of the India philosophy. In 'modern' period new religions were also established in India, one comparatively new religion in India is Sikhism and it was established in the 15th century. About 2% of Indians are Sikhs. There were other attempts to create new religions in India but they did not always succeed. For example, a Moghul emperor, Akbar, who reigned between 1556 - 1605, tried to establish a new religion, Din- E- Elahi, but it did not survive. There are other religious philosophies whose believers see themselves as a separate religion, but they do not always get this recognition. For example Lingayat of south India see themselves as a different religion, while others see them as a sect of Hinduism. There are also some tribal communities who demand to be recognized as separate religion from Hinduism. In the 19th century some Hindu reformers tried to remodel Hinduism to adjust it to modern period.

Along with the religions that developed in India, there are followers of non- Indian religions. The largest non-Indian religion is Islam. They are about 12% of India's population. Christians are more then 2% of India's population. There are also Zoroastrians who even though make less then 0.01% of India's population, are known around India. There are also a few thousand Jews in India. Judaism and Christianity might have arrived in India before they arrived in Europe.

India has a positive kaleidoscope of religions. There is probably more diversity of religious and sects in India than anywhere else on earth. Apart having nearly all the world's great religions represented here, India was also the birthplace of two of the world's greatest (Hinduism & Buddhism), an important home to one of the world's oldest (Zoroastrianism), and home to an ancient religion unique to India (Jainism).

ANALYSIS ON RELIGION AND LAW.

Among the seven nations of South Asia forming the South Asian Association for Regional Cooperation (SAARC), India stands out to be as the only country that has declared itself a secular State. In each of the remaining six nations, one or the another spiritual faith has the status of the officially adopted or legally promoted religion such as Buddhism in Bhutan and Sri Lanka; Hinduism in Nepal; and Islam in Bangladesh, Maldives, and Pakistan. Constitutionally, India being a secular country and thus has no State religion. However, it has developed over the years its own unique concept of secularism that is fundamentally different from the parallel American concept of secularism requiring a complete

separation of church and state, as also from the French ideal of laïcité. Despite the clear incorporation of all the basic principles of secularism into various provisions of the Constitution when originally enacted, its preamble did not then include the word secular in the most short description of the country, which it called a "Sovereign Democratic Republic."

This paper briefly states that and explains the constitutional, statutory, and judicial framework of India's religion-state relations, and the unique balance that is found in that framework between secularism and freedom of religion, namely that, in India, the law of the land determines scope of religion in the society; it is not the religion that determines the scope of the law.

CONSTITUTIONAL FOUNDATIONS IN REGARD TO RELIGION AN LAW:
India being a secular nation, but any "wall of separation" between the religion and state exists neither in law nor in practice, the two can, and often do, interact and intervene in each other's affairs within the prescribed and judicially settled parameters. Indian secularism does not require a abolition of religion from the societal or even the state affairs. The only demand of secularism, as per mandated by the Indian Constitution, is that the state should treat all the religious creeds and their respective adherents absolutely equally and without any kind of discrimination in all the matters under its direct or indirect control.

a) The General Provisions:
The Constitution of India contains in its chapter on Fundamental Rights several provisions that emphasize complete legal equality of its citizens and prohibit any kind of religion-based discrimination between them. Among these provisions are the following:
"The State shall not deny to any person equality before the law or the equal protection of the laws within the territory of India." "The State shall not discriminate against any of citizen on grounds only on caste,religion, race, place of birth,sex or any of them." "No citizen shall be on grounds only of religion be subjected to any of the liability, disability, restriction or condition with regard to access to or use of various public places." "No citizen shall, on the grounds only of religion be ineligible for, discriminated against, in respect of any employment or office under the State."
In S.R.Bommai v.Union of India, the supreme court held that "secularism is a basic feature of the constitution". Religion is a matter of individual faith and cannot be mixed with secular activities . Secular activities can be regulated by the state by enacting a law. The two judge Bench of the court comprising of Kuldeep Singh and B.L.Hansaria,JJ., opined that state tolerance of religion does not make it either a religious or a theoriotical State in Santoshkumar v.Secretary Ministry of Human Resource Development . Secularism represents faith born out of rational faculties and it enables one to see the imperative requirements for human progress in all aspects.In Arun Roy v.Union of India ,the court held that secularism is susceptible to positive meaning i.e.developing,understanding and respect towards different religions.

b) Protection of Religious Places in General:
Two central Acts which are enacted in the recent past relate to the protection of religious places in general. The first of these, the Religious Institutions (The Prevention of Misuse) Act of 1988, makes it an offence to use the religious sites to harbor an accused or convicted criminal, or for any political purpose. The second statute, the Places of the Worship (Special Provisions) Act of 1991, prohibits the forcible conversions of any place of worship of any religious denomination into the place of worship of a different religious denomination, and requires the preservation of the religious character of all places of worship except the disputed mosque site in Ayodhya as they existed on August 15, 1947, the date of India's independence.The initial set of these laws was enacted with a view of curbing the Sikh insurgency in the Punjab, which was at its height in the 1980s, while the second law was meant to prevent the occurrence of the communal incidents like the one in which an old mosque in the city of Ayodhya was too forcibly demolished and converted into a makeshift Hindu temple in an act of mob frenzy.

c) Misuse of Religion for Electoral Gains:

In the domain of public law, under the Representation of the People Act of 1951, prohibits the use of religion and there religious symbols with a view to promoting one's candidacy for a public election or for adversely affecting the election of another such candidate. Making an appeal to vote or refrain from voting for any person on the ground of his religion, race, caste, community, or language, as well as the use of or appeal to religious symbols for the furtherance of the prospects of one's election or for prejudicially affecting the election of any candidate, is a "corrupt practice" under the law resulting in the vitiation of the election and possible criminal punishment.

d) Offenses against Religion:

Chapter 15 of the IPC is dedicated entirely to punishments for offenses relating to religion, In some cases the punishments for these offenses are quite very severe. Section 295 states that "Whoever destroys or damages or defiles any place of worship, or any object held as sacred by any class of persons with the main intention of thereby insulting the religion of any class of persons shall be punished with an imprisonment of either description for a term which may extend upto 2 years, or with fine, or with both". When such acts are done deliberately and maliciously, the prison sentence may be increased to three years. It is also a crime under the IPC to disturb a religious assembly, though such crime does not merit the same level of punishment as defiling a place of worship, it carries a sentence of upto one year in prison, fines, or both. One year in the prison may be sentenced upon any person who trespasses into place of worship or the burial site with the intention of "wounding feelings of any person" or of "insulting the religion of any person."Finally, under the IPC, it is a crime punishable by upto 1 year in the prison if anyone "utters any word or makes any kind of sound in the hearing of that person or makes any gesture in the sight of that person or places any object in the sight of that person" with the deliberate intent of wounding the religious feelings of that person.

d) Noise Pollution and Religion:

There used to be an indiscriminate use of high capacity stereo systems in religious performances,marriage functions,social get together with at least regard to the inconvenience and discomfort of the people in the vicinity. It is observed by the judiciary in various circumstances that right to religion under Art.25 and 26 is not an absolute right and it is subject to reasonable restrictions.

In Moulana Mufti Sayeed Mohd v.State of West Bengal ,the Calcutta High Court held tha the restrictions imposed by the state on the use of microphones and loud speakers at the time of Azan are not violative of right under Art.25 and 26 of the constitution.A microphone is a gift of the technological era; it has its commendable as also its adverse effects any where on the globe.It cannot only become a source of pollution but also a source which causes several health hazards. Traditinally and according to the religious order Azan has to be given by the Imam or the person in charge of mosques personally ;and this is sanctioned under religious orders ;undersirable noise however was considered as a nuisance and as an interference on ones right to freedom of speech,privacy and silence.

CONCLUSION:

There was a time in Indian history when religion provided, regulated, and fully controlled the legal and judicial system of the country. Today the situation is the other way round. In the secular India of our times, it is the law of the land that determines the scope of religion in the society, and it is the judiciary that determines what the laws relating to the scope of religion say, mean, and require, however even today, religious values and traditions continue to have a strong influence on Indian society. This religious aspect remains duly reflected in the Constitution and the quickly growing body of national laws. It has also not remained outside the ambit of judicial activism generally witnessed in India. The practice and interpretation of secularism in India have from the very beginning been, and remain, sensitive to and reconciled with the ground realities.

This sensitivity and reconciliation make India's religion-state relations both unique and fascinating. A study of India's particular models of secularism and religious liberty reveals an appreciable balance of religious and secular interests. Judicial decisions of the higher courts in religious cases of various nature and kinds generally reflect an attitude of objectivity and impartiality. There have been some aberrations,

few and far between, at times pointing to the presence of committed judges or those influenced by particular religio-political ideologies. Such aberrations can of course be, and have often been, freely criticized by conscientious objectors and legal critics.

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THE SIGNIFICANCE OF E-COMMERCE IN EMERGING MARKETS DURING THE ERA OF GLOBALIZATION

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ABSTRACT

The main purpose of doing a research is to understand the importance of E-commerce websites especially during the Covid-19 situation. E- commerce sector has been growing in the last 5 years and there has being a drastically change in the E-commerce sector and the trend of online shopping is growing in past so many years. There has being a drastic shift off offline shopping to online shopping seen among the consumers. My research mainly focuses on the importance of E-commerce websites in the emerging market and try to focus on the impact of the growing trend of digitalization in the E-commerce sector and how every now and then new trends are also introduced to increase the purchasing rate of the consumers.

Today, the technology to a certain extend is playing a vast difference in all the sectors and it is not only restricted to any one sector but it is playing a very crucial role in different sectors and to a certain extend it is boosting our economy to a certain extend. Today there is a tremendous growth in E-commerce website and there are many big retail shop which have turned into online mode such as big bazar, D-mart and many other small retail shops also and this change has been seen drastically during the Covid-19. Many consumers during this pandemic era got exposure to online shopping, where they grabbed the opportunity to try something new by doing shopping and buying the grocery through online mode too.

Although have one of the oldest E-commerce website such as Amazon, which is also said to be a giant in the field off E-commerce sector, but today we have lot of different E-commerce websites such as Flipkart, Snap Deal, Ebay and many more. The E-commerce website gives a different experience to the consumers and the research revolves around why E-commerce websites stands apart from offline shopping among the consumers. The research method used for my research is Secondary research and both qualitative and Quantitative method is used.

OBJECTIVE:

Needless to mention, the significance of the internet and its usage in today's world is skyrocketing. The increasing usage of mobile devices has enabled customers to purchase anything from anywhere. Evidently, the future of commerce is headed online. As e-commerce is replacing other traditional commerce models to provide seamless services and consumer experience, there has been a significant reduction in operational costs. If customers are willing to bear the shipping and other costs, even cross-border shopping is possible through e-commerce.

This platform allows users to conduct a comparative analysis and purchase an item at the best available price. This doesn't just inculcate awareness and transparency but also inculcates a sense of achievement among the consumers when they save a penny. The clarity in communication between portals and customers further streamlines the process.

Apart from the listed benefits, it also involves some threats. These threats usually involve a breach of customer trust and a volatile economy. The failure of e-commerce business is rare, but not absent. It also reflects on the reliability of a platform when cross-border trading is undertaken. Prioritizing customer satisfaction is the key to the success of an e-commerce business.

Upcoming trends in e-commerce will pave the path for successful business ventures and economic development. As more and more businesses adopt AI-driven technologies, augmented reality, and speech recognition techniques in enhancing customer experience, there will be a shift towards personalised solutions which is mostly possible thrift e-commerce. Ecommerce has an integral role to play in helping businesses enhance reach and scalability.

1. To explore the understanding of E-commerce sector, upcoming trends and solutions to the existing challenges.
2. To understand what makes E-commerce is different from common retail shops.
3. To understand the growing business of E-commerce websites in past 5 years.
4. To what extend E-Commerce has helped in boosting up the business post globalization.

INTERNATIONAL CONFERENCE ON
"Emerging Trends In Globalization"

INTRODUCTION

F-commerce is the buying and selling of good or services via the internet, and the transfer of money and data to complete the sales. It's also known as electronic commerce or internet commerce.

TYPES OF E-COMMERCE

As commerce continues to evolve, so do the ways that it's conducted. Following are the most traditional types of e-commerce models:

1. **Business to Consumer (B2C):** B2C e-commerce is the most popular e-commerce model. Business to consumer means that the sale is taking place between a business and a consumer, like when you buy a rug from an online retailer.

2. **Business to Business (B2B):** B2B e-commerce refers to a business selling a good or service to another business, like a manufacturer and wholesaler, or a wholesaler and a retailer. Business to business e-commerce isn't consumer-facing, and usually involves products like raw materials, software, or products that are combined. Manufacturers also sell directly to retailers via B2B ecommerce.

3. **Direct to Consumer (D2C):** Direct to consumer e-commerce is the newest model of e commerce. D2C means that a brand is selling directly to their end customer without going through a retailer, distributor, or wholesaler. Subscriptions are a popular D2C item, and social selling via platforms like InstaGram, Pinterest, Facebook, SnapChat, etc. are popular platforms for direct to consumer sales.

4. **Consumer to Consumer (C2C):** C2C e-commerce refers to the sale of a good or service to another consumer. Consumer to consumer sales take place on platforms like eBay, Etsy, Fivver, etc.

5. **Consumer to Business (C2B):** Consumer to business is when an individual sells their services or products to a business organization. C2B encompasses influencers offering exposure, photographers, consultants, freelance writers, etc.

NEW TRENDS IN E-COMMERCE WEBSITES

The ecommerce world is becoming increasingly competitive. To stay ahead of the competition, ecommerce trends need to be constantly monitored. As we move into 2021, you need to know these trends in order to take advantage of them. That's why it's so important that ecommerce trends are analysed and adopted in a timely manner. By doing this you can drive your ecommerce brand forward, and stay ahead of your competition.

https://www.oberlo.in/blog/ecommerce-trends

The changes in every sector is mandatory and every sector is growing and adopting to new changes that takes place every day. Consumers are also used to these changes and they all are adopting to the new changes in the market. The major changes happened was after the policy of globalization, Privatization and Liberalization that was adopted by India in the year 1995 b the congress Government. This provided an opportunity to all the International market, which gave an opportunity to venture the business in India. All though during that point, many international companies were in the process of starting the business by opening of malls, shopping centres during that time Amazon was the first ever company to go offline and start with the E-books.

Ecommerce sales have been growing constantly and for good reason. Online shopping is one of the most popular online activities. Global ecommerce sales are projected to increase 26.7 percent year-over-year to \$4.891 trillion in 2021 (eMarketer, 2021). This increase in online shopping can be attributed to a number of factors. One of the main ones is arguably the level of comfort that is provided to online shoppers.

There is also an increase in trust that online buyers have when they are purchasing online, as well as improved website experience. At one point, people used to be hesitant to buy things online, but that's no longer the case. Websites have also become a lot more customer-friendly.

Ecommerce growth has been driven in part by the increase in usage of mobile devices. That's because consumers aren't just checking out online, they're also using their mobile devices to browse or research before making their mind up about their purchase.

As trust in online shopping increases, consumers start to feel more comfortable shopping on mobile devices than ever before. This is especially so with Millenials and Gen Z consumers, who have grown up surrounded by computers and the internet. These generations are also more likely to be shopping online using their mobile devices in comparison to older generations.

The coronavirus pandemic's effect on ecommerce cannot be denied. More than half (54 percent) of consumers increased their spending online after the coronavirus hit.

But even though this shift to online shopping is seen across consumers of all ages, it's mostly the younger generation that's responsible for this ecommerce trend.

FUTURE OF E- COMMERCE WEBSITE

India's e-commerce industry will grow 84 per cent to $111 billion by 2024 as it gains from demand created by the coronavirus pandemic's impact, said a report on Wednesday.

The 2021 Global Payments Report by Worldpay FIS, a financial technology product and services provider, tracked trends in 41 countries to find that digital commerce accelerated during the pandemic.

"The Indian eCommerce industry (sic) has witnessed a huge upsurge due to COVID-19 and there is substantial room for future growth," said Phil Pomford, managing director of Asia Pacific, Worldpay from FIS.

The report said India's e-commerce market will be driven by mobile shopping, projecting it to grow 21 per cent annually over the next four years. Digital wallets (40 per cent) followed by credit cards (15 per cent) and debit cards (15 per cent) were the most popular payment methods online in 2020.

https://www.business-standard.com/article/economy-policy/indian-e-commerce-to-grow-84-in-4-years-helped-by-covid-19-impact-study-121031000846_1.html

The $850 billion Indian retail market is the fourth largest in the world and is largely unorganised. This market has been on the cusp of a transformation, led by the emergence of e-retail and its growing influence on Indian shoppers. The e-retail industry in India has seen an upsurge in the last five years and there is significant headroom for further growth.

The Indian e-retail market is primed to reach nearly 300 to 350 million shoppers over the next five years—propelling the online Gross Merchandise Value (GMV) to $100 to 120 billion by 2025. As Indian e-retail sees a steep increase in shopper penetration, driven by lower data prices and investments to improve customer experience, online platforms are innovating to on board the next hundreds of millions of shoppers. The next wave of shoppers will have different needs and will interact differently than the current set of online shoppers. We see four key trends going forward: Voice and Vernacular, Visual and Video, Social Shopping and an emergence of large digital ecosystems.

https://retail.economictimes.indiatimes.com/news/e-commerce/e-tailing/e-commerce-revolution-in-india-gets-its-second-wind-post-covid-19/77460376

CONCLUSION

Overall there have being a major change in the sector of e- commerce and especially in the past 5 years and also during the pandemic situation a huge change and new trends are introduced by all the e-commerce sectors. Now a day's consumers are aware of the buying pattern and what attracts the consumers to do an online shopping. The major change in the e-commerce sector is mostly all the e-commerce websites comes up with the attractive packages, huge discounts and one on one free which attracts the consumers to purchase more products online. Today even e-commerce websites are doing lot of marketing about themselves to inject the message in the consumer's mind about variety of products and their offers. Today almost 2 out of 3 customers are aware of the latest trends that takes place on e-commerce platform and this allows the consumers to explore variety of product offers by just a click of a button. There will be always be a growth in the e-commerce website at least in the

upcoming year and one of the major reason is because of the era of digitalization. Globalization not only played an important factor in opening of privatization in India, but also gave a huge opportunities to the foreign players to set up their business in Indian Markets.

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PROTECTION OF ENVIRONMENT AND ROLE OF THE JUDICIARY IN INDIA

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Introduction-
" Court is not to shrug its shoulders and say that priorities are a matter of policy and so it is a matter for the policy making authority".

Shri Sachidanand Pandey V State of W.B.

Judiciary has played a pivotal role in protection and conservation of our ecology. It has created an Environmental jurisprudence which covers Absolute liability, Public Trust Doctrine, Doctrine of Sustainable Development, Polluter Pays Principal, Precautionary Principle, Compensation to Victim of Environmental degradation and protection against water , air, land , soil pollution etc.

Thanks to Judiciary that we have right to pollution free environment as a fundamental right today under Article 21 of the Indian Constitution . Our judiciary has made a clean environment a part of right to life & liberty and dignity.

The topic of judicial activism was highly debated during 1970-1980 in the parliament and courts in India. What is the root cause of judicial activism? Traditionally there was a doctrine of separation of power which was followed in India. It was the opinion of the Montesque that there should be separation of power and Legislature, Executive & Judiciary should not interfere with each others functions . But as time passed the judges found that the society is also changing rapidly , their needs are changing fast and therefore the role of the judiciary should be to protect their rights as per the need of the society .

Judicial Activism flourished in India after 1970. For the first time justice P.N. Bhagavati said that the judges should be goal oriented in the process of law.

Our judiciary has played a very vital role in the protection of our ecology and entire environment through the Public Interest Litigation which is the product of judicial activism. In many cases the courts have ordered to close down the industries for emitting pollution and for the not following of precautionary measures, various committees were setup by the courts to see the implementation of the laws est. Judicial activism has covered almost all the aspect of wholesome environment like protection of water, air, flora , fauna , wildlife , forest conservation , sustainable development, environment impact assessment , environment audit & all manmade environment.

The Supreme Court of India in A.B.S.K Sangh V Union of India, AIR 1981 , S.C , Observed that Fundamental rights should be interpreted in the light of the directive principles . The fundamental rights and directive principles are complementary and supplementary to each other as it was observed by the Supreme Court in Unni Krishnan V State of A.P , 1993,1 SCC.

First judicial activism case on environment is Municipal Council , Ratlam V Vardhichand AIR , 1980 SC , 1622 in which Supreme the Court of India gave directions for removal of public excretion by the nearby slum dwellers . First time Court observed that municipality's can not escape from the statutory duties on the basis of non- availability of the fund and if order given by the appropriate authority under section 133 of Cr.P.C. is violated, Section 188 of Indian Penal Code may be attracted for the punishing the violators.

Another path breaking judgment in India is Rural Litigation Entitlement Kendra Dehradun V State of U.P. A.I.R. 1985 S.C in this case it was held by the Supreme Court that right to clean and wholesome

environment is a fundamental right under Article 21 of the Indian Constitution. It was a landmark judgement which attracted attention of the people , media and government pertaining to ecological balance and development.

M.C. Mehta V Union of India , AIR , 1987,1086   this is the case of another landmark decision in India where the Supreme Court reviewed the rule of strict liability which was evolved in the case of Rylands V Fletcher , 1868, House of Lords UKHL, evolved the principal's of new liability towards the victims of pollution caused by an enterprises engaged in hazardous activity. The quantum of the compensation was also laid down by the court. The Court held that the amount of the compensation will depend upon the quantum and magnitude of the industry. Due to the Judicial activism the Indian Court was succeeded in handling and providing relief to the victim of the Bhopal gas tragedy .

A very positive impact of this case can be seen that any industry or enterprises engaged in handlining or manufacturing of any hazardous product for even an accidental cases can not take defenses which were laid down in Rylands V Fletcher case . The polluter has to pay compensation to the victim on the basis of absolute liability and restoration charge.

M.C. Mehta V Kamalnath , 1997, SCC, 388   first time Public Trust Doctrine was applied in the environmental cases in India and was extended to the natural resources like forest, river, water etc., the State was declared care taker of the natural resources. The impact of this decision is that government can not exploit natural resources for its own purpose because they are only caretaker of the same .

CONCLUSION AND SUGGESTIONS

It is evident from the above discussed landmark judgements that has played an important role in protection and conservation of our environment. While delivering the judgements courts make balance between development and protection of environment. The Court has applied various principles like inter -generational equity , precautionary , polluter pays and Doctrine of Public Trust while delivering the judgements.

Our State should devise and implement a well planed program to meet the challenges of sustainable development on the basis of inter-generational equity to implement the decisions given by the Courts .Since environment related issues are societal therefore judiciary should take into consideration all environmental issues immediately like related to e-waste and other technology etc. The judges should be trained to handle technological environmental matter more effectively**.**

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MAKING MARITAL RAPE VISIBLE : A SOCIO-LEGAL PERSPECTIVE

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"No one can make you feel inferior without your consent. Never give it"
Marian Wright Edelman

INTRODUCTION

The idea of the "sacrosanct" institution of marriage as portrayed by the mainstream Indian cinema is a myth and is contrary to women's perceptions of reality. Though marital rape is the most common and revolting form of masochism in Indian society, it is hidden behind the veil of marriage. Social practices and legal system in India mutually enforce the denial of women's sexual agency and bodily integrity, which lie at the heart of women's human rights. Rape is rape, whether it is termed as stranger rape, date rape or marital rape. The law does not treat marital rape as a crime. Even if it does, the issue of penalty remains lost in a cloud of legal uncertainty. The legal system must be forced to accept rape within marriage as a crime. Further, women themselves must break free of societal restraints and fight for justice. They must refuse to comply with the standards applied to them as the weaker sex. This paper is an attempt to expose the discrimination, shortcomings and fallacies of the criminal justice system in India as regards marital rape and suggests certain legal reforms essential to achieve the desired objectives.

CONSEQUENCES OF MARITAL RAPE

It is a historical myth that rape relatively causes little trauma but research shows that marital rape very often impacts women severely and this impact is long-lasting .The physical effects of marital rape may include injuries to private organs, lacerations, soreness, bruising, torn muscles, fatigue and vomiting. Women who have been battered and raped by their husbands may suffer other physical consequences including broken bones, black eyes, bloody noses, and knife wounds that occur during the sexual violence. Gynaecological consequences of marital rape include miscarriages, stillbirths, bladder infections, infertility and contraction of sexually transmitted diseases including HIV.[1]
Women who are raped by their partners are likely to suffer severe psychological consequences as well which include anxiety, shock, intense fear, depression, suicidal ideation, and post-traumatic stress. Long-term effects often include disordered eating, sleep problems, depression, problems in establishing trusting relationships, and increased negative feelings about themselves. Psychological effects are likely to be long-lasting. Some marital rape survivors report flashbacks, sexual dysfunction, and emotional pain for years after the violence.[2]

TYPES OF MARITAL RAPE

The various kinds of marital rape which are prevalent in the society[3] and identified by jurists are namely
Sexual coercion by non-physical- It's a social coercion where the wife is forced for a sexual intercourse and is reminded about her duties as wife
Battering rape- In "battering rapes", women experience both physical and sexual violence in the relationship and they experience this violence in various ways. Some are battered during the
sexual violence, or the rape may follow a physically violent episode where the husband wants to make up and coerces his wife to have sex against her will. A large number of marital rape victims fall in this category.   **Force-**
only rape- In "force-only" rape, husbands use only the amount of force necessary to coerce their wives; battering may not be characteristic of these relationships. The assaults are typically after the woman has

refused sexual intercourse. **Obsessive rape-** Other women experience what has been labelled "sadistic" or "obsessive" rape; these assaults involve torture and/or "perverse" sexual acts and are often physically violent.

LEGAL SCENARIO IN OTHER COUNTRIES

Researchers in the United States estimate that 10% to 14% of married women experience rape in marriage. When they examined the prevalence of various kinds of rape, they found that marital rape accounts for approximately 25% of all rapes.[3]Despite the prevalence of marital rape, this problem has relatively received little attention from social scientists, practitioners, the criminal justice system, and from the society as a whole. It was around the 1970s that the society began to acknowledge that rape in marriage could even occur. Till recently, the general rule was that a husband could not be convicted of the offence of raping his wife as he is entitled to have sexual intercourse with his wife and this is implied under the contract of marriage.[4] In 1993, marital rape became a crime at least under one section of the sexual offence codes.[5] However, it is remarkable that only a minority of the States have abolished the marital rape exemption in its entirety, and that it remains in some proportion or other in all the rest. In many American States, resistance requirements still apply.[6] In the District of Columbia, there are no exemptions from rape prosecution granted to husbands. However over thirty States, there are still some exemptions given to husbands from rape prosecution. When his wife is most vulnerable which means either she is mentally or physically impaired, unconscious, asleep etc.and is legally unable to consent and the husband under such circumstances is exempted from prosecution in many of states. The existence of some spousal exemptions in the majority of States indicates that rape in marriage is still treated as a lesser crime than other forms of rape. Importantly, the existence of any spousal exemption indicates an acceptance of the understanding that wives are their husbands property and the marriage contract is entitlement to sex.

In England, earlier as a general rule, a man could not have been held to be guilty as a principal of rape upon his wife, for the wife is in general unable to retract the consent to sexual intercourse, which is a part of the contract of marriage.[7]However, the marital rape exemption was abolished in its entirety in 1991. The House of Lords held in *R.* v. *R*[8] that the rule that a husband could not be guilty of raping his wife if he forced her to have sexual intercourse against her will was an anachronistic and offensive common-law fiction, which no longer represented the position of a wife in present-day society, and that it should no longer be applied. Corresponding amendment to the statutory law was made through Section 147 of the Criminal Justice and Public Order Act, 1994. This judgment was also affirmed by the European Court of Human Rights in the decision of *SW* v. *UK*[9]. In New Zealand, the marital rape exemption was abolished in 1985 when the present Section 128 to the Crimes Act, 1961 was enacted. Sub-section (4) now provides that a person can be convicted of sexual violence in respect of sexual connection with another person notwithstanding that they are married at the time the sexual connection occurred.[10] Further, the fact that the parties are married or have been in a continuing relationship will not warrant a reduction in sentence.[11] There is now, therefore, no distinction in principle to be drawn between sexual violation in marriage and outside of marriage. Mexico, the country's Congress ratified a bill that makes domestic violence punishable by law. If convicted, marital rapists could be imprisoned for 16 years. In Sri Lanka, recent amendments to the Penal Code recognize marital rape but only with regard to judicially separated partners, and there exists great reluctance to pass judgment on rape in the context of partners who are actually living together. However, some countries have begun to legislate against marital rape, refusing to accept the marital relationship as a cover for violence in the home. For example, the Government of Cyprus, in its contribution to the Special Rapporteur, reports that its Law on the Prevention of Violence in the Family and Protection of Victims, passed in June 1993, clarifies that "rape is rape irrespective of whether it is committed within or outside marriage".

LEGAL SCENARIO IN INDIA

Rape is a stigma which has been existing in the society from a long time and is considered to be one of the brutal crimes against mankind. Having sexual intercourse with a woman against her will or without her free consent is traditionally defined as rape, which laws of most countries view as an awkward crime and provide for strict punishment.

In India marital rape exists *de facto* but not *de jure*. While in other countries either the legislature has criminalized marital rape or the judiciary has played an active role in recognizing it as an offence, in India however, the judiciary seems to be operating at cross-purposes. In *Bodhisattwa Gautam* v. *Subhra Chakraborty*[12] the Supreme Court said that "rape is a crime against basic human rights and a violation of the victim's" most cherished of fundamental rights, namely, the right to life enshrined in Article 21 of the Constitution. Yet it negates this very pronouncement by not recognizing marital rape.[13] Though there have been some advances in Indian legislation in relation to domestic violence, this has mainly been confined to physical rather than sexual abuse. Women who experience and wish to challenge sexual violence from their husbands are currently denied State protection as the Indian law in Section 375 of the Indian Penal Code, 1860 has a general marital rape exemption. The foundation of this exemption can be traced back to statements made by Sir Matthew Hale, C.J., in 17th century England. Hale wrote:"The husband cannot be guilty of a rape committed by himself upon his lawful wife, for by their mutual matrimonial consent and contract, the wife hath given herself in kind unto the husband, which she cannot retract."[14]This established the notion that once married, a women does not have the right to refuse sex with her husband. This allows husbands rights of sexual access over their wives in direct contravention of the principles of human rights and provides husbands with a "*licence to rape*" their wives. Only two groups of married women are covered by the rape legislation — those being under 15 years of age[15] and those who are separated from their husbands.[16] While the rape of a girl below 12 years of age may be punished with rigorous imprisonment for a period of 10 years or more, the rape of a girl under 15 years of age carries a

lesser sentence if the rapist is married to the victim. Some progress towards criminalizing domestic violence against the wife took place in 1983 when Section 376-A was added in the Indian Penal Code, 1860, which criminalized the rape of a judicially separated wife. It was an amendment based on the recommendations of the Joint Committee on the Indian Penal Code

(Amendment) Bill, 1972 and the Law Commission of India.[17] The Committee rejected the contention that marriage is a licence to rape. Thus, a husband can now be indicted and imprisoned up to 2 years, if firstly, there is a sexual intercourse with his wife, secondly, without her consent and thirdly, she is living separately from him, whether under decree or custom or any usage. However, this is only a piecemeal legislation and much more needs to be done by Parliament as regards the issue of marital rape. When the Law Commission in its 42nd Report advocated the inclusion of sexual intercourse by a man with his minor wife as an offence it was seen as a ray of hope.[18] The Joint Committee that reviewed the proposal dismissed the recommendation. The Committee argued that a husband could not be found guilty of raping his wife whatever be her age. When a man marries a woman, sex is also a part of the *package.*

Many women's organizations and the National Commission for Women have been demanding the deletion of the exception clause in Section 375 of the Indian Penal Code which states that "*sexual intercourse by a man with his own wife, the wife not being under fifteen years of age, is not rape*". However, the Task Force on Women and Children set up by the Woman and Child Department of the Government of India took the view that there should be wider debate on this issue. The mandate of the Task Force was to review all existing legislation and schemes pertaining to women. Of the four recommendations made by the Task Force vis-à-vis rape under the Indian Penal Code, the most significant pertains to the definition of rape. It took the position that the definition of rape ought to be broadened to include all forms of sexual abuse. As per the recommendation, the Law Commission's proposed definition of "*sexual assault*" could be adopted in place of the existing definition of rape in Section 375 IPC as "*it is wide, comprehensive and acceptable*". However, like the Law Commission,

the Task Force also stopped short of recommending the inclusion of marital rape in the new definition. As of now, the law in India is wholly inadequate in providing supporting mechanisms for women to exercise bodily integrity and sexual autonomy.

GAPS IN INDIAN LAW

The whole legal system relating to rape is disastrous .The major gaps that are instrumental in obstructing women from getting empowered against marital rape are firstly the interpretation of the judiciary who have expanded the scope of Article 21 of the Constitution of India and included "*right to live with human dignity*"[19] within the ambit of this Article. Marital rape clearly violates the *right to live with dignity* of a woman and to that effect, it is submitted, that the exception provided under Section 375 of the Indian Penal Code, 1860 is violative of Article 21 of the Constitution. Article 14 of the Constitution guarantees the *fundamental right* that "*the State shall not deny to any person equality before the law or the equal protection of the laws within the territory of India*". Article 14 therefore protects a person from State discrimination. But the exception under Section 375 of the Indian Penal Code, 1860 discriminates with a wife when it comes to protection from rape. Thus, it is a clear evidence to this effect that the exception provided under Section 375 of the Indian Penal Code, 1860 is unreasonable, and thus, violates the protection guaranteed under Article 14 of the Constitution. Though protection of the dignity of women is a *fundamental duty* under the Constitution,[20]casting a duty upon every citizen "*to renounce practices derogatory to the dignity of a woman*", it appears that domestic violence and marital rape do not come under the definition of dignity. The "United Nations Convention on the Elimination of All Forms of Discrimination against Women" (CEDAW), to which India is a signatory, has observed that this kind of discrimination against women violates the principles of equality of rights and respect for human dignity. Further, the Commission on Human Rights, at its fifty-first session, in its Resolution No. 1995/85 of 8-3-1995 entitled "The elimination of violence against women" recommended that marital rape should be criminalized. A husband cannot be prosecuted for raping his wife because consent to marriage implies consent to sexual intercourse. This implication that having *sex anytime, anywhere and of any sort* is an *implied term of the contract of marriage*, and the wife could not breach that term of the contract. The law prevents a girl below 18 years from marrying, but on the other hand, it legalizes non-consensual sexual intercourse with a wife who is just 15 years of age. The Indian Penal Code, 1860 states that it is rape if the girl is not the wife of the man involved and is below 16, even if she consents.[21] But if she is a wife, not below 15 and does not consent, it is not rape. Another paradox is that according to the Indian Penal Code, 1860, it is rape if there is a non-consensual intercourse with a wife who is aged between 12 and 15 years. However, the punishment may either be a fine or an imprisonment for a maximum term of 2 years or both,[22] which is quite less as compared to the punishment provided for rape outside marriage. Though the advocates of women's rights secured a clause in 1983 under which it is unlawful for a man to have sexual intercourse with his separated wife pending divorce, the courts are reluctant to sentence husbands in spite of the law.

CONCLUSION AND SUGGESTIONS

It is conceded that changing the law on sexual offences is a difficult and susceptible task, and more so, in a country like India, where there is a presence of various personal and religious laws there is a fear that they might conflict with the new amendments in the statutory criminal law. In light of the above discussion following suggestions are recommended. Marital rape should be recognized by the Parliament as an offence under the Indian Penal Code. The punishment for marital rape should be the same as the one prescribed for rape under Section 376 of the Indian Penal Code. The fact that the parties are married should not make the sentence lighter. It should not be a defence to the charge that the wife did not fight back and resisted forcefully or screamed and shouted. The wife should have an option of getting a decree of divorce if the charge of marital rape is proved against her husband. Though a case of marital rape may fall under "cruelty" or "rape" as a ground for divorce, it is advisable to have the legal position clarified. Demand for divorce may be an option for the wife, but if the wife does not want to resort to divorce and wants to continue with the marriage then the marriage should be allowed

to be continued. Corresponding changes in the matrimonial laws should be made. Further, though, there is need for incorporating substantial changes in the law on sexual offences such as making them gender-neutral and eliminating the inequalities, a radical revamping of the structure of sexual offences is not advisable.[23]The immediate need is criminalization of marital rape under the IPC. But, mere declaration of conduct as an offence is not enough. Some modifications are required to be made in order to sensitize both the judiciary as well as the police. There is also a need to educate and create awareness amongst the society about this crime because the sole objective of criminalizing marital rape can only be achieved if the society acknowledges and challenges the prevailing myth that rape by one's spouse is inconsequential.

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NEW TRENDS OF BUSINESS FOR YOUTH

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ABSTRACT

Nowadays from the new Trends of business for youth, entrepreneurship is more popular among youth. Entrepreneurship through its various qualities is one of the solutions to fight the problems of unemployment and sagging growth rate and also help economy in strengthening its footing against the developed economies. in this paper we are trying to understand the concept of Entrepreneur and youth entrepreneurship. This paper also focuses on transitional phases in youth entrepreneurship, types of youth entrepreneurs, objectives, reasons and causes for youth employment and entrepreneurship. The information collected is based on the secondary data. This paper ends with the positive thought that more youth entrepreneurs should choose it as a career option which will help boost the Indian economy

Keywords: *Entrepreneurship, Youth entrepreneurship, Unemployment, policy framework education.*

1. INTRODUCTION

Nowadays youth is taking risk of initiating a business idea of their own. This is due to an increase in the young Indians to overcome their phobia of failure and participate in the tricky world of startups. Successful stories of big shots in business around the world like Bill Gates, Steve Jobs, Jeff Bezos etc. give required courage for the youth of our country. Success achieved by start-ups like Infosys, Flipkart and Snapdeal in few years motivate our younger generation to believe in their own ideas which are turning into reality.

Therefore, a growing trend found in youth of India towards becoming entrepreneur or considering entrepreneurship as a career option. For this there are so many reasons- a) Increase in unemployment, b) They are well educated and aware of emerging market trends, c) Don't want to work for/ under any one, d) It is not only providing employment to entrepreneurs themselves but also to others whom they employ in their undertakings

1.1 YOUTH

The age group of youth may differ from country to country. According to National Youth Policy (2014) of India youth are people who fall in the age group of 15-29 years. Youth are considered as the backbone of a nation as they use energy and passion to bring out dramatic changes in nation's social, economic and political development by doing various functions. Their zeal to fight competition, strength to face challenges and vigour to stand up again if they fail help to make the Nation strong and capable to handle any type of problem.

1.2 ENTREPRENEUR AND ENTREPRENEURSHIP

Schumpeter, an Austrian economist, described entrepreneur as innovators who introduce new technology. According to him, an entrepreneur is neither an economic man who takes short term actions nor a non-hedonic nature entrepreneur. Entrepreneurs are the people who create these new businesses, which help create new jobs for people. According to Potabatti and Boob (2015) entrepreneurship is the application of skills, knowledge and capabilities to start a new enterprise for generating wealth, employment and social benefit.

In short, an entrepreneur is a person who has both the vision and the mission to construct something innovative, profitable by accepting challenges and risks in doing business and entrepreneurship is a key driver of economic growth, success and affluence.

1.3 YOUTH ENTREPRENEURSHIP

A large percentage of the youth population Is driven by Entrepreneurship and considered as a feasible and more reliable career option. This is because the desire to do something new and be one's own Boss makes it a perfect option for the younger generation. Youth can gather information in a better way if they are provided with the right input at the right time.

LITERATURE REVIEW

1. The research conducted by Diwata, Shankar and Naktode in 2015 conveys that the motive of students to pursue entrepreneurship as a career option is to be their own boss. 100% of the respondents felt that management education has positive impact to promote entrepreneur as a career option.

2. In research conducted by Velusamy in 2014 attempts to understand the students' attitude and intention toward entrepreneurship in India. It concludes that majority of the respondents in the study were interested in pursuing entrepreneurship as a career option. It also gave the output that the educational background played an important role in selecting entrepreneurship as a career venture.

3. In research conducted by Dr. Himani Sardar, she surveyed 78 respondents in Ahmedabad city on relationship between Entrepreneurship, education and familiarity about Start-up India Scheme. 68% of respondents are wishing to start their own venture in spite of having someone from family in the business while 32% would like to join their own family business. This could be understood as students are aware about the start-up culture in the country and wish to work on new ideas with good creativity and innovation. There have been different schemes launched in India such as Digital India, Make in India, Start-up India, National Skill development, Atal Innovation Mission, SEED, STEP, TREAD and others. The percentage of respondents aware of above schemes are - 54% -Start-up India -38%- National Skill development,23% -stand up India. This suggests that still certain category of respondents is not aware about any of them.

RESEARCH METHODOLOGY

This study is based on secondary data which is collected from various websites and journals. This study is purely conceptual and descriptive in nature

1. THREE STAGE TRANSITIONAL PHASE

Chigunta has proposed a three-stage transitional phase in Youth Entrepreneurship Which may vary depending upon the environment and cultural factors related to different countries. This will help them to understand growing trends and design policies effectively.

a) Pre-Entrepreneurs: They belong to age group of 15-19 years where the attitude towards business start developing slowly and gradually

b) Budding entrepreneurs: They belong to the age group of 20-25 years. In this stage few of them have already started business which may fail or succeed. But if businesses fail they may be able to gain the experience to find solutions for business problems

c) Emergent entrepreneurs: They belong to the age group of 26-29 years. They realize their mistakes and hence are more realistic and ready to start Enterprise

2. DIFFERENT TYPES OF YOUTH ENTREPRENEURS (YE)

Year 2001 goes into archives of history as the foremost noteworthy year of commitment made to YE through creation of the Youth Employment Network (YEN) by Association between UN, ILO and World Bank. YEN was the result of the Millennium Summit that created better Job openings for youth all over the globe. YEN provides a stage to trade thoughts, plans and Systems with a network of agencies, government, trade and financial communities and NGO. Though the word entrepreneur is a general term, they are called by different names based on function, type of business, technology, motivation, development, area and ownership. Important categories of entrepreneurship explained by the new generation scholar Clarence Danhof. are -

1.Innovative Entrepreneur - These are also called as industry leaders as they have unusual foresight to understand the needs of the market. They invent new ideas, products and try new production methods. They are willing to take risks in life.E.g. Ratan Tata who launched the Tata Nano car at a very low cost.

2. Imitative Entrepreneur -They look at other business ideas for inspiration and work to improve them i.e. start copying similar business ideas.E.g. Google Which was not the first online search site but managed to beat its competitors.

3. Fabian Entrepreneur -They are very careful in their approach and process in adopting any changes. they are not willing to take rest and are very rigid. They follow traditional method of Business and do not wish to change. Example Kodak produced analogue cameras and were market leaders but fail to realize introduction of digicam and hence lost their leadership in market, so started producing digicams.

4. Drone Entrepreneurs-They suffer losses as they refuse to meet modifications in existing production methods. They have conservative and traditional approach. E.g. Nokia.

6. OBJECTIVES OF YOUTH ENTREPRENEURSHIP

1. **To analyse the role of entrepreneurship in the economy-** Youth entrepreneurs require a lot of awareness, skill building, advance knowledge, social network and also hard working which helps them in running successful entrepreneurship that decreases the level of unemployment. Entrepreneurship fosters economic development through employment. Dhaliwal (2016) rightly said "an economy is the effect for which entrepreneurship is a process "

2. **To know major benefits from entrepreneurship-** The major benefit of entrepreneurship includes social and economic growth and self-improvement. Dutta and Crossan (2005) aptly described entrepreneurs as engines of economic growth who through their passion, hard work and dedication convert mere concepts into reality providing a nation with a stronger base. Youth entrepreneurship has the ability to provide native solutions to economically neglected sections of the nation. It not only contributes to National income but also acts as a bridge between novelty and market space.

3. **To study the problems in entrepreneurship-** About 87% of the young population has to face problems due to limited and unequal access to education, training, and employment facilities. Youth entrepreneurs many times fail to survive because of inadequate capital and competition from established business Enterprises. Suresh and Krishnamurthy (2014) through their study outlined a few factors which are high risk, unavailability of adequate finance and unsupportive environment that impact the growth of entrepreneurship among youth.

4. **To study some remedial measures to solve the problems faced by entrepreneurs-** Remedial measures are – a)Government should frame policy to help entrepreneur and provide education and financial support to the young entrepreneurs ,b)Some tax incentives and relaxation should be given to young entrepreneurs so they can use their profits for securing required technology and resources and run their business ,c)Training centre, skill imparting institutes and business incubators should be opened in rural areas to get proper knowledge.

7. REASONS AND CAUSES FOR YOUTH UNEMPLOYMENT AND ENTREPRENEURSHIP
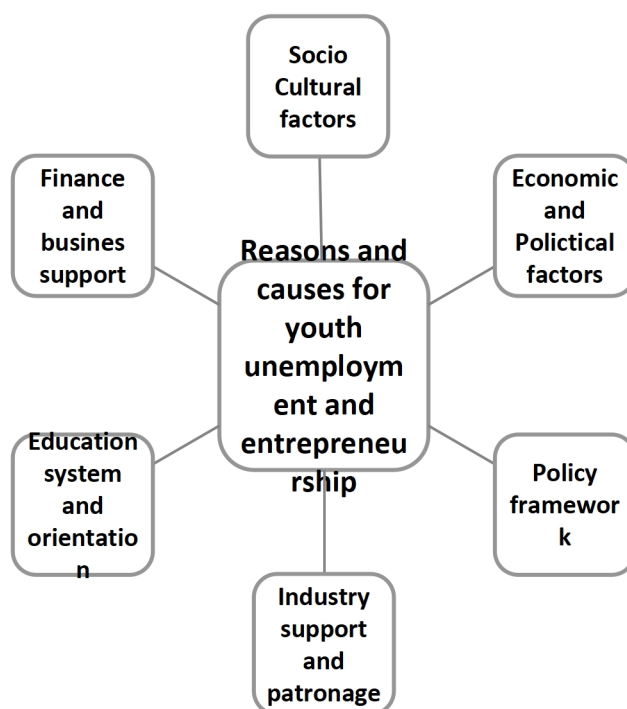
1. **Socio Cultural Factors -** These factors in most countries do not encourage entrepreneurship. The societies expect youth to do job after obtaining education so that they can earn good income and support their family. In certain caste child has to continue with their family occupation and has no option to enter into new areas. Some communities prefer that their child should join defense services or do social service only. Therefore, youth face lot of problem.
2. **Economic and political factors-** Economies that are not growing are facing huge unemployment issues which affect young people as well. There will not be any business opportunities for small entrepreneurs to support the economy and business when the economy is weak. To create an environment that supports and encourages youth to dream and work towards achieving their dreams, policy must focus on youth in a country. Despite youth entrepreneurship's ability to grow, its growth depends on the political will of the country and political party's outlook on this area.
3. **Policy framework -** The policy and framework of the government in the country is key to identify and foster entrepreneurship among youth. Nationally, Regionally and Locally policies must be implemented to promote and provide opportunities for youth entrepreneurship as well as assistance and an atmosphere that inspires it. In order to encourage and aid youth entrepreneurship policy directives should be produced that engage business, banking, educational and other sectors. The absence of professional policy advice can impede Youth Development.
4. **Industry support and patronage-** Business sector creates new business networks in any industry by providing support services. A platform similar to their social responsibility role can be created by industry which can boost development of youth and provide them with guidance and opportunities. The entrepreneurship of young people cannot flourish in a society where the industry and the prices are insignificant.
5. **Education system and orientation-** Nowadays education systems are designed towards preparing youth for work by allowing them to obtain required academic credentials. No focus is there on creating awareness and building leadership skills in students by providing training.

Currently many universities are offering courses on entrepreneurship but students are not much inclined towards doing such type of courses

6. **Finance and business support-** The entrepreneur is not able to get the proper funding and guidance required to start a business. The entrepreneurs who start business borrow money from family, friends and also use savings. But after a few years they suffer setbacks in business and get tied up in debt. They should have easy access to finance and it is possible only by initiatives taken by the government. Presently only few new companies are funded by venture capitalists.

7. SUGGESTIONS

a) Schemes which are introduced by the government for boosting youth entrepreneurs should reach not only to urban but also to rural youth and hence more awareness programs and online helplines should be created.

b) Today's youth is more active on social media and hence this platform should be used to create awareness of Government schemes

c) Media like television and radio should also be used for people who are not active on social media so that they and also get access to Government schemes

d) Banks and microfinance institutions along with local organizations that better understand the needs of youth better can help them easy access to finance.

e) Government should encourage colleges to introduce entrepreneurship in their curriculum and set up startup incubators.

f) Youth should be encouraged to do internship which will help them understand the work culture of business

8. CONCLUSION

Youth entrepreneurship has an impact on cultural, political, social and economic progress of a nation. Working on various youth entrepreneurship programs can help to solve a lot of problems that are currently faced by entrepreneurs and find the way for a better future and progressive societies across the globe.

We can say that if existing business communities or experienced business entrepreneurs guide youth entrepreneurs as mentors then they receive practical guidance and tactics of doing business and how to avoid mistakes and this will boost their confidence of doing business. Entrepreneurship is not a new idea in our country but it requires a lot of courage, patience, funds and risk-taking ability to choose as a career option. Recently the Government of India has launched many new schemes to promote entrepreneurship, as industry or business is growing it is more beneficial to the economy. This will help to solve problem of unemployment and motivate youth of India to become a job creator not a job seeke

Thus, with all these observations it can be concluded that there is a positive attitude/ trend of youth towards considering entrepreneurship as a career option.

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A STUDY OF LOANS AND ADVANCES OF ZILA SAHKARI BANK LTD. AGRA DISTRICT IN AGRA REGION 2015-2016 TO 2018-2019

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Abstract:
The exponential growth of sahkari banks was credited mainly to their tons higher contacts with the area people, non-public interaction with customers, and their ability to grab the nerve of the nearby customers. In rural areas, so far as agricultural & related moves had been concerned, the sahkari banks have supplied sufficient quick-term and long-term institutional credit score at affordable charges of hobby. Sahkari banks had been made a essential a part of the institutional shape of network increase and extension services which had been assigned the full-size function of delivering the culmination of financial making plans at the grass-root degree. On this condition, the present look at attempted to re-compare the functioning of the increase of Cooperative Banking in India. The particular cause of the look at changed into to research the overall performance of a city cooperative financial institution. The examine has analyzed the overall performance of the financial institution in regards to deposit mobilization, problem of loans and advances, restoration of loans, regarding the general running output of the financial institution. The records required for this have a look at had been amassed thru imitative assets.

Key Words: Loans, Advances, Financial Performances, Agra Zila Sahkari Bank Ltd

INTRODUCTION

Sahkari bank is an institution established on the cooperative basis and dealing in ordinary banking business. Like other banks, the Sahkari banks are founded by collecting funds through shares, accept deposits and grant loans. Sahkari banks are generally concerned with the rural credit and provide financial assistance for agricultural and rural activities. Joint stock companies are primarily concerned with the credit requirements of trade and industry. Cooperative banking in India is federal in structure. Primary credit societies are at the lowest rung. Then, there are central cooperative banks at the district level and state cooperative banks at the state level. Joint stock banks do not have such a federal structure.

In rural areas, thus far as the agricultural and allied sports are involved the contribution of credit changed into inadequate and moneylenders might take advantage of the bad people in rural areas supplying those loans at better rates. It changed into the purpose that co-operative banks mobilize deposits, deal in agricultural & rural credit score with a wider outreach, and come up with the money for institutional credit to the farmers. The Sahkari banks in rural regions generally finance agricultural-based performance like; Farming, farm animals, non-public finance, Milk, Hatchery. The Sahkari banks in urban areas offer money to activities like; Small Scale units, Social offerings-health, training domestic finance, purchasers finance, Self-employment, Industries, personal finance, etc. The term Zila Sahkari Banks, although now not properly and formally defined, refers back to the primary cooperative banks placed in city and semi-city areas. These banks were approved to lend cash only for non-agricultural functions. This distinction remains today. Those banks have conventionally been inside the region of communities, localities running out in essential nature, loans to small borrowers and groups. These days their scope of operation has extended drastically.

ZILA SAHKARI BANK (DISTRICT COOPERATIVE BANKS)

There are different types of cooperative credit institutions working in India. The short-term agricultural credit institutions which cater to the short-term financial needs of agriculturists have three-tier federal structure- (a) At the apex, there is the state cooperative bank in each state; (b) at the district level, there are central cooperative banks; (c) at the village level, there are primary agricultural credit societies.

Long-term agricultural credit is provided by the land development banks. Central cooperative banks are in the middle of the three-tier cooperative credit structure. There are two types as follow:

(a) There can be cooperative banking unions whose membership is open only to cooperative societies. Such cooperative banking unions exist in Haryana, Punjab, Rajasthan, Orissa and Kerala.

(b) There can be mixed central cooperative banks whose membership is open to both individuals and cooperative societies. The central cooperative banks in the remaining states are of this type. The main function of the central cooperative banks is to provide loans to the primary cooperative societies. However, some loans are also given to individuals and others. The central cooperative banks raise their working capital from own funds, deposits, borrowings and other sources. In the own funds, the major portion consists of share capital contributed by cooperative societies and the state government, and the rest is made up of reserves. Deposits largely come from individuals and cooperative societies. Some deposits are received from local bodies and others. Deposit mobilization by the central cooperative banks varies from state to state. Co-operative societies are based on the principles of cooperation, mutual help, democratic decision making, and open membership.

REVIEW LITERATURE

Ruchi [2017] in This Research Paper Titled "Profitability Analysis of District Central Co-Operative Banks in Haryana" The Researcher examine the profitability of District Central Co-operative Banks According To the three main dimensions District Central Co-Operative Banks in Haryana.

Ratnaparkhe gajanan and Dr. A.b. Adsule [2015] in their research paper titled "a study on financial performance of loans and advances of godavari co-operative bank ltd. Nanded district in marathwada region 2009-2010 to 2013-2014" the researcher examine the financial performance according to loans and advances of godavari co-operative bank ltd. Nanded district in marathwada region 2009-2010 to 2013-2014.In this Study the researcher use C/D Ratio for analysis the financial performance in this particular bank.

Bharati R. hiremath [2014] in his research paper titled "The study of financial performance of co-operative banks-a case study of Muddebihal Taluk,bijapur district, Karnataka" the researcher examined that the financial performance of co-operative banks in Muddebihal Taluk and compare the financial performance of all co-operative bank on the basis of profitability ratios such as operating profit margin ratio, interest earned to total funds ratio, interest paid to total funds ratio, return on total funds ratio ,return on capital employed ratio ,cost of external funds ratio ,net profit to total assets ratio.

Jyoti Gupta and Suman Jain [2012] in this research paper titled "A study on cooperative banks in India with special reference to lending practices" the researcher focused on the cooperative banks performance along with the lending practices provided to the customers is herewith undertaken. The customers has taken more than one type of loan from the banks. The researcher some findings in his study the majority (32% as per study) of the respondent were having housing loan from this bank, most (64% as per study) of the people prefer to take long term loan which is more than 3 years, quality services provided by the staff is satisfactory because bank is catering to small segment only and the customers are properly dealt with.

OBJECTIVES OF THE STUDY

To Study and analyze the performance of Loans and Advances of the Agra Zila Sahkari Bank Ltd. Agra District in Agra Region.

METHODOLOGY OF THE STUDY

The present study is mainly based on secondary sources drawn from National Federation of State Cooperative Banks Ltd (NAFSCOB) reports, RBI bulletin and other web sites, papers, books and journals relating to Co-operative banking sector. Data were collected for period of Four years from 2015-2016 to 2018-2019.

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TOOLS STATISTICAL TECHNIQUES USED

The data collected for the study by using various accounting and statistical tools such as percentage, ratios, different graphical and diagrammatically representations for the data interpretation and presentations.

SCOPE OF THE STUDY

Scope of the study has been restricted to performance of the loans and advances of Zila Sahkari Bank Ltd. Agra District in Agra Region 2015-2016 to 2018-2019.

LIMITATIONS OF THE STUDY

The limitations of the study are as follows

1) The study is made exclusively with the reference of Agra Zila Sahkari bank Ltd Agra District in Agra Region.

2) The accuracy of the conclusion was limited to the accuracy of the information received from the data available in the records.

Table: 1: Credit / Deposits Ratio Agra Zila Sahkari Bank Ltd Agra District in Agra Region

(Rs. In Lakhs)

Year	Total Loans	Total Deposits	C.D. Ratio
2015-2016	5270	16172	32.59
2016-2017	4553	17722	25.69
2017-2018	3817	18897	20.19
2018-2019	3430	18485	18.55
Total	**17070**	**71276**	
Average	**4267.5**	**17819**	

Sources: Nafscob Annual Report During period 2015-2016 to 2018-2019

Graph No. 1
Credit / Deposits Ratio Agra Zila Sahkari bank Ltd Agra District in Agra Region
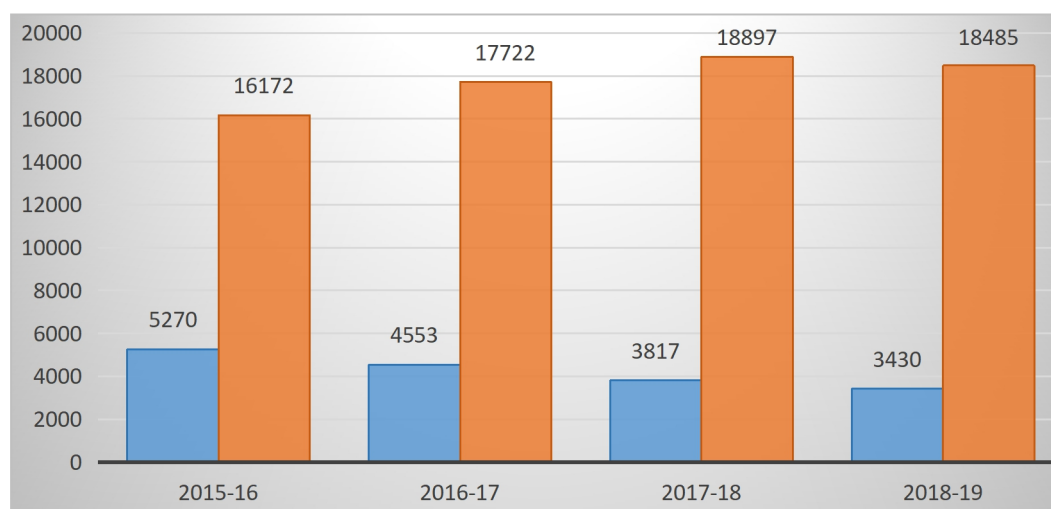
SUGGESTION & CONCLUSION

1) The bank has to be required to make simple its loan procedure.

2) The recovery department should review the recovery performance weekly instead of monthly.

3) The bank must adopt Asset Liability and Risk Management techniques in day-to-day operations.

4) Better supervision of loans is needed for increasing the productivity of borrowers.

5) The main function of the banks is mobilizing deposits and provide loans to members. To provide an adequate a reasonable rate of interest, the bank should attract local depositors.

6) Repayment installment should be small so that marginal and small borrowers can pay it easily.

The analysis of the source of funds and the loans and advances performance of the bank combined with the historical profile of the bank demonstrates the strength and the commitment. The business indicators of the bank starting from the own fund to the total funds and the percentage of recovery non-performing assets clearly show the performances of the Agra Zila sahkari bank Ltd. Agra district in Agra Region.

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DETAILED ANALYSIS AND NARRATIVE TECHNIQUE IN SELECTED NOVELS

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ABSTRACT

Narrative Technique is the strategy for recounting a story successfully. The novelist now and again becomes an all-pervading storyteller there by setting up a connection with characters and circumstances through his perspective. In Vikram Chandra's novels, he seeks to represent a reality outside literature, with the narrator as one of the major connection between life and art. The narrative technique of Vikram Chandra reveals him as one of the leading master craftsmen of his time. Sacred Games is a dual biography of Mumbai Ganglord, Ganesh Gaitonde and the police officer Sartaj. In Love and longing in Bombay, the title of every story inspires one of the major ideas of Hindu way of thinking – "Dharma", "Shakti", "Kama", "Artha" and "Shanti". In these accounts, Chandra offers a pragmatist scene of contemporary Bombay. Manju Kapur's New women in metropolitan life wants to free herself from unfair restrictions and customs forced on her by the male plagued society. Pipee acts like Astha's husband.However after some time, Astha feels peculiar having a relationship with another woman. Shagun in Custody opposes Raman and makes the most of her independence. Ishita who is upbraided with barrenness, plans to look for a new life in Raman's messed up family. Ishita is projected as a liberated individual who dares to soar despite her inadequacies. In Home, Vicky tries to molest Nisha and the teenager's mind is mercilessly squashed. Nisha does not surrender her business and bears each obligation of being daughter, sister, wife, daughter- in-law, mother and a financial specialist. Kapur has got her own style of language, which facilitates the interesting expressions and analogies to make their characters unquestionable.

The skill of narrative is an exceptionally aesthetic venture. There are various aesthetic components that commonly communicate in stories. Such components incorporate the fundamental thought of structure, with recognizable start, centre and closures, in particular, maintenance of the past, regard for present activity and future expectation and a significant spotlight on characters and portrayal. This chapter takes up how Vikram Chandra utilizes the narrative procedure in these two novels, Love and longing in Bombay and Sacred Games. The imaginative greatness of Vikram Chandra is uncovered through his methods. His incredible exertion to accomplish the best masterpiece remains as a proof for his able strategies and amazing creative capacity.The idioms where the novel is composed are striking and bold. The phrasing of the Bombay streets and the descriptions about criminals is splattered with a variety of Hindi interjections and expressions that remain interpreted.

Both Chandra's two books, Red Earth and Pouring Rain and Sacred Games (2006) just as his collection of short-stories Love and Longing in Bombay (1997) self-reflexively signal the imitation of the demonstration of narrating and the unpredictable delineation of their accounts.In Love and Longing in Bombay, a collection that incorporates short-stories having a place with various sorts (the apparition story, the thrill ride, the story of heartfelt love) shows that the narrator Subramaniam recounts his accounts to the regulars of the Fishermen's Rest. They are then communicated to more individuals by one of Subramaniam's audience members, the storyteller Ranjit Sharma. Sacred Games, which Chandra has characterized as an unsympathetic to an adventure journey include the two lead characters, the criminal investigator Sartaj and the gangster Ganesh Gaitonde. The author legitimizes the presence of these chapters as setting up a layer of stories and contrasting them with the underground notes in an orchestra, which you can hear behind the scenes.

Chandra's fiction is an amazing outline of how various societies are constantly bound together in metropolitan life.Chandra's subsequent exertion, Love and Longing in Bombay, is a fine illustration of narrating and story telling. Set against the scenery of a smoky Bombay bar known as the Fisherman's Rest, Chandra's five stories are described by Subramaniam, a resigned government employee. This mysterious narrator even figures out how to enthrall the creative mind of Ranjit, the novel's principal storyteller who is an unfailing pessimist having a place more with contemporary Bombay than to the city's practice and interest. The accounts inside Love and Longing in Bombay could be perused as five particular stories.There is a typical storyteller all through the work. Chandra additionally ties his stories along with Hindu ideas of living, for example, those of obligation ["Dharma"], courage ["Shakti"], love

["Kama"], economy ["Artha"], and harmony ["Shanti"]. Love, by a wide margin, is the collection's most unavoidable subject. In "Shakti," it is an illicit love that comes to join two families. Socialites Sheila Bijlani and Dolly Boatwalla should forsake their disparities for the love that exists between Sheila's son and Dolly's daughter. It is in "Shakti" that Chandra puts forth for his readers the confidence of affection. Both "Kama" and "Artha" further investigate the subjects of love and want. Subramaniam describes Sikh cop Sartaj Singh's examination of a marital homicide in "Kama," a murder which the primary storyteller, Ranjit, also effectively excuses as a crime. Singh uncovers the genuine crude tangled story of love and disloyalty that exists among a couple.Singh likewise confronts his own evil presence of want when his ex-wife re-enters his life. The radical feature is especially outstanding in "Kama" and "Artha", the two longest stories in the collection. "Kama", the story which presents Inspector Sartaj, concerns an inexplicable murder case: a good working class couple are found to have secrets connecting them to Bombay's malicious side, and their son ends up being an individual from a fanatic Hindu volunteer army, yet the actual murder stays a puzzle. Gay love is analyzed in "Artha.". Computer developer Iqbal Akbar faces a ghastly truth about the underworld in connection with his lover, Rajesh while Sandhya, Iqbal's colleague and companion, finds and adequately takes out the disloyalties of her difficult lover. "Artha", described inside the primary storyteller's casing account by a youthful software engineer of Muslim birthplace, presents another uncertain secret, this time a vanishing whose trail drives the searcher profound into the city's underworld, however denies both him and the peruser the delight of an answer.

 Vikram Chandra's novel the Sacred Games is the only fictional text in the conventional sense among the two books about Mumbai. One intertextual confirmation of the fictional status of Sacred Games lies in the fact that one of its two central characters the Sikh police inspector Sartaj, is a carryover from the earlier magnificent collection of stories Love and longing in Bombay. Sacred Games is dual biography of Mumbai Ganglord, Ganesh Gaitonde and the police officer Sartaj. The two biographies are drift apart in their range and direction.At the very beginning there is a dialogue between the two main characters through the door of a bunker in which Gaitonde has built himself a final retreat before his suicide. Sartaj's job is to clear up in his investigation the criminal and political context of Gaitonde's evil record,Gaitonde's non-realistic posthumous dialogue with Singh charts the major phrases of his career in urban crime.

Being a writer of present times, Manju Kapur has managed current issues. Her books feature the significant parts of endurance of women in the working class society of India. Manju Kapur challenges the male predominance and unequivocally hates the underestimation of women. She doesn't portray her female characters as slaves or just aides at home. She is a modern Indian female author who peeps into the spans of the mind of the modem women and her considerations and stresses. She investigates the universe of the modem metropolitan lady as her books are the engrave of the modem metropolitan life. They manage the present issues identified with the oppressed and underestimated women. Truly a woman is born to be free as a man yet she is caught and misled by man centric culture. 'Man' signifies the whole human race, while 'woman' is quiet and not referenced. In our male ruled metropolitan society women is considered as a subsequent individual and never gets the equivalent status with men.The modern woman can't seek after her vocation without performing native obligations.

 Manju Kapur portrays the actions of lesbians for fulfilling woman's enthusiastic inclination and sexual delight. Both Astha and Pipeelika are postmodern women in metropolitan cities and rebel against the imbalance, unfairness, isolation dispensed at the native and social circle, in this male dominated society. Astha challenges male closed-mindedness of her spouse by giving herself to lesbianism. She demonstrates to fulfill feelings of womanhood in her lesbian relationship with Pipeelika. Simone de Beauvoir remarks about homosexuality:

Two kinds of lesbians are frequently recognized: the 'manly', who 'wish to mirror the male', and the 'female', who 'are terrified of the male'. The facts demonstrate that one can, all in all, observe two inclinations in reversal; certain ladies crumble in activity, while others pick female arms in which to surrender themselves latently, (de Beauvoir 428)

As per Simone de Beauvoir, women who are abused and ignored by the society normally play out the dynamic job. Sexuality isn't just a justification supporting a lesbian relationship. Pipeelika gets the advantage of rift between Astha and Hemant. She misuses the narcissistic thought process between them. At the point when Pipee visits Astha's home , Astha uncovers her distress to Pipeelika. Soon after that Pipee considers Astha,while Astha goes under the second classification as a female lesbian who is consistently under the pressing factor of male strength.Here she is under the predominance of feelings. Astha seems, by all accounts, to be woman like substance, subordinate and kept in the four walls of house. The two of them start to meet regularly to get to know one another. Hemant, obviously, opposes his wife's new interest and Astha starts to lie at home to be away with Pipee. One day Pipee proposes Astha for their relationship and educates her about the relationship regarding herself and another young lady named Samira.

Through Shagun and Ishita, Kapur depicts a story of children's care and the Indian set of laws in her novel Custody. Shagun represents hunger for wealth and opportunity. Shagun has materialistic pursuits. The wonderful Shagun tires like Astha of her dependable, drawn-out and tedious spouse. She asks Raman for divorce. Shagun rebels for independence with the flavour of high regard that was for quite some time denied to her. She teething troubles to emerge from the guarding environment of the quiet family set up. The pressures and issues are addressed that lead towards the separation, the breakdown of family, the divergence of children. Manju Kapur is the sharp observer of ability of a woman. The components like native delight, goals and wants have appeared in Home by Manju Kapur. It fascinatingly manages the closeness and ruinous restrictions of Indian joint family systems. The world of joint families isn't cheerful and merry The truth is something else from that. This world is attempting to grapple with intricacies and individual characters with those of the others inside shut four walls of the house, confronting difficulties of generational changes, attempting to oppose budding youngsters in restricted, individual and surprisingly working spaces. This joint family survives delights and agony, yet separated from that the novel spotlights on pressures and contentions, and the female figures are living in something similar family yet have various issues and each has nothing to do with the other.

In the words of Arpita Ghosh,

Nisha should have been grounded in the practice that would make her a spouse worth having. The craft of administration and family life should sparkle in her little girl so brilliantly that she would defeat her negative karma to be turning into her married home. (Ghosh 20)

Nisha is the lone youngster who turns into the focal point of each eye, interest, concern and

consideration. At last she goes into business as 'Nisha's Collection' and turns into a finance manager.Kapur is extremely specific and has obtained common effects her creations showing the perceptible nature of Indianization in individuals. Kapur's books consolidate different Hindi and Punjabi words, articulations and enunciations and her effect in such manner is confirmed by the route that from here on out coherently more works written in English by Indian makers have joined semantic things from the various lingos of India.

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COMPARATIVE STUDY OF JOB SATISFACTION AND TEACHER EFFECTIVENESS AMONG SECONDARY SCHOOL TEACHERS

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ABSTRACT

The teacher stands at the most important point in the educational process. He /She still occupies a fairly important place in spite of the fact that the education has been pushed to the front in the progressive thought in education. The teacher is always concerned with the children who are potential leaders of tomorrow. Tomorrow's nation will depend upon the type of citizens trained and educated today in the temples of learning as the teacher involves in the responsibility of building the nation. Humayun Kabir said so well, "teachers are literally the arbiters of nation's destiny". The study aimed at finding the difference between job satisfaction and teacher effectiveness of secondary school teachers on the bases of experience of teachers and types school board. The data was descriptively and inferentially analyzed. Job satisfaction scale and teacher effectiveness scale was constructed by the researcher. 600 secondary school teachers were selected from different SSC and CBSE schools of Raigad district. Descriptive analysis and Anova i.e. 't' test done for analysis. . The mean score of job satisfaction of more than 10 year experience Secondary school teachers are marginally higher than the less than 10 year experience Secondary school teachers. Similarly the SSC teachers are marginally higher than the CBSE school teachers when we compare the mean score. The mean value of Teacher Effectiveness indicates that teacher effectiveness of more than 10 year experience Secondary school teachers is slightly higher as compare to less than 10 year experience secondary school teachers. Similarly the Teacher Effectiveness of SSC secondary school teachers is higher as compared to CBSE board school teachers.   In the inferential analysis, the 't' test revealed that there is no significant difference in the job satisfaction on the bases of experience of secondary school teachers. However there is a significant diffrence on the bases of school board For teacher effectiveness   the 't' test revealed that there is no significant difference on the bases of experience and types of school board.

Key words: Job Satisfaction, Teacher Effectiveness, Secondary school teachers, Experience, Type of School Boards.

1. INTRODUCTION

Since the dawn of independence, India has been attempting to raise the standard of living of her masses. The success of such efforts along with other factors depends to a great extent on the quality of man – power, which is turn influenced by the standard of education in the country. The shape of India's future depends on the quality of its education.. In fact, the teacher is the most significant feature in the learning environment provided by the institution.

1.1 JOB SATISFACTION

Job satisfaction may be defined as the pleasurable or positive emotional state resulting from the appraisal of one's job or job experience. Job satisfaction can be an important indicator of how well the employees feel about their jobs and a forecaster of work behaviors. It seems that some persons who tend to be relatively satisfied with their jobs, while others tend to be dissatisfied; no matter what job they hold. Job satisfaction is nothing but the favorable attitude or high industrial morale towards one's work/profession. Job satisfaction is important in teaching because frustrated soul in a teacher is capable of producing many frustrated souls in children.

1.2 TEACHER EFFECTIVENESS

The level of accomplishment that a teacher derives in fulfilling the various responsibilities stated in his contract and demanded by the nature of his position may be referred to as teacher effectiveness. The effective teachers are those who possess the knowledge and skills needed to attain goals which either directly or indirectly focus on the learning of their students. Teacher performance is often used as a base

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from which teacher effectiveness can be derived and it refers to self-perceived behavior of teacher with regard to his role performance covering five areas:

1.3   REVIEW OF RELATED LITERATURE

In the present research, the investigator has scanned and reported most of the relevant studies done in India and abroad in the field of job satisfaction and Teacher Effectiveness of the Secondary school teachers. Therefore, in order to prepare a base for defining the problem precisely, making interpretation of data meaningful and making comparisons among similar studies, the investigator studied the related literature extensively. In this attempt, the investigator was selective and reviewed researches, which had a direct bearing on the present study.

Priya Sehjal (2021)   A study of teacher effectiveness of secondary school teachers in relation to their gender, location and type of school. The purpose of this research paper is to obtain access to the teacher effectiveness of secondary school teachers in relation to their gender, location and type of school. For the conduct of the research, the survey approach was used.

Ujjwal Kumar Roy(2018) Job Satisfaction And Teacher Effectiveness Of Secondary School Teachers. The present study was made to investigate the relationship between job satisfaction and teacher effectiveness of the secondary school teachers in West Bengal. The Pearson Product Moment Method was applied to find out the relations between the selected variables. Analysing the data, collected from the sample groups, it was found that there was positive co-relation (.500) between job satisfaction and teacher effectiveness.

Biswas (2017) studied teacher effectiveness of secondary school teachers in relation to gender, locale, and academic stream. A sample comprised of 130 (66 male+64 female) teachers from secondary and higher secondary schools. The result of the study revealed that there was no significant difference in teachers' effectiveness for gender while found that significant differences found in teachers' effectiveness for locale (rural & urban), academic stream (arts & science), and type of school (secondary and higher secondary).

1.4 AIM OF THE STUDY

The study aimed at finding the difference between job satisfaction and teacher effectiveness of secondary school teachers on the bases of experience and types school board

1.5 OBJECTIVES OF THE STUDY

> To study the difference in the Job satisfaction of Secondary School teachers on the basis of experience namely less than 10 year experience and more than 10 year experience of Secondary School Teachers.
> To study the difference in the Job satisfaction of Secondary School teachers on the basis of Board namely SSC and CBSE school boards.
> To study the difference in the Teacher Effectiveness of Secondary School teachers on the basis of experience namely less than 10 year experience and more than 10 year experience of Secondary School Teachers.
> . To study the difference in the Teacher Effectiveness of Secondary School teachers on the basis of Board namely SSC and CBSE school boards.

1.6   HYPOTHESIS OF THE STUDY

> There is no significant difference in the Job satisfaction of Secondary School teachers on the basis of experience namely less than 10 year experience and more than 10 year experience of Secondary School Teachers.
> There is no significant difference in the Job satisfaction of Secondary School teachers on the basis of Board namely SSC and CBSE school boards.

➢ There is no significant difference in the Teacher Effectiveness of Secondary School teachers on the basis of experience namely less than 10 year experience and more than 10 year experience of Secondary School Teachers.

➢ There is no significant difference in the Teacher Effectiveness of Secondary School teachers on the basis of Board namely SSC and CBSE school boards.

1.7 DELIMITATION OF THE STUDY

➢ The study was conducted in SSC board and CBSE board schools of Raigad only.

➢ The study was delimited to 600 secondary school teachers.

2. RESEARCH METHODOLOGY

2.1 METHODOLOGY OF THE STUDY

The study aimed at finding the difference between job satisfaction and Teacher effectiveness of secondary school teachers on the bases of experience and types school board. The data was descriptively and inferentially analyzed. Anova i.e. 't' test done for analysis.

2.2 TECHNIQUES OF SAMPLING

In the present study, a two stage sampling procedure is used where at the first stage the schools were selected and at the second stage teachers were selected. In the first stage of sampling, the researcher initially collected the list of the schools. For the purpose of the study the researcher selected the schools on the basis of their types namely SSC and CBSE. Thus the researcher used stratified random sampling for selecting the school. The simple random sampling is also used for selecting the schools in each stratum. At the second stage the teachers were selected. The simple random sampling technique was used to select teachers.

The total sample consisted of 600 secondary school teachers of which there were 376 teachers from CBSE schools and 224 teachers from SSC schools of Raigad District, who were currently employed in their respective schools. Where the medium of instruction is English.

2.3 TOOL USED

➢ Teacher effectiveness and Job satisfaction tool constructed by researcher for the purpose of the study.

2.4 PROCEDURE

After administering the tools on the sample, the scoring was done as per the scoring system.

2.5 DESCRIPTIVE ANALYSIS

Data collected for the main study was analysis by descriptive analysis and inferential analysis. To find out the difference between variables Anova i.e. 't' test done for analysis.

3. RESULT
3.1 DESCRIPTIVE ANALYSIS FOR JOB SATISFACTION

Interpretation: The mean score of job satisfaction of more than10 year experience Secondary school teachers are marginallyhigher than the less than 10 year experience Secondary schoolteachers. Similarly the SSC teachers are marginally higher than the CBSE school teachers when we compare the mean score.

	Sample size	Mean	Median	Mode	SD	Kurtosis	Skewness
Less than 10 years	401	179.72	177	179	17.938	3.567	2.063
More than 10 years	199	179.92	177	178	18.870	10.782	1.998
SSC	224	178.45	178.5	179	14.603	8.042	2.627
CBSE	376	178.02	175	172	15.270	9.018	2.502

3.2 DESCRIPTIVE ANALYSIS FOR TEACHER EFFECTIVENESS

Interpretation: The mean value of Teacher Effectiveness indicates that teacher effectiveness of more than 10 year experience Secondary school teachers is slightly higher as compare to less than 10 yearrar experience secondary school teachers. Similarly the mean value of Teacher Effectiveness of SSC secondary school teachers is higher as compared to CBSE board school teachers.

	Sample size	Mean	Median	Mode	SD	Kurtosis	Skewness
Less than 10 years	401	139.33	139	140	8.681	1.026	-0.397
More than 10 years	199	139.74	141	142	9.088	3.821	0.148
SSC	224	140.37	140	144	8.072	1.688	-0.177
CBSE	376	139.37	140	142	8.242	3.148	0.181

3.3 INFERENTIAL ANALYSIS

- **For Hypothesis 1** There is no significant difference in the Job satisfaction of Secondary School teachers on the basis of experience namely less than 10 year experience and more than 10 year experience of Secondary School Teachers.

Table 1:

Experience	N	Mean	SD	't' value	l.o.s	Result
Less than 10 years	401	139.37	8.248	0.054	0.05	Accepted
More than 10 years	199	139.33	8.681			

- **Interpretation of 't' :** The **'t'** value of less than 10 year and more than 10 year experience teachers is 0.054 which is greater than the tabulated value at 0.05 level. This implies that there is no

significant difference in the job satisfaction of less than 10 year and more than 10 year experience teachers of secondary school.

- **Conclusion:** There is no significant difference in the job satisfaction of school teachers on the basis of experience.
- **For Hypothesis 2** There is no significant difference in the Job satisfaction of Secondary School teachers on the basis of Board namely SSC and CBSE school boards.

Table 2:

Board	N	Mean	SD	't' value	l.o.s	Result
CBSE	376	178.67	17.112	0.167	0.05	Accepted
SSC	224	178.45	14.603			

- **Interpretation of 't' :** The **'t'** value of CBSE, SSC teachers is 2.325 which is less than the tabulated value at 0.05 level. This implies that there is a significant difference in the job satisfaction of CBSE and SSC board school teachers.
- **Conclusion:** There is a significant difference in the job satisfaction of secondary school teachers on the basis of board.
- **For Hypothesis 3** There is no significant difference in the Teacher Effectiveness of Secondary School teachers on the basis of experience namely less than 10 year experience and more than 10 year experience of Secondary School Teachers.

Table 3

	N	Mean	SD	't' value	l.o.s	Result
Less than 10	401	178.02	15.270	1.209	0.05	Accepted
More than 10	199	179.72	17.938			

Interpretation of 't' : The **'t'** value of less than and greater than 10 year experience teacher is 1.209 which is greater than the tabulated value at 0.05 level. This implies that there is no significant difference in the Teacher Effectiveness of less than and greater than 10 year experience of secondary school teachers.

CONCLUSION
There is no significant difference in the Teacher Effectiveness of secondary school teachers on the basis of experience.

- **For Hypothesis 4** There is no significant difference in the Teacher Effectiveness of Secondary School teachers on the basis of Board namely SSC and CBSE school boards.

Table 4

Board	N	Mean	SD	't'	l.o.s	Result
CBSE	376	138.75	8.522	2.325	0.05	Rejected
SSC	224	140.37	8.072			

Interpretation of 't': The '**t**' value of SSC and CBSE   teachers is 0.167 which is greater than the tabulated value at 0.05 level. This implies that there is no significant difference in the Teacher Effectiveness of CBSE and SSC   teachers of school.

Conclusion: There is no significant difference in the Teacher Effectiveness of secondary school teachers on the basis of Board.

4. CONCLUSION

In the inferential analysis, the 't' test revealed that there is no significant difference in the Job Satisfaction on the bases of experience of secondary school teachers. However there is a significant difference in the job satisfaction of secondary school teachers on the basis of board. In the teacher effectiveness the t test revealed that there is no significant difference on the bases of experience. Similarly there is no significant difference in the teacher effectiveness of secondary school teacher on the bases of types of school board. Therefore job satisfaction and teacher effectiveness plays an important role for teachers.

5. SUGGESTIONS

 Same study conducted on large sample of secondary school teachers. A further study in needed to find out what are the variables, which may account for remaining variance unaccounted for. There is a need replication of such studies and also a follow up. A comparative study of similar type may be conducted on secondary education viz, CBSE, ICSE.

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PERCEPTION OF THE CONSUMER BUYING ON E-COMMERCE WEBSITE DURING GLOBALIZATION ERA

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Abstract

Globalization is making the sphere a better place where different ideas, trades, goods and cultures are getting acceptance all around the world. Technologies are connecting every aspect of development. It has shortened the distance between the seven continents and 195 countries. People discovering that individuals across all countries and cultures are of same taste, perception, styles etc. This fact-finding was significant factor for giving the globalization a great rise. E-Commerce is one of the eminent factors and providing major contribution in it, such as most renowned E-Commerce shopping platforms like Amazon, Flipkart, Myntra etc. In this pandemic, they were the major source contributing in keeping people jovial. Everyone was getting digital and techno-savvy. E-commerce i.e., electronic commerce, it bought a great revolution in perception of people, there cognitive process got changed towards the changing trends of online shopping. This study also evaluates perception of consumer using the online platform for buying. There is a thereabouts effect online buying behavior. This make continues effort of changing buying pattern of the consumers.

Key word: Globalization, Consumer's perception, E-Commerce

INTRODUCTION

Globalisation is the basic unit that transforming the societies perspective and making the things amicable from all perspective. Different countries economies are growing interdepending in terms of import export. Ethnic inclusiveness is one of the significant outcomes of globalisation, different cultures are getting acceptance internationally. It is becoming the source of interaction and integration among people, companies and importantly government. Like industrial revolution, globalisation got technological revolution which is connecting the world through E-commerce, social media, FDI's etc. It is a boom factor of the global integration through modernised business. The evolution of e-commerce since the turn of the century has globalisation impacted the daily lives of consumers and operating structure of businesses.

Electronic Commerce popularly known as E-Commerce playing a vital role in lives of youth. Making things easy form them, saving their time and providing with good variety of products and services. It involves buying and selling the goods and services. E-commerce and smart phones are making thing easy and in a clip of fingers variety of options are there in front of eyes. E-commerce is not about shopping only but promotion trade and education too. This is giving employment all over the world as supply chain is getting developed and advance because of the digital platform. Time is getting saved as there is direct connection of businesses to consumers. The main types of electronic commerce are: business-to-business (B2B); business to- consumer (B2C); consumer-to-consumer (C2C); and mobile commerce (m-commerce). Amazon is the biggest example of E-commerce. E-Commerce has become consumer-oriented and now a global phenomenon as consumers worldwide turning to internet to purchase goods and services. This study will constitute the contribution of the theory of consumer acceptance, acceptance of technology by them and how E-Commerce is changing the perception of consumers and entertaining them.

Why do people prefer to buy online product?

1. **Variety of product:** Physical stores have limited amount of stock and to compare the price we have to move to many stores which is time consuming and keep only those things that is commonly sold. They try to sell those goods which are available to them. There are number of options available when we buy things on online platform. There are many brands available to them for comparison, review and compare dozens of stores and products at once. Rather than travelling from store to store or malls, techno-savvy crowd or youth simply navigate from one web page to the next

comparing the stores and the wares of those stores. It's a time saving process. Reviews are also available to confirm the quality of products. These reviews help the customers to make the perception about the product. It also increases the reach of the consumers. In this pandemic situation where, local stores were shut down, it was online stores that were providing them with goods and services oof their choice.

2. **Return policy:** The best part the online shopping is the return policy which gives the consumer the sense of security that if the product is not what they were for or if they want to replace it, they can easily do that. This creates the perception of the consumers that they are not being exploited by becoming digitalized. If they are not satisfied with the product, they can return that in 30 days. A clear and well explained policy give them the surety that the product they are buying is guaranteed to be what it presented to be. A physical store can refuse to take the product back but in online shopping policies are written properly. This also attracts the consumer.

3. **Accessibility and Convenience:** Any hour of the day, sitting anywhere or any part of the world, one can buy any product of their choice. There is access to these sites for 24 hours of the day. Customers can read all the policies and terms & conditions before buying them, they can browse the different products and can buy them where ever they are. Above all the points shows that how convenient it for them and accessible E-Commerce is for them.

4. **Wider choice:** As consumers can compare the products with other products and of different brands. Sometimes they can even get something new and different which can be helpful to them. They are not limited till a particular shop or area or city. Different brand at different price with various colors, do not limit their choices. E-Commerce made things easier, now one can order outside the country or continent, as things can be sourced or shipped globally.

5. **Feedback:** As after using the product, consumers experiences written in the feedback column which gives the other people a review of that product can help others. The actual return of information about the product and its result, creates a transparency among the buyers. It is the cheapest and powerful form of communication used by the companies to improve the performance of their products. Feedback provides an opportunity to motivate or attract new buyers for the product.

6. **Better Prices with Coupons/Discounts:** The purpose is not only the variety of products but also that they provide with many offers and coupons. They are also at reasonable rate. Comparison of price and quality at different stores and that to few minutes, help the working people life easy. Apart from E-retailers discount, consumers also get the discount or cashback on the credit cards and various other cards, then there are the coupon codes or deals available which attract the buyers towards them.

Why Do companies prefer online selling of their products?

1. **No geographical limitation:** In traditional business culture, businesses got its limitation of area as physical store. Consumers from other areas or cities or countries won't be able to buy the things but E-Commerce is making things easier for the businesses also to spread globally. For them now whole world is their playground. People from any corner of the world can easily order. In the globalization era, E-Commerce helped the goods and service provide to expand their businesses.

2. **Search engine getting Customers:** In retail shops or stores they depend on brands or their personal relations or mouth publicity whereas online buyers need to type on search engine and they can get through many online stores. E-commerce drive most of its traffic from search engines. Over 30% of e-commerce traffic comes from organic searches on search engines. This is just the traffic from organic searches and then we have advertisements, social media traffic which is the tipping point for many e-commerce businesses.

3. **Low-Cost Investment:** In physical stores there are many other expenses, such as showcasing, Maniqueens, Coloring off walls, Printing of Pamphlets Etc. E-commerce has helped the e-retailers in cutting down the above-mentioned expenses. It is no cost marketing strategy which is giving out the best outcome for the e-retailers. They don't have to put the funds in property and reduce the

salary expenses of their employees. This is coming as a new perception for the traditional retailers. In compliment

4. **No closing time:** E-Retailers are in profit as there is no closing time for the online stores. They can make money at any hour of the day. They can enjoy the holidays while doing business. People from any zone can buy the product which is not possible in the traditional business. This factor helps in expanding the business.

5. **Scalability:** The owner is often limited by the amount of people who can physically be in the store at any one time. There is no limit when trading online. Running an e-commerce business means tapping into a truly global market. As pandemic situation is there, it helps in reducing the risk of spreading the disease.

6. **Selling Online is Easier than Ever:** In the initial days of internet, it would be time consuming to create a website and then too there was no surety that it will work properly but now easy-to-employee with E-Commerce platforms. At low cost and in less time sites and applications are ready to use from the consumers. Vendors are also reconsidering their stance on selling to online-only stores, making it easier for people to get products to sell.

7. **Higher Margins:** Setup costs and ongoing operational costs such as rent, heating, electricity, warehousing (if operating a drop-ship model) and inventory management are often significantly reduced or otherwise eliminated. Further, customer service and other administrative tasks can be automated or outsourced at a relatively low-cost.

8. **Shoppers Shop More Frequently:** People are constantly on their phone nowadays, and what better way to pass time than by shopping at your favourite store. Gone are the days where customers have to get into their car and drive to a mall to shop. They can get the same great deals and items all from their smartphones. This makes them use the platform more frequently.

FINDING & RECOMMENDATION:
➢ These sites are easy to access for the buyers.
➢ Superior quality of products is available as they are in competition with others.
➢ For buying different thing they don't have to run here and there.
➢ Getting variety of products at one place i.e., one stop shop.
➢ E-Commerce gives the review of every product by showing the best ratings.
➢ Pocket friendly for the consumers as product with the low price with good quality is also available.
➢ Product that contains photos or videos which makes consumers mind to buy the product.
➢ Product with the most impressive features, proper description makes decision easy for going with the product.
➢ Expected date is already mentioned with the product which makes things available on time with the help of faster shipping.

CONCLUSION:
In today's world where innovations are taking place and people are looking for lives on other planets and on moon, everyone should walk along with all in the modern phase of globalization. In just one click we can get knowledge regarding everything. With time traditions can be modified like E-Commerce modifying the perceptions of the consumers for buying the things online, instead of searching for one thing at different places, they can look for different things at one place as this is the need of the hour. If globalization is making things easy for us then its high time change the perception and accept the technology. In this fast-growing era, E-Commerce is making lives easy with quality of living. From shopping to knowledge, education to medical treatment, globalization through internet and E-Commerce integrating the world's economy with each other. Welcoming globalization with both the hands wide open will make lives easy to live.

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CHARACTERIZATION OF MIXED LIGAND LANTHANIDE COMPLEXES SYNTHESIZED FROM PHENYLALANINE, TYROSINE, TRYPTOPHAN AND THEIR BIOLOGICAL STUDY.

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ABSTRACT

In the present study, the novel mixed ligand complexes of the Cerium metal are prepared by using (2Z)-2-(N-hydroxyimino)-1,2-diphenylethan-1-ol as a primary ligand and L-phenylalanine ,L-tyrosine and L-tryptophan as a secondary ligand known as amino acids. The characterization of synthesized complexes has been accomplished on the basis of elemental analysis, magnetic susceptibility measurements, electrical conductance details, UV-Visible and IR spectrophotometric measurements, TG DTA studies. The novel complexes are formed in the ratio of 1:2:1 which is confirmed by elemental analysis. Paramagnetic nature of the novel synthesized Ce(III) complexes has been specified by magnetic susceptibility measurements. Electrical conductance studies specify their non-electrolytic nature. FTIR spectra indicates that the Cerium(III) metal ion is bonded to primary ligand and secondary ligand through N- and O- donor atoms while intra ligand and LCMT transitions are substantiated by electronic absorption spectra of the complexes. The thermal studies of complexes reveal the presence of coordinated water molecules, metal ion and primary as well as secondary ligand in the synthesized complexes. Antibacterial activity of all the complexes studied against selective microorganisms S. typhi, P. aeruginosa, S. aureus, C. diphtheriae by Tube dilution and Agar cup methods exposes that the complexes have moderate activity against the chosen microorganism strains.

Keywords : lanthanide complexes, characterization, ligand, antibacterial study.

1. INTRODUCTION
Many researchers studied the mixed ligand complexes synthesized from transition metals using amino acids. These metal complexes exhibit antibacterial activity, antituberculosis activity, antimicrobial activity and behave as potential therapeutic agents. The mixed ligand complexes also have biological importance. Antifungal activity as well as cytotoxic activity are also reported by mixed ligand complexes of Ce(III) metal [1].Many cerium compounds are utilized as a catalyst and express their vital role in water-gas shift reaction [2]. It was therefore determined to synthesize the mixed ligand complexes of cerium, the lanthanide series element with (2Z)-2-(N-hydroxyimino)-1,2-diphenylethan-1-ol (NDP) as primary ligand and different amino acids (HL) like L-phenylalanine, L-tyrosine and L-tryptophan as secondary ligand.

2. MATERIAL AND METHODS
2.1 Materials
The metal salt Cerium chloride heptahydrate, (2Z)-2-(N-hydroxyimino)-1,2-diphenylethan-1-ol (NDP) and L-phenylalanine, L-tyrosine and L-tryptophan which used for the study were of analytical grade as well as distilled and purified solvents were used for the research work.

2.2 Instrumentation
The elemental analysis of all complexes has been carried out for determination of C, H and N by using Thermo Finnigan Elemental Analyzer. The conductance was recorded on an Equiptronics Digital Conductivity Meter using DMSO as solvent. Shimadzu UV/VIS spectrophotometer was employed to record the electronic absorption spectra. The FTIR spectra of all compounds obtained from Shimadzu FTIR spectrophotometer in the region 4000-400 cm-1. Perkin Elmer Diamond TG-DTA instrument has been employed for thermal study. Gouy's method was used note the the magnetic susceptibility.

2.3 Preparation of mixed ligand complexes

The mixed ligand complexes of cerium metal were prepared by utilizing cerium chloride heptahydrate, (2Z)-2-(N-hydroxyimino)-1,2-diphenylethan-1-ol (NDP) and amino acids such as L-phenylalanine, L-tyrosine and L-tryptophan in proportion of 1:2:1. The aqueous solution of cerium chloride heptahydrate (372 mg, 1mmol) of 10 ml quantity was prepared. To this aqueous solution of cerium chloride heptahydrate, 20 ml alcoholic solution of (2Z)-2-(N-hydroxyimino)-1,2-diphenylethan-1-ol (2 mmol, 454.52 mg) was added slowly with constant stirring. The whole reaction mixture was kept in a boiling water bath for 15 minutes. In the above hot reaction mixture, the previously prepared 10 ml aqueous solution of amino acids (1 mmol) was added drop wise with constant stirring. Then the whole reaction mixture was again kept in a boiling water bath for 15 minutes. When heating time is over, the reaction mass is removed from the boiling water bath and allowed to cool. In this cooled solution, dilute ammonia solution drop by drop is added to raise the pH of the solution. The solid complex was isolated at pH 7 which was filtered through a Buckner funnel and washed by water and then ethyl alcohol.

3. RESULTS AND DISCUSSION

3.1 Characterization of metal complexes

Synthesis reaction of mixed ligand cerium(III) can be represented as follows.

$CeCl_3 \cdot 7H_2O + 2HNDP + HL \rightarrow [Ce(NDP)2(L) \cdot 2H_2O] + 3HCl + 5H_2O$

where NDP is (2Z)-2-(N-hydroxyimino)-1,2-diphenylethan-1-ol and HL is an amino acid.

The elemental analysis data shown in Table 3 and molar conductance value obtained in DMF at 10-3 M concentration.

Table 1: Empirical Formula, Color and Molecular Weight

Complex	Empirical Formula	Colour	Molecular weight
[Ce(NDP)$_2$(Phe)·2H$_2$O]	CeC$_{37}$H$_{38}$O$_8$N$_3$	White	795.83
[Ce(NDP)$_2$(Tyr)·2H$_2$O]	CeC$_{37}$H$_{38}$O$_9$N$_3$	White	811.83
[Ce(NDP)$_2$(Try)·2H$_2$O]	CeC$_{39}$H$_{39}$O$_8$N$_4$	White	834.87

Where NDP is (2Z)-2-(N-hydroxyimino)-1,2-diphenylethan-1-ol, Phe is phenylalanine, Tyr is Tyrosine and Try is tryptophan.

Table 2: pH and Decomposition Temp.

Complex	pH	Decomposition temperature (^{o}C)
[Ce(NDP)$_2$(Phe)·2H$_2$O]	7.00	245
[Ce(NDP)$_2$(Tyr)·2H$_2$O]	7.02	237
[Ce(NDP)$_2$(Try)·2H$_2$O]	6.90	240

Table 3: Elemental Analysis and Molar Conductance of Cerium (III) Complexes

Complex	Elemental Analysis Found (Calculated)			Molar

	% M	% C	% H	% N	Conductance (Mhos cm^2 mol^{-1})
[Ce(NDP)$_2$(Phe)·2H$_2$O]	22.16 (22.13)	49.57 (49.55)	04.65 (04.63)	07.32 (07.29)	0.0019
[Ce(NDP)$_2$(Tyr)·2H$_2$O]	21.28 (21.25)	50.37 (50.35)	03.95 (03.92)	07.40 (07.38)	0.0021
[Ce(NDP)$_2$(Try)·2H$_2$O]	20.19 (20.16)	51.77 (47.75)	04.40 (04.37)	07.32 (07.30)	0.0024

3.2 Magnetic Studies

The Gouy balance has been used to measure effective magnetic moments of complexes using diamagnetic corrections. The novel complexes are found to paramagnetic in nature.

Table 4: Magnetic susceptibility values of Cerium(III) complexes (-10^{-6} c.g.s. units)

Complex	Xg	Xm	μeff (B.M.)
[Ce(NDP)$_2$(Phe)·2H$_2$O]	- 2.12 x 10^{-6}	1.17 x 10^{-3}	1.93
[Ce(NDP)$_2$(Tyr)·2H$_2$O]	- 2.28 x 10^{-6}	1.36 x 10^{-3}	1.74
[Ce(NDP)$_2$(Try)·2H$_2$O]	- 2.25 x 10^{-6}	1.30 x 10^{-3}	1.88

3.3 Electronic Absorption Spectra analysis

Electronic spectra of the synthesized complexes has been recorded in DMF. This information confirms the bonding between the ligands with cerium metal ion through transition of electron [3]

Table 5: Electronic Spectral data of Cerium complexes

Complex	λ (nm)	ν (cm^{-1})	Proposed Assignments
[Ce(NDP)$_2$(Phe)·2H$_2$O]	273	36630	$\pi \rightarrow \pi^*$
	339	29499	$n \rightarrow \pi^*$
	394	25381	Charge-transfer
[Ce(NDP)$_2$(Tyr)·2H$_2$O]	278	35971	$\pi \rightarrow \pi^*$
	337	29674	$n \rightarrow \pi^*$
	397	25189	Charge-transfer

[Ce(NDP)$_2$(Try)·2H$_2$O]	275	36364	$\pi \rightarrow \pi^*$
	335	29851	$n \rightarrow \pi^*$
	396	25253	Charge-transfer

3.4 Infra-red spectral details

The infrared spectra recorded by utilizing the FTIR spectrophotometer in the range of 4000-400 cm-1. The absence of a band at ∼3440 cm-1in the spectra of complex which mainly arises due to free OH group in NDP ligand due to the O-H stretching vibration confirming the deprotonation of the hydroxyl group of NDP ligand and formation of a complex between metal and ligand. Complexes show weak bands for C=N stretching at 1575-1500 cm-1 and the free NDP ligand shows the same band at 1640 cm-1. This clears the bonding between nitrogen of NDP ligand with metal ion. The broad peak between 3190-3215 due to O-H stretching vibrations and also the a peak obtained in the range of 1568-1572 cm-1 due to the H– O–H bending vibrations is due to water molecules in complex [4].The peak obtained at ∼3036 and ∼2935 cm-1, respectively due to he N-H asymmetric and N-H symmetric vibrations in the free amino acids are goes to higher wavenumbers 3158-3062 cm-1 and 3045-3040 cm-1, respectively which shows the amino acids are coordinated through nitrogen atom with cerium metal. The COO- group peak in the range of 1580 to 1595 cm-1 shifted to higher wavenumber in the range of 1630-1650 cm-1 in the spectra confirming bonding via oxygen atom of hydroxyl group of amino acids to cerium metal ion.

3.5 Thermal information

TG and DTA methods has been employed for study of the thermal behavior of the complexes. The information obtained has been summarized in the following Table No.7

Table 7: Thermal Data

Complex	Temp. Range (ºC)	Loss in Weight due to loss of	Weight loss (%)
[Ce(NDP)$_2$(Phe)·2H$_2$O]	137-174	Two H$_2$O molecules	6.30
	258-406	Amino acid	16.21
	630-830	Two NDP molecules	57.32
[Ce(NDP)$_2$(Tyr)·2H$_2$O]	139-176	Two H$_2$O molecules	6.33
	250-405	Amino acid	20.18
	628-827	Two NDP molecules	60.25
[Ce(NDP)$_2$(Try)·2H$_2$O]	135-172	Two H$_2$O molecules	6.25
	255-410	Amino acid	18.20
	632-832	Two NDP molecules	58.28

On the basis of above studies, the proposed structure of the complexes are as follows-
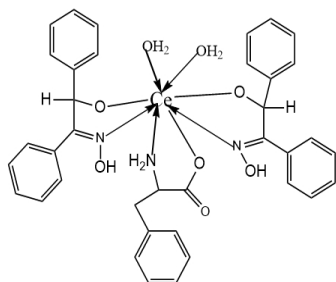
Fig. 1: Proposed Structures of [Ce(NDP)$_2$(Phe)·2H$_2$O]
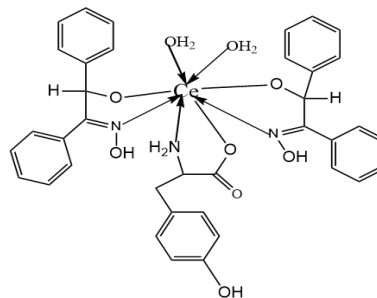
Fig. 2: Proposed Structures of [Ce(NDP)$_2$(Tyr)·2H$_2$O]
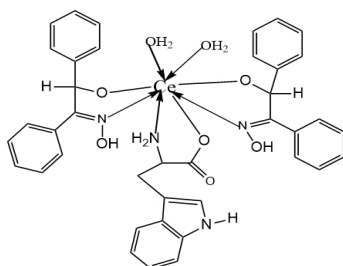
Fig. 3: Proposed Structures of [Ce(NDP)$_2$(Try)·2H$_2$O]

3.6 Biological studies

Biological study of complexes has been performed by Agar cup and Tube dilution method. The MIC of metal salts and ligand lies in between 105 to 210 μg/mL while that of metal complexes lies in between 50 to 210 μg/mL. Metal complexes shows higher antibacterial activity than ligands and metal salts. For the bacterial strain S. aureus and C. diphtheria, complexes shows more activity than S. typhi and P. aeruginosa. Chelation in complexes increases their activity. Chelation decreases polarity of metal ions so that hydrophobic property of complexes increases making its permeation via lipid layer of microorganisms.

Table 8 : Antibacterial Activity (mm) of the Complexes by Agar Cup method.

Complex	Antibacterial Activity (mm) complexes with bacterial strain			
	C. diphtheriae	S. aureus	P. aeruginosa	S. typhi
[Ce(NDP)$_2$(Phe)·2H$_2$O]	12	18	08	07
[Ce(NDP)$_2$(Tyr)·2H$_2$O]	15	16	07	08
[Ce(NDP)$_2$(Try)·2H$_2$O]	09	15	09	10
Tetracycline	27	30	16	25

4.   CONCLUSIONS

The elemental analysis of the cerium complexes proposes the general proportion of 1:2:1 for synthesized complexes. Thermal analysis of complexes shows strong metal-ligand bonding while magnetic study reveals that the metal complexes are paramagnetic in nature. The complexes are non-electrolytic nature. Intra ligand and charge transfer transitions are detected from electronic absorption spectra of the complexes. FTIR spectra confirmed the bonding of metal and ligand molecules in the complexes. Thermal study indicates the presence of metal ion, ligands as well as two coordinated water molecule in the complexes. Hence coordination number of 8 can be proposed to synthesized complexes. Antibacterial investigations suggest that complexes show more activity against C. diphtheria and S. aureus.

ACKNOWLEDGEMENTS

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CHALLENGES FACED BY TEACHERS DURING PANDEMIC ON ONLINE PLATFORMS

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ABSTRACT

The lockdown imposed in India on 25 March 2020 resulted in the indefinite closure of education institutes all across the country. The government and educational institutes were quick to respond, they shifted teaching from offline to online mode. This article identifies the challenges faced by teachers in online teaching from their homes. The study is descriptive and analytical in nature and data has been collected from secondary sources like reports, news articles, blogs, interview videos, magazines, social media, and journals to achieve the objective of the paper. Teachers faced may issue in online teaching such as lack of technical facilities, family interruption, lack of training, lack of clarity & direction, lack of technical knowledge. The observations made in the last six months provide us with challenges faced by the teachers.

Keywords: Opportunity, Pandemic, COVID-19, lockdown, online teaching, teachers, challenges, pandemic

I. INTRODUCTION:

The coronavirus pandemic has generated changes in the teaching-learning process in higher education institutions and has influenced the interaction between teachers and students. As a consequence of the pandemic, universities were constrained to carrying out their activity with students exclusively online. In this regard, many governments took measures in order to avoid spreading the virus and to ensure the continuity of the educational process, and universities worldwide adopted online learning. While in general, internet-based learning is considered an option, an alternative to traditional learning, during the Coronavirus pandemic it became an essential element for maintaining the activity of schools and universities. This paradigm shift could generate changes in students' perception of this way of teaching and their perception might be different from the one found in studies previous to the pandemic. Thus, through this paper, we tried to capture the existence of such changes.

Decision of the Indian government to impose complete lockdown in the country to curb the spread of infectious virus, COVID-19 adversely impacted all sectors of the economy (Joshi et al., 2020b; Gupta et al., 2020). Most staggering impact was felt by the education sector. Even when the government has announced to strategically lift the lockdown, decision on opening of schools and colleges is yet to be taken. It is assumed that educational institutes will be the last sector that will be operational. As per a report of UNESCO, around 63 million teachers got affected in 165 countries. 1.3 billion Students all across the world could not go to the college (UNESCO, 2020). To curb the adverse impact on education, Ministry of Human Resource Development promoted free digital e-Learning platforms like National Programme on Technology Enhanced Learning (NPTEL), Study Web for Active Young Expiring Minds (SWAYAM), etc. (MHRD, 2020a). In order to continue the academics, the ministry recommended to use online platforms to impart education. Online education necessitates three key constituents for its success. The first constituent is "institution". The institution provides the necessary platform to teachers and students for successful implementation of online teaching and learning. The institution needs to provide clear instruction and direction, technical support, training, institutional-based technologies, and motivation to teachers for imparting online education. The second constituent is "teacher". It is imperative to consider that online teaching cannot be successful without the support of teachers, as they are the frontline workers of any educational institution. They are responsible to educate children. The lockdown demanded them to quickly adopt technology and put in their best effort. The third key element is "students"; they also need to psychologically accept the online mode of teaching and learning. Under the given circumstances it is evident that higher education institutions (HEIs) have to change their pedagogy following the simple philosophy of progress or perish. In order to progress in the present situation, HEIs have shifted to emergency remote teaching. "Emergency remote

teaching is a temporary shift of instructional delivery to an alternate delivery model due to crisis circumstances. It involves the use of fully remote teaching solutions for instruction or education that would otherwise be delivered faceto-face or as blended or hybrid courses and that will return to that format once the crisis or emergency has abated" (Hodges et al., 2020).

II. LITERATURE REVIEW:

Educators of tertiary institutions are also facing difficulties in adjusting to a teaching paradigm that demands their familiarity to the online education system (DeAlwis & David, 2020). The effectiveness of an online teaching and learning rely on the skills that both educators and students possess (Oliver, 2001). Without these skills, knowledge and experience, it will be difficult for educators and students to achieve the objectives in online teaching and learning sessions. In summary, with adequate skills, educators would save time and be able to create more interesting activities for online teaching and learning.

Unfamiliarity with available learning platforms in order to effectively utilize them in delivering online lessons seems to be a challenge that educators have to quickly overcome. Adi Badiozaman, Leong and Wong (2020) reported a preliminary study conducted among 136 teachers in Sarawak who took part in a short course to improve educator's practical digital literacy skills offered by the Swinburne University of Technology Sarawak. All the 136 participants had undergone three courses out of the total seven series of training that were being offered. A questionnaire containing close-ended and open-ended items was distributed among the participants to elicit their views about their digital proficiency including their familiarity with online teaching and learning platforms such as Microsoft Teams and Google Classrooms.

Although 91.2% of the participants claimed to be familiar with Google Classroom, the reverse was reported in the case of Microsoft Teams. 71.4% of the participants responded that they were very unfamiliar with Microsoft Teams. This finding was further supported by their responses to the open-ended questions where the participants highlighted that they were in dire need of support in terms of digital pedagogy and technological knowledge. This study reveals that in response to the pandemic, many online teaching platforms have been introduced, for examples, the Microsoft Teams and Google Classrooms. These platforms have their own strengths and if utilized appropriately, will enhance online teaching. Unfortunately, educators are still very unfamiliar with some (in this case, the Microsoft Teams) and this will pose a challenge to them in delivering their lessons effectively.

III. SCOPE AND LIMITATION OF THE STUDY

1. The study focuses only on the challenges in online teaching during covid-19 pandemic. No other matter was being investigated by the researcher.
2. The study was confined to degree college of Mumbai
3. The scope of the present study was confined to a geographical area of Mumbai.
4. Another city was not being included in the study.
5. The sample of the study were 32 teaching staff.
6. The sample was selected by Random Sampling Method

IV. DATA ANALYSIS:

DEPARTMENT
32 responses

- Commerce
- Science
- Arts
- Management
- IT
- Hotel management
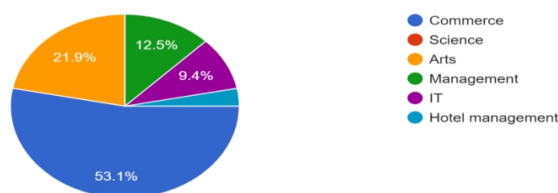
Did you initially find it difficult to teach online
32 responses

- Yes
- No

34.4%

65.6%
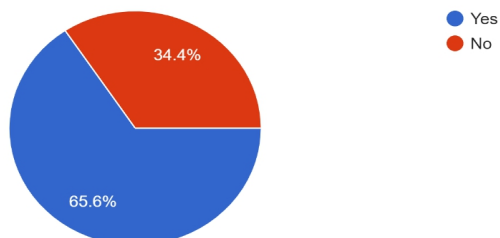
Have you ever taught online before the pandemic
32 responses

- Yes
- No

75%

25%
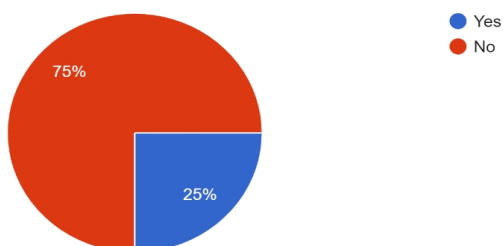
Online Platform used most for teaching
32 responses

- Google Meet
- Zoom Meeting
- Microsoft Team
- Webex Meet

21.9%

78.1%

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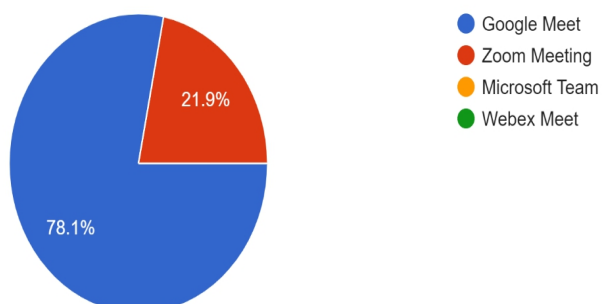
Select the major the problems which you face during the online lectures
32 responses
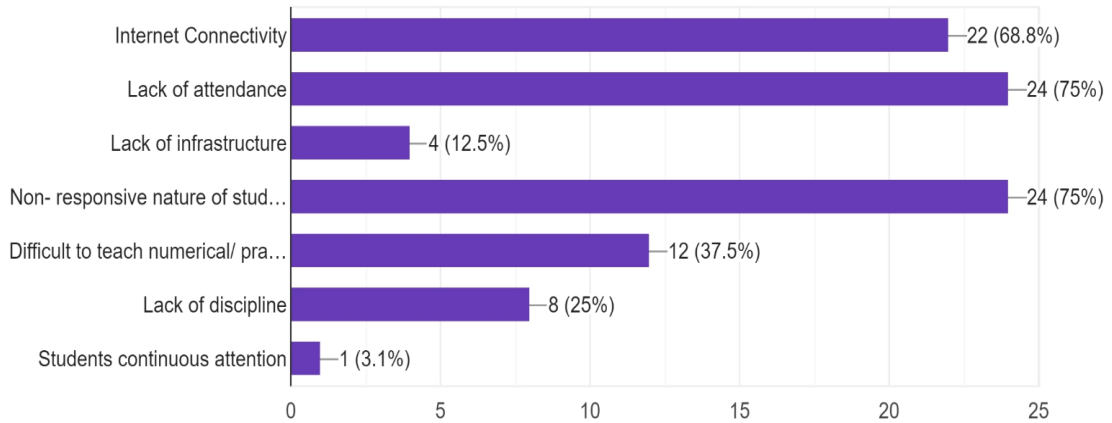
Did you required more time for framing the course content for online mode of teaching
32 responses
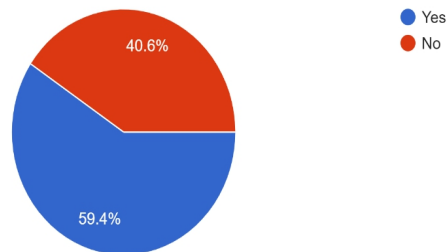
Is it difficult to motivate students during online session.
32 responses

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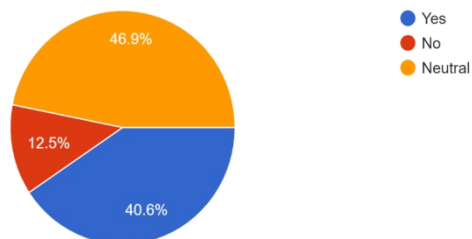
Do you feel students lack motivation for attending online lectures
32 responses
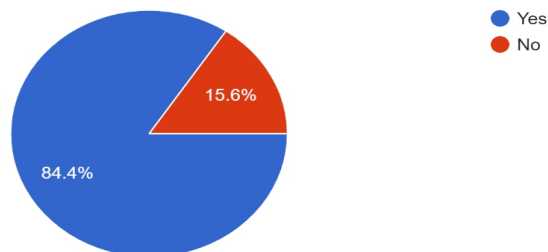
After the pandemic ends, if given an option which mode would you prefer for teaching?
32 responses
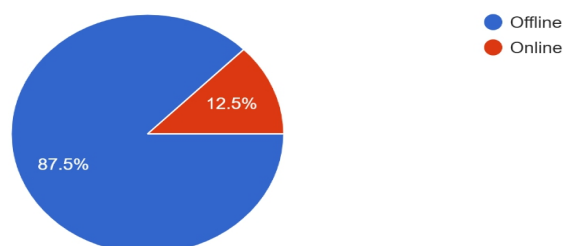
Is it a challenge to track the progress of the students during online mode?
32 responses
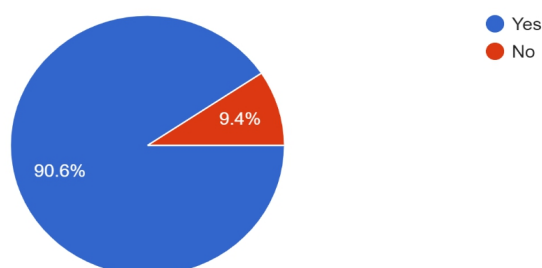
V. FINDINGS OF THE STUDY:

1. It was found that out of 32 respondents, 65.6% of the respondent said that initially they found it difficult to teach online rest 34.4% of the respondent said they were ready for online teaching.
2. 75% of the respondent hadn't taught online before the pandemic where as remaining 25% did taught online before the pandemic.

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3. Out of 7 listed major problem faced by the teachers during online lecture, it was found that lack of attendance and non-responsive nature of students were the top issues (75%).
4. The study showed that teachers were neutral when it comes to motivate students during the online session.
5. Out of the 32 respondents, 90.6% said yes that it is challenge to track the progress of the students during online mode.
6. It was also seen that 59.4% of the respondent had required more time for framing the course content for online mode of teaching.
7. More than 80% of the student lacked motivation for attending online lectures as per teachers.
8. 87.5% of the respondent said that after the pandemic ends, they'll prefer offline teaching mode only.

VI. SUGGESTION OF THE STUDY:

The present crisis has exposed the institutes that they are not completely digitally developed. The lockdown has disturbed the education sector. It is suggested that HEI should develop their infrastructure keeping in mind the importance of technology in education. The curriculum should be aligned with technology. Still, most of the rural areas are not connected with internet; many students don't have access to smartphones. The government of India should adopt measures to enhance the digital infrastructure of the country and maintain socio-economic equity. Financial support to teachers like interest-free loans to buy updated laptops, cameras, microphones, etc. will make the teachers well equipped to take sessions, even at home. Government collaboration with technology companies and Higher education institutes in the mode of PPHP can resolve the problem of technical infrastructure. Developing the digital infrastructure in rural and remote areas of India will remove the digital divide and bring social justice. Effective online teaching will create digital literacy and with less cost on facilities and will make higher education affordable, thus generating a pathway for new India.

VII. CONCLUSION:

Technology has played a pivotal role in efforts to normalize the work and life routines in the rather abnormal situation posed by the COVID-19 pandemic. The observations during this time have key implications for the practice of technology and information systems management. Organizations must take the "pre-corona," "during-corona," and "post-corona" environments as an opportunity to enhance their practices. It is evident that to facilitate telecommuting, organizations will have to not only use different types of technologies but emphasize the most appropriate practices and policies.

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TO STUDY IMPACT OF GLOBALIZATION ON ONLINE EDUCATION

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ABSTRACT:
This paper analyzes the effect of globalization on education and also discusses about the impact of globalization on education. The purpose of this articles to find out the effectiveness Online education during this era. It also evaluates the role of online education in teachers and student's life. The studies aim to identify trends in Online learning research among the student's group in order to provide insights for researchers and educators around research topics and issues for further exploration.
The study was focused on the today growing trend Globalization of Online Education
The aim of this articles is to find the concept of Online learning and the extent to which it is being implemented among students' different level of age group. Technology can be helpful in learning the programmed or getting the knowledge about the subject of their interest anytime anywhere they are located with the help of devices such as Smart Phones and the applications are being used in those Smart Phones.

Keywords: Globalization, Online education, Perception of students

INTRODUCTION:
The online education has brought major reform change in educational fields. The education with the help of Internet-based training program has opened the doors for online education. The online structure of education has helped in reaching all over the world. The electronic form of education has eradicated illiteracy and work for better in economic growth and improving infrastructure.

The global form of education has solved out barriers of education of remote locations. It has become a medium of communication, an online learning environment where pedagogy and technology are interrelated and where interaction is paramount and signals a fundamental change in the perception of online education in the immediate future. Education is one indispensable part of our society and these changes are absolutely going to affect us all.

The knowledge acquired by a person during his formal education becomes obsolete at a very rapid rate in the digital environment. Technology has the potential to facilitate provision of training to anyone, anywhere at any time. This is what is known as online education where both students and instructors meet online for lecture and classes. Classroom concepts has undergone a huge transformation with the time. Now it's a virtual classroom education, it is quite different from the traditional classroom.

A learner can attend orientation programs or classes conducted by the online teachers. The students can gain knowledge and attend online virtual classes and take help of world class facility through mail or text message or others means online source. Education is one indispensable part of our society and changes are absolutely going to affect us.

REVIEW OF LITERATURE:
1. Lonsdale et al (2004) "Mobile learning is distinguished by rapid and continual changes of context, as the learner moves between locations and encounters localized resources, services, and co-learners. Informal learning covers any learning that takes place beyond the classroom and formal curriculum, including learning for hobbies, curiosity, personal development, community involvement and everyday survival."

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2. Kartsonaki, Lawrie, Sharpe, & Bailey, 2017; Liebowitz, & Frank, 2016; van Raaij & Schepers; 2008 : VLEs, as the name suggests, emphasize learning that takes place in digital environments, also known as e-learning systems. Several learning approaches such as flipped learning, mobile learning, distant learning are conducted with VLEs. VLEs provide the ability to overcome geographical limitations by facilitating face-to-face learning Additionally, the flipped classroom method.

3. King, Crawford, San Miguel, Barrie, Spencer, Tyransky, & Kman, 2017 : where work is commenced before real time engagement, was claimed as an effective method by several researchers due to its capacity to be utilized in medical and health education.

4. Parsons (2014) noted the number of previous reviews, yet highlighted that most reviews tended to focus on a specific subset of the literature or a particular aspect of mobile learning. The purpose of his study was to "provide a full-landscape view of the field of mobile learning" up to and including 2013 (p. 2). Findings were presented in two forms. A timeline was used to highlight the evolution of mobile learning through a series of significant "firsts." Secondly, a mind map was used to summaries the key concerns in the areas of research, technology, content, learning, and learner (Parsons, 2014).

OBJECTIVE:
1. To study the perception towards online education based on class of students group.
2. To analyses online teaching preferences over traditional classroom.
3. To study the impact of effectiveness of online education.

PROBLEM STATEMENT:
There are many studies on Globalization and education and also a researcher is focus on students' group, but a gap was observed in the studies is about usage of online platform for education.

LIMITATIONS:
1. Time spend on the study is limited and thus is a major constraint.
2. Area of research is limited to the Mira-Bhyander places where the sample is collected and therefore cannot be taken as a universal sample is thus also a major constraint.

RESEARCH METHODOLOGY
i. Research design: The research conducted was descriptive and analytical, So a Survey method was used. A Survey was conducted through a structured questionnaire tested for reliability and data was collected throughout Mira-Bhyander.
ii. Primary data: Primary data was collected randomly through the structured questionnaire in Mira-Bhyander, by using simple random sampling.
iii. Sample size: The study was limited to those participants who willingly elected to complete the instruments in their entirety. There was a total of 200 respondents.

The sample distribution was given in Table 1. Socio - Demographic Profile of the Respondents

Profile	Parameters	Classification Total (N) = 200			Percentage
Valid		Male	Female	Total	%

Age Group	16 years – 20 years	85	20	105	52.5
	21 years – 25 years	35	25	60	30
	26 years – 30 Years	10	15	25	12.5
	31 years and above	4	6	10	5
	Total	134	66	200	100
Education Level	Junior College	28	22	50	25
	Undergraduate	65	25	90	45
	Post Graduate	15	10	25	12.5
	Diploma	26	9	35	17.5
	Total	134	66	200	100
Stream	Commerce/Management	81	34	115	57.5
	Arts	18	15	33	16.5
	Science/Technology	17	10	27	13.5
	Others	18	7	25	12.5
	Total	134	66	200	100

Table 1.Source: Primary data

Area of research:
Mira-Bhyander
Secondary data:
The secondary information or data was collected from newspapers, research articles, magazine and websites.
Statistical analysis
Data preparation involved transferring the questionnaire into an electronic format which allowed and facilitated subsequent data processing. Transcribed data sheet was prepared for data analysis. On the basis of data sheet, tables and graphs were prepared for the analysis.

HYPOTHESIS
H01: There is a no Awareness about Online education among different age group of students.
Ha1: There is an Awareness about the Online education among different age group of students.
H02: There is no impact of online teaching preferences over traditional classroom among educational level of students.
Ha2: There is an impact of online teaching preferences over traditional classroom among educational level of students.

H03: There is no significant level of student's perception towards online lecture platform towards age group of students.

Ha3: There is significant level of student's perception towards online lecture platform towards age group of students.

DATA ANALYSIS:

H01: There is a no Awareness about the M-learning among different age group of students.

Frequency Table:

N	Valid	200		
	Missing	0		
Valid	Frequency	Percent	Valid Percent	Cumulative Percent
Aware	147	73.5 %	73.5 %	73.5 %
Not Aware	12	6 %	6 %	79.5 %
Not Sure	41	20.5 %	20.5 %	100
Total	200	100	100	

Table 2. Source: Primary data

Conclusion: There is an Awareness about the M-learning among different age group of students. H01 is rejected.

Interpretation:

According to data available, it was seen that the majority of the respondents are aware about the M-learning app usage of different age group. There are 73.5 % of the majority "Aware" about mobile learning. There are 6% number of respondents whose are "Not Aware" about online learning education. There are 20.5% "Not Sure" about it. It was concluded that majority of the respondents are agree that they are aware about the online education.

✓ H02: There is no impact of online teaching preferences over traditional classroom among students
Frequency Table:

Table 3.Source: Primary data

N	Valid	200		
	Missing	0		
Valid	Frequency	Percent	Valid Percent	Cumulative Percent
Not Effective	25	12.5%	12.5 %	12.5 %
Somewhat Effective	18	9 %	9 %	21.5 %
Neutral	55	27.5 %	27.5 %	49 %
Effective	90	45 %	45 %	94%
Very Effective	12	6 %	6 %	100
Total	200	100	100	

Conclusion : There is an impact of online teaching preferences over traditional classroom among educational level of students. H02 is rejected.

Interpretation:
According to above information collected through different respondents among the education level. It was observed that ,49% of the respondent say "Neutral" among the different tools and platform available on Mobile learning. The majority of the respondents agree that it is effective tools and effective platform to use for the education purposes. It was seen that 94% of the respondents agree that online-learning has an effective tools and platform among the students. Some of the respondents agree that 21.5% "Somewhat Effective" using the different tools and platform among the educational level of students. It was conclude that majority of the respondents, online-learning is an effective tools and platform use by the different level of students.

3. H03: There is no significant level of student's perception towards online lecture platform towards age group of student

Frequency Table:

N	Valid	200		
	Missing	0		
Valid	Frequency	Percent	Valid Percent	Cumulative Percent
Not Accepted	95	47.5 %	47.5 %	47.5 %

Somewhat Accepted	60	30%	30%	77.5 %
Accepted	45	22.5%	22.5%	100
Total	200	100	100	

Table 4.Source: Primary data

Education Institutes using App for Online Lecture

- Zoom — 25%
- Google Meet — 55%
- Microsoft team — 10%
- Skype — 2%
- GoToMeeting — 8%
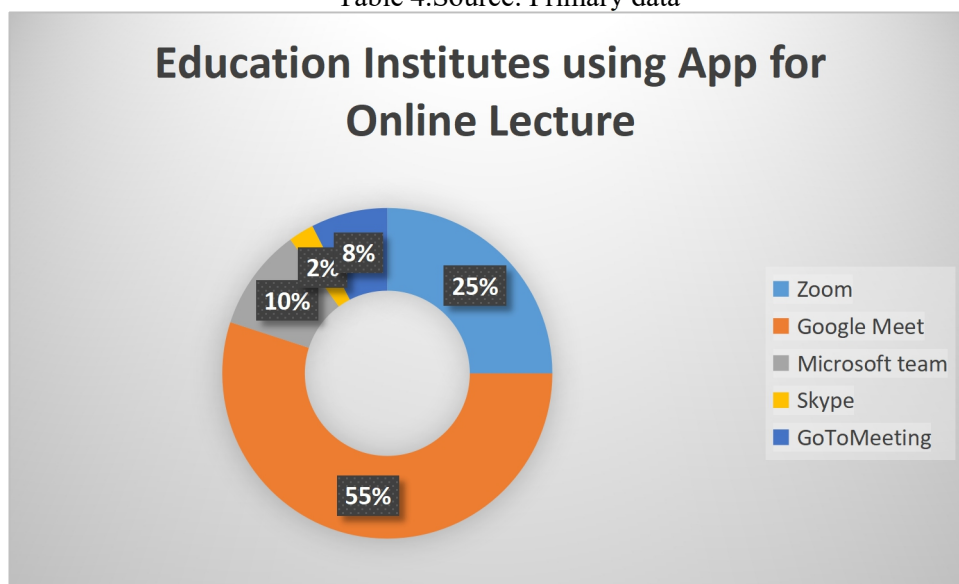
Conclusion: There is significant level of student's perception towards online lecture platform towards age group of students**.** Ha3 is Accepted.

Interpretation:
Above the data, it was observed that among the different level of age group of students. Are not ready to accept the M-learning app. Majority of the respondent's i.e. 47.5% "Not Accepted" among the different age group of the students There is no significant level of student's perception towards Online-learning app towards age group of students. It was also concluded that most of the respondents are "Not Accepted" level of the perception towards the online lecture platform.

RECOMMENDATIONS / SUGGESTIONS
1. Online Education makes the merge and connection between technology and education possible.
2. The learner includes institutional, home, children and adult users and the variety of
Learning environments includes standalone, schoolroom, networked, internet-based and
 Collaborative will increase the interest of the new generation in Online education.
3. The benefits and challenges online in our educational environments.
4. The development of an internet infrastructure for the provision of nomadic learning will meet this need and opening new scenarios for both the developing e-learning and the telecommunication industry.

CONCLUSION
From this research, it was concluded that online education systems are not to replace traditional classrooms but they can be used to complement the learning process among different age group of students. Using mobile tools for creating learning aids and materials becomes an important part of informal learning. Online learning is the delivery of learning and education support on mobile phones,

I-pod or tablets. Interactive and multi-mode technology allows students to engage and informative session. Using the communication features of a mobile phone as part of a larger learning activity, e.g.: sending media or texts into a central portfolio, or exporting audio files from a learning platform to your phone.

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WASTE AND RECYCLE MANAGEMENT : LEGAL APPRAISAL

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ABSTRACT:
Waste management is very important to the environment and our health. Improper disposal of waste can lead to hazardous consequences. Our health would get seriously affected if our environment is not clean as this would be the breeding grounds for germs. Recycling bins for home would be a great way to segragate recyclable stuff. Waste prevention and recycling comprise the top half of the integrated municipal and medical waste management hierarchy of solutions. This brief overview, intended for those new to the field, addresses the solid waste management (MSW) hierarchy, the concept of integrated solid waste management, basics of waste composition and how this relates to reducing waste generation, recycling and composting, methods of waste prevention and recycling, and relative costs. Specific waste prevention and recycling methods, including legislation, government programs, and incentives will be described.

Key words: Reclye,reuse,wate management,dispose,health

INTRODUCTION.

Tons of waste are produced every year which are sent to someplace where they will either be burned or buried. According to reports, 75% of produced waste can actually be recycled. Recycling, which is the process of creating new products from used materials, can be traced back from the time of Plato, when resources were scarce, the practice was carried on to war periods until it became a significant part in the modern approach to waste management. [1]Methods of waste reduction, waste reuse and recycling are the preferred options when managing waste. There are many environmental benefits that can be derived from the use of these methods. They reduce or prevent greenhouse gas emissions, reduce the release of pollutants, conserve resources, save energy and reduce the demand for waste treatment technology and landfill space. Therefore it is advisable that these methods be adopted and incorporated as part of the waste management plan.

Waste Reduction And Reuse: Waste reduction and reuse of products are both methods of waste prevention. They eliminate the production of waste at the source of usual generation and reduce the demands for large scale treatment and disposal facilities. Methods of waste reduction include manufacturing products with less packaging, encouraging customers to bring their own reusable bags for packaging, encouraging the public to choose reusable products such as cloth napkins and reusable plastic and glass containers, backyard composting and sharing and donating any unwanted items rather than discarding them.

All of the methods of waste prevention mentioned require public participation. In order to get the public on board, training and educational programmes need to be undertaken to educate the public about their role in the process. Also the government may need to regulate the types and amount of packaging used by manufacturers and make the reuse of shopping bags mandatory.

Recycling: Recycling refers to the removal of items from the waste stream to be used as raw materials in the manufacture of new products. Thus from this definition recycling occurs in three phases: first the waste is sorted and recyclables collected, the recyclables are used to create raw materials. These raw materials are then used in the production of new products. The sorting of recyclables may be done at the source (i.e. within the household or office) for selective collection by the municipality or to be dropped off by the waste producer at a recycling centres.

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The pre-sorting at the source requires public participation which may not be forthcoming if there are no benefits to be derived. Also a system of selective collection by the government can be costly. It would require more frequent circulation of trucks within a neighbourhood or the importation of more vehicles to facilitate the collection. Another option is to mix the recyclables with the general waste stream for collection and then sorting and recovery of the recyclable materials can be performed by the municipality at a suitable site. The sorting by the municipality has the advantage of eliminating the dependence on the public and ensuring that the recycling does occur. The disadvantage however, is that the value of the recyclable materials is reduced since being mixed in and compacted with other garbage can have adverse effects on the quality of the recyclable material.

General Causes of Waste Production: Waste management would first start from our homes. A huge amount of waste is generated each day from our homes. Proper segregation of this waste into recyclable and non-recyclable stuff would be of great help. Recycling bins for home can be purchased and placed in the kitchen. Separate bins should be used to segregate the waste into recyclable and other non-recyclable stuff. If certain products such as plastic are thrown away it would be very dangerous to the environment as this would generate huge quantity of toxic waste. Plastic can be recycled and reused as this is a non-degradable substance. It would be a very good and convenient idea to use recycling bins at homes to conveniently sort the waste.

Recycling has been gaining awareness these days and people are finally realizing the importance of recycling. Things like plastic, paper, etc., are to be compulsorily recycled. Plastic is a non-bio degradable substance and would generate dangerous fumes if burnt. Offices especially generate a huge quantity of paper waste each day. At homes, the newspapers we buy everyday can be separately segregated and recycled.

Factories generate huge amounts of waste each day. This has to be properly disposed off. One main difference between factory and home waste is the quantity. Factory waste also has more of chronic elements. There are many regulations governing waste disposal and treatment by factories. These are very strict and need to be strictly adhered to. Disposal of waste without treatment would have grave repercussions. It could also result in outbreak of chronic diseases. Oil factories particularly have tons of chronic substances which need to be properly disposed. Employees in work places must be taught and made aware of the pros of recycling. Recycling bins should be placed for each employee in work places and cleaned up at regular intervals of time.

Children must be educated about discarding waste. They should be encouraged to segregate waste and dispose them. Kitchen Trash Cans can be placed in the kitchen for easy disposal of waste. Using two or more cans would be very convenient to segregate waste. It would be a good idea to use two kinds of bins at home for segregating waste before disposal. Each individual ought to make their own bit in preserving and protecting the environment. The solution and remedy towards making our surroundings a safer and better place to live in lies with each of us.

Important Issues: High rates of resource consumption, a rising quality of life patterns have had a neglected and negative impact on the environment - generation of wastes far beyond the handling capacities of local governments and agencies. Cities and towns are now grappling with the problems of high volumes of waste, the costs involved, the disposal technologies and methodologies, and the impact of wastes on the local and global environment. But these problems have also provided a window of opportunity for them to find solutions - involving the community and the private sector; involving innovative technologies and disposal methods; and involving behaviour changes and awareness raising. These issues have been amply demonstrated by good practices from many cities and towns around the world.

Reusing and recycling helps ease the amount of waste as well as keeping precious materials out of landfills, and puts a check on the rise of pollution. When we recycle things fewer materials are wasted and non-renewable resources preserved, the percentage of everyday waste materials that can be

recycled is very high, and although even recycling uses power and resources it makes much more sense to use materials that are already there rather than making things completely from scratch.

Waste Management In India : Legal Appraisal

In India recycling of waste paper is regulated under Muncipalit soilid waste management rules.In India,solid waste management is a state function.However,the central government has powers to enact laws and frame rules for environment protection.Accordingly, the Government of India has enact the Environment Protection Act 1986. The management of solid wastes is the basic duty provided by respective Urban Local Bodies to keep urban environment clean in India. However, it is among the most poorly provided services in the basket—the systems applied are unscientific, outdated and inefficient; population coverage is low; and the poor are marginalized. One of the important regulations of the waste management sector was the Hazardous Waste (Management & Handling) Rules, 1989 followed by Bio-Medical Waste Handling Rules, 1998.

Solid waste management rules, 2016 The Union Ministry of Environment, Forest and Climate Change (MoEF&CC) revised Solid Waste (Management and Handling) Rules 2016 after 16 years replacing Municipal Solid Wastes (Management and Handling) Rules 2000. Some significant aspects of these rules are- source segregation of waste and Duties of waste generator The Solid Waste Management Rules, 2016 focuses source segregation of waste, a basic need for channelizing the waste to wealth by recovery, reuse and recycle. Waste generator (individual; event or gathering organizer; hotels and restaurants; all resident welfare and market associations, gated communities and institution with an area more than 5000 sq. m and SEZ) have to segregate waste into three streams- Biodegradable, Dry (plastic, paper, metal, wood, etc.) and domestic Hazardous Waste (diapers, napkins, mosquito repellents, etc.) before handing it to authorized rag pickers or waste collectors or local bodies. ii. Introduction of the concept of partnership in Swachh Bharat The concept of partnership in Swachh Bharat has been introduced. Bulk and institutional generators, market associations, event organizers and hotels and restaurants have been made directly responsible for segregation and sorting the waste and manage in partnership with local bodies.

Regulation of Recycling of Paper by other Countries:

Legislation in European Union: Countries of the European Union follow the European Packaging Directive No.94/62. In these countries,responsibility for collection and recycling of packaging waste lies with packaging recovery organisation Europe ,or PRO Europe ,which is an umbrella organisation of 33 national producers. A Green Dot on packaging signifies that a financial contribution has been paid to a qualified national packaging recovery organisation.The printing of the Green Dot is an indication that the packaging producers financially supports the integrated system of collection and recycling of packaging waste which is mandatory in most EU countries.

Germany: It has the Waste Management Act (1986),a packaging Orddinance (1991) and voluntary agreement of the Graphic Paper Chain (1994).Waste separation at the household level is a prominent feature of German Waste Management systems,which is regulated at the municipal level.In 1991,the German Government introduced the principle of producer responsibility for used packaging and placed a legal obligation on trade and industry to take back and recycle the packaging materials producers put into circulation.

Legislation in USA: There is no national legislation in the United States requiring the development of packaging recycling programmes or use of the Green Dot,as prevalent in Europe.Waste Management Regulations are the responsibility of each individual provincial and State Government.The local waste management system design and operations are the responsibility of invidual municipalities.

Individual Role:

There are a host of environmental problems caused by human actions on the environment. If we are to respond to these problems, we have to recognize that each of us is individually responsible for the

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quality of the environment we live in. Some concepts that help individuals contribute towards a better quality of our environment and human life are:

- Develop respect for all forms of life.
- Try to plant trees wherever you can and more importantly take care of them.
- Reduce the use of wood and paper products wherever possible. Manufacturing paper leads to pollution and loss of forests which release oxygen and absorb carbondioxide. Try to recycle paper products and use recycled paper wherever possible.
- Buy consumer goods that lasts, keep them as long as possible and have them repaired as far as possible instead of disposing of them. Such products end up in landfills that could pollute ground water.
- Setup a compost bin in your garden or terrace and use it to produce manure for your plants to reduce the use of fertilizer.
- Try to avoid asking for plastic carry when you buy groceries or vegetables or any other items.use your own cloth bag instead.

CONCLUSION:

Recycling rates are leveling off and waste prevention programs have only reduced the rate of increase in the waste stream. The good news is that there are still many opportunities for waste prevention, reuse and recycling that have not been tried. The more expensive disposal and export alternatives become, the more economically attractive prevention and recycling become.

Thus waste management is a science that addresses the logistics, environmental impact, social responsibility and the cost of an organizational's waste disposal. It is a detailed process that involves human resources, vehicles, government bodies and natural resources.

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EMPOWERMENT OF WOMEN THROUGH SELF HELPGROUPS- A CASE STUDY OF SELF-HELP GROUPS, UTNOOR MANDAL, ADILABAD DISTRICT

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Abstract

The term Empowerment refers to measures designed to increase the degree of autonomy and self-determination in people and in communities in order to enable them to represent their interests in a responsible and self-determined way, acting on their own authority. It is the process of becoming stronger and more confident, especially in controlling one's life and claiming one's rights. Empowerment as action refers both to the process of self-empowerment and to professional support of people, which enables them to overcome their sense of powerlessness and lack of influence, and to recognize and use their resources.Women empowerment and gender equality have become topics of utmost importance in the recent times, because gender inequality and its socio-economic and cultural dimensions are all pervasive in the developed world. the economic empowerment of women so as to reduce the gender inequality.The concept of SHG services the principle, 'by the women, of the women and for the women'. Self-help groups are voluntary associations of people with common interests formed to achieve collective social and economic goals. Such groups are organized for mutual help and benefit. Self-help groups (SHGs) is as an instrument to change the conditions of women socially and economically. Once socio-economic experiment is achieved it would have implication on the overall development of women. SHGs enable economic, social, political and psychological empowerment of women. Women participation in Self Help Groups have obviously created tremendous impact upon the life pattern and style of poor women and have empowered them at various levels not only as individuals but also as members of the family members of the community and the society as whole. They come together for the purpose of solving their common problems through self-help and mutual help. The more attractive scheme with less effort is "Self Help Group" (SHGs). It is a tool to remove poverty and improve the women entrepreneurship and financial support in India. Essential information has been gathered through a field overview. The example size of the examination is 1000 respondents. The survey has used to gather the information from respondents. The study area is Utnoor Mandal, Adilabad District, Telangana. The study would be immensely useful to researchers, planners and policy makers in overcome the problems of women and in formulating strategies for the social progress and empowerment women through SHGs in Telangana in general and predominantly in Adilabad District.

Keywords: Women Empowerment, Self Help Group, SHG.

INTRODUCTION

Self Help Groups are considered as one of the most significant tools in participatory approach for the economic empowerment of women. It is an important institution for improving life of women on various social components. The basic objective of SHG is that it acts as the platform for members to provide space and support to each other. SHGs Comprises very poor people who do not have access to formal financial institutions. It enables its members to learn to cooperate and work in a group environment. Today, in India, Self Help Groups (SHGs) represent a unique approach to financial intermediation. This combines access to low-cost financial services with a process of self-management and development for the women who are SHG members. SHGs are formed and supported usually by Non- Governmental organizations by Government agencies. Linked not only to banks but also to wider development programmes. SHG are seen to confer many benefits, both economic and social. SHGs are enable women to grow their savings and access the credit which banks are increasingly willing to lend. SHGs can also be community platform from which women become active in village affairs, stand for local election to take action to address social. In India before introduce this scheme for rural women were largely negligible. But in recent years the most significant emerging system called Self Help Group is a major breakthrough in improving lives of womenfolk and alleviating rural poverty. However the significant success of several SHGs show that the rural poor indeed efficient to manage credit and finance.

Types of Empowerments through SHGs

- ➢ Economic Empowerment
- ➢ Social Empowerment
- ➢ Political Empowerment
- ➢ Psychological Empowerment

OBJECTIVE

1. To study the Socio-Economic conditions of the women beneficiaries.
2. To identify the Income, Expenditure and savings of the respondents.
3. To understand the involvement of women in self-help groups.
4. To analyse the personal profile of the respondents of women SHGs in the study area.
5. To evolve the opinion of women members of SHGs on their empowerment.

METHODOLOGY

Methodology makes a study more scientific and realistic objectives. This chapter on methodology deals with the description of the study area, sample, selection, procedure adopted for collection of data for the study and analysis of the data.

Area of the study

The present study is conducted at Utnoor area which is situated in Utnoor Mandal. During the process of field work the researcher has an opportunity to work the Self-Help Groups in this area.

In the present study an interview schedule was exercised to collect the data. Interview method is one of the important techniques widely used by social scientists for data collection. The relevant questions were framed in the form of interview schedule buy keeping in view the objectives of the study elicit adequate information which can serve the purpose of the study for collecting necessary information about the organization separate questionnaire was framed. Each respondent was personally contacted and interviewed.

Selection of the sample

There are 1247 self-help groups in Utnoor.1013 members was selected for the present study. Purposive sampling method was employed for selecting the women beneficiaries.

Tools and methods of data collection

The data collected with the help of interview schedule to know the socio-economic condition, income expenditure of respondents and involvement of women in self-help groups. The interview schedule was developed with open and closed ended question which were completed in the respondent's mother tongue is Telugu. The information was collected from the respondents through in the interview method in Telugu language only.

Analysis of the data

After collection information from the respondents' data was tabulated and analysed in a sequential order for generalizing the findings. The analysis of data was done manually. Report writing was the last step in the research process concise and clear-cut description was made in report writing.

Number of self help groups in Utnoor Mandal

Adilabad dist Report members & MMS/TLF/VO/SLF/SHG/Members

S.No	Mandal / TLF Name [1]	Cluster Name [2]	VO/SLFs in Mandal/TLFs [3]	SHGs in Mandal/TLFs [4]	SHG Members in Mandal/TLFs [5]
1	Adilabad Pattana Samakya I		83	2348	22841
2	Adilabad Pattana Samakya Ii		0	0	0
3	Adilabad Rural	Jainad(Govt)	44	807	8693
4	Bazarhathnoor	Ichoda	40	657	6927
5	Bela	Jainad(Govt)	35	702	7167
6	Bheempur	Jainad(Govt)	23	500	5228
7	Boath	Ichoda	42	1019	10512
8	Gadiguda	Utnur	27	397	4549
9	Gudihathnur	Ichoda	35	657	6599
10	Ichoda	Ichoda	42	835	8607
11	Inderavelly	Utnur	27	723	7722
12	Jainad	Jainad(Govt)	42	1008	10493
13	Mavala	Jainad(Govt)	18	474	4416
14	Narnoor	Utnur	40	617	6661
15	Neradigonda	Ichoda	34	704	7178
16	Sirikonda	Utnur	20	335	3657
17	Talamadugu	Jainad(Govt)	28	824	8481
18	Tamsi	Jainad(Govt)	15	394	4030
19	Utnur	Utnur	57	1247	13026
	Total		652	14248	146787

Source: streenidhi.gov.in

SOCIO-ECONOMIC CHARACTERISTICS OF THE SAMPLE

Age – wise description of the respondents

Sl.No.	Age in Years	Percentage (%)
1	20-30	26
2	30-40	28
3	40-50	26
4	50-60	11
5	60+	9
	Total	100

From the above table it is clear that 28 percent respondent's are in the age group of 30-40 years and another 26 percent of the sample are in the age group of 40-50 years , 11 percent are in the age group of 50-60 years. And rest of them is in the age group of 61 years and above.

Caste – wise distribution of the respondents

Sl.No.	Caste	Number of Respondents	Percentage (%)
1	OC	279	27.54
2	BC	365	36.03
3	SC	215	21.22
	Other	154	15.20

It is clear from the above table that an over whelming majority of the respondents are belongs to BC. It is interesting to find that in the sample, one – third are belongs to OC/SC community.

Marital status of the respondents

Sl.No.	Marital Status	Number of Respondents	Percentage (%)
1	Married	710	70.09
2	Widowed	231	22.80
3	Divorced	72	7.11
	Total	1013	100

From the above table it is clear that majority of the respondent's 70 percent are married. Whereas the remaining sample respondents are widowed 22 percent and divorced 7 percent.

Educational status of the respondents

Sl.No	Educational Status	Number of Respondents	Percentage (%)
1	Illiteracy	208	20.53
2	Primary	369	36.43
3	Secondary	381	37.61
4	Others	55	5.43
	Total	1013	100

The above table indicates that, in the study around 20 percent respondents are illiterates and 36 percent of the respondent is studied up to primary level, 37.61 percent are studied up to secondary level of education and 5 percent are up to collegiate level.

Type of family of the respondents

Sl.No	Type of family	Number of Respondents	Percentage (%)
1	Joint family	540	53.31
2	Nuclear family	473	46.69
	Total	1013	100

Among the sample respondent's majority of them 53 percent are residing in the joint families where as the rest of them are living in Nuclear family's 46 percent.

Type of the houses of the respondents

Sl.No	Type of Houses	Number of Respondents	Percentage (%)
1	Hut	172	16.98
2	Semi	557	54.99
3	Pucca	284	28.04
	Total	1013	100

It is interesting to find that in the study area 54 percent of them are residing in Semi houses. Only a very few percent are living in huts.

Duration period of respondent in self-help groups

Sl.No.	Duration period	Number of Respondents	Percentage (%)
1	2 years	431	42.55
2	5 years	352	34.75
3	8 years	230	21.82
	Total	1013	

In the surveyed area majority of the sample respondent's 42 percent are self-employed under self help group for the past two years. On the other hand, the remaining 35 percent are self-employed under self help group for the past 5 and above years.

Occupation of the respondents

Sl.No	Occupation	Number of Respondents	Percentage (%)
1	Petty business	215	21.22
2	Employees	297	29.32
3	Coolies	211	20.83
4	Housewives'	290	28.63
	Total	1013	100

The above table indicates the sample respondent's occupational status. In the study area 29 percent are housewives and 30 percent of them are employees, 21 percent are petty business persons, 21 percent are daily wages.

Respondents Reason of motivation to joining the self-help group

Sl.No	Reasons	Number of Respondents	Percentage (%)
1	Friends / Neighbour's	418	41.26
2	Anganwadi women	416	41.07
3	Officials	179	17.67
	Total	1013	100

The above data shows that 41 percent respondents are motivated by their friends / neighbour's whereas about 18 percent of the sample are motivated by officials. It is very interesting to find out that 41 percent of the respondents sated that they are motivated by Anganwadi workers.

Type of Benefits received by the respondents due to self-help group

Sl.No	Benefits	Number of Respondents	Percentage (%)
1	Savings increased	250	24.68
2	Able to send children school	471	46.50
3	Away from local loans	292	28.83
	Total	1013	100

In the study area more than half of the respondent's expressed that they are sending their children to schools/colleges due to member in DWCRA. 29 percent stated that are not going to money lenders for credit purpose. The rest of respondent's 25 percent opinioned that their savings increased.

Respondent's monthly savings

Sl.No	Savings of Money	Number of Respondents	Percentage (%)
1	Rs. 50	469	46.30
2	Rs. 100	544	53.71
	Total	1013	100

The above data clearly indicates that 54 percentages are savings Rs. 100 per month. Whereas on the other hand 46 percent of the respondents are saving only Rs.50 per month.

Utilization of savings and Bank loans by the respondents

Sl.No.	Utilization	Number of Respondents	Percentage (%)
1	Family Expenditure	425	41.95
2	Business	257	25.37
3	Health	209	20.63
4	Education	122	11.94
	Total	1013	100

It is clear from the above table that majority of the respondent's 42 percent are utilizing the savings and bank loans for their family purpose. Whereas 25 percent of the respondents are utilizing their savings/bank loan for business purposes. The remaining sample utilizing savings and bank loans for educational /health purposes.

MAJORITY FINDINGS

- In the study area around 28 percent or the respondents are in the age group 30-40 years.
- Among the sample majority of the respondents are from BC's 36.03 percent.
- In the sample area 70 percent of the respondent are married
- Even through majority of the respondent's 37.61 percent are secondary level of education they could efficiently operate in the groups.
- Majority of the respondents possess semi houses
- half of the respondents are belongs to joint family
- Among the sample 46.50 percent have expressed that by joining in self help group they are

able to send children to school
- The majority of the respondent's 29.32 percent were involved in self help group are employees
- In the study area 53.71 percent of the respondents save monthly Rs. 100.
- Most of the respondent's family members are cooperated to initiate savings in self help group.

CONCLUSION

By verifying the results with basic assumptions which the researcher framed before the study it was found a positive result has arrived. The researcher identified that 53.71 percent of the womenis saving an amount of Rs.100 regularly in the group. Most of the respondent's belongs to jointfamily. family members co-operated with them in initiating savings in the self-help groups. The self-help group role is very important in rural areas and it improves the women skill and knowledge mainly focuses on economic development in their families.

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AWARENESS OF WOMEN LAWS: A MUST IN LOCKDOWN TIMES

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ABSTRACT

One in three women worldwide experience physical or sexual violence mostly by an intimate partner. Violence against women and girls is a human rights violation. Atrocities and crimes happening against women in India is very common. Women are hardly protected, irrespective of the fact whether it's in their homes, open places or at the working environment. Your security in your hands seems like to do something again without adding new ideas or without changing it. Given the quantity of violations that are committed against women, it is quite clear that women know less about the laws that are framed to secure them. Recall information is control. As a parent, spouse, little girl, worker and a lady these are rights set up to secure herself and it is highly important that women should be made ware about these.

Keywords: Women's rights, awareness, crimes, protection

INTRODUCTION

Since the outbreak of COVID-19, emerging data and reports from those on the front lines, have shown that all types of violence against women and girls, particularly domestic violence, has intensified. Life for women across boundaries seems to be very slowly improving as they struggle to safeguard and enjoy their rights. It is vital need to continue to bring awareness to the global human rights issues which women are still facing. By throwing light on gender inequality and creating empowerment through knowledge, basic resources, women's lives can continue to improve. Effective coverage of the benefits should be publicized and celebrated globally. This can directly change the way societies and communities treat women by promoting gender equality. There is every acceptable reason to be positive and affirmative regarding the upcoming future of deprived women. Today's world is acknowledging a dramatical & Geographical shift in the promotion of women's rights, and by working on co-operative basis, other women are able to achieve what was once considered to be impossible. Today there is a drastic increase in the number of women entrepreneurs, company founders, and CEOs. More and more women show up with unique ideas, empowering societies which leads to improving lives of other women. Moreover, we see men helping and supporting women through the important strategic steps that helps them to achieve their dreams. We see women, encouraging her children to be strong and independent which is completing the vicious circle of care for the next generation just like the generations of women who did before them. Slowly and steadily, women are beginning to realize their dream of enjoying human rights and gender equality.

RESEARCH OBJECTIVES

The study has been conducted mainly to:
1. To study the various laws related to women.
2. To understand the knowledge and understanding of various acts for them.

SIGNIFICANCE OF THE STUDY

The present study deals with the awareness level amongst women emphasising on their legal rights. It is clearly evident in this study that knowledge and awareness of women is highly dependent to their level of education. This study also revealed that the women have heard about the various laws but don't have proper or thorough understanding in depth of the same. Educated women are found to be more alert and keen to know about their rights and opportunities. It is not that they have failed to realise the significance of empowerment and do not want to move forward. Education is the strong instrument for ensuring women empowerment. It helps in imparting important knowledge and information necessary for transforming socio-economic-political status of women particularly in positive direction which ultimately leads to growth.

REVIEW OF LITERATURE

H. Subrahmanyam (2011) analysed women training in India at present and in past. He featured that there has a decent progress in by and large enrolment of young women learners in schools. The term enable intends to give legal power or position to act. It is the way toward obtaining a few exercises of women.

M. Bhavani Sankara Rao (2011) has featured that wellbeing of women individuals from SHG have unquestionably taken a go to better. It plainly shows that health of women individuals examine among themselves about wellbeing related issues of different individuals and their youngsters and make them mindful of different Government arrangements uncommonly implied for them. This means they should be made aware various laws that are beneficial to them.

SUGGESTIONS AND RECOMMENDATIONS:

- International, even before the pandemic began, 1 in 3 women experienced physical or sexual violence mostly by an intimate partner
- The data shows an increase in calls to domestic violence helplines in many countries since the outbreak of COVID-19.
- Sexual harassment and other forms of violence against women continue to occur on streets, in public spaces and online.
- Survivors have limited information and awareness about available services and limited access to support services.
- In some countries, resources and efforts have been diverted from violence against women response to immediate COVID-19 relief.

CONCLUSION

The Empowerment of Women has gotten one of the most significant worries of 21st century at national level as well as at the universal level. Government activities alone would not be sufficient to reach towards this objective. Society must step up to the plate and make an atmosphere where there is no sex separation and women have full chances of self-basic leadership and taking part in social, political and financial existence of the nation with a feeling of fairness and by being completely mindful of her different rights and lawful mindfulness.

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A STUDY OF CYBER SECURITY AND HACKING TECHNIQUES DURING PANDEMIC

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ABSTRACT
The vast usage of Technology leads that teachers teaches online, People buying goods and materials online, Even buying vegetables, milk and daily house hold has been order by mobile applications and e-commerce websites. The pandemic situation like Covid forced us to move online instead of offline. This leads to tremendous amount of daily transactions and usage of internet and electronic devices. Internet made our task easy but also increased the risk of cyber security which leads to cybercrimes every year. We have identified that elders and people who are not much aware about technology and electronic device are major target for the cyber-attacks. Each year thousands of cases are reported of phishing, frauds and scams.

Keywords; Cybercrime, Hackers, Security challenges.

INTRODUCTION
Today internet have crosses every barrier and have changed the way we use to talk, play games, work, shop, make friends, listen music, see movies, order food, pay bill, greet your friend on his birthday/ anniversary, etc. Not only this, internet has changed the use of the typical devices that were used by us. Television can be used not only for watching television and movies but can be used for calling/ chatting with relatives and friends using internet. Mobile phone is not only used for making a call but viewing a latest movie. A businessman can keep eye on his staff, office, shop, etc. with a click of a button. It has facilitated our life in more than one way. But everything comes with its cost as well; recently cybercrimes are also emerging problem in society.

Reasons which leads to Cybercrime?
Following are some examples of ignorance which may leads to Cyber Attacks.
1. Clicking on all links without authenticating the source from where it comes from, generally, this is largest reason of cybercrimes which acquires your valuable information by running viruses behind.
2. Giving your personal details in Websites, Applications and Unknown software's.
3. Not keeping track of older transactions, passwords and details.
4. Running some Malicious Software like viruses and spyware to grab your personal Information.
5. Advance hackers also steal user's personal information including passwords and bank transaction details.
6. In Corporate environment, customer and seller are joined the social media to increase their business profits. E-business website was attacked by dozens of customer claiming to be part of the hacker group. They attempted to do a denial of service attacked to grab the data for website to shut down payment services of other websites. Multiple hackers were arrested in that crime for attacking website.

Types of Hackers
1. White Hat Hackers
A white hat hacker is a system security specialist who breaks the protected systems and networks to examine, test and assess the security. This types of hackers use their Knowledge to improve software's

by exposing vulnerabilities before it was attacked by hackers (Which is also termed as black hat hackers) can take advantage to exploit them. Although the methods used are similar, if not identical, to those employed by malicious hackers, white hat hackers have permission to employ them against the organization that has hired them.

2. Black Hat Hackers

These types of hackers intentionally of breaks the system, software or online platform like website and try to identify vulnerabilities and take advantages of the same. These types of people try to gain Personal information of users. Black hat hackers usually have tools and softwares to hack the information. Which help them to penetrate them into system and profit them as well.

3. Hacktivists

The people who want to hack websites because they wants to show that they have something expose to the world are called hacktivists. Their intention is to gain unauthorized access to websites and software's in order to bring awareness to a political or social issue. There acts can vary in extremes which know as cybercriminals.

4. Gray Hat Hacker

The intention behind the hacking is considered while categorizing the hacker. The Gray hat hacker falls in between the black hat hackers and white hat hackers. They are not certified, hackers. These types of hackers work with either good or bad intentions. The hacking might be for their gain. The intention behind hacking decides the type of hacker. If the intention is for personal gain then the hacker is considered to be a gray hat hacker.

CYBER SECURITY CHALLENGES

- Cyberspace has inherent problems that cannot be removed sometimes.
- The internet has multiple entry points to enter into system.
- Internet technology makes it relatively easy to misdirect attribution to other people.
- Computer Network Defense techniques and softwares protect individual device and networks rather than critical operations.
- Attack technology outpacing defense technology
- Nation states, non-state actors, and individuals are at a peer level, all capable of waging attacks

What tactics do they use?

According to Nitiayog, Delhi

No	Methods used for hacking	Percentage
1	Perpetrated by outsiders	75%
2	Involved internal actors	25%
3	Involved organized criminal groups.	51%
4	Activities hacking-related breaches leveraged either stolen and/or weak passwords.	81%
5	Social attacks	43%
6	Breaches were financially motivated.	73%
7	Breaches were discovered by third parties.	27%
8	Malware was installed via malicious email attachments.	66%

The biggest cyber attacks happened according to the times of India are following:

1. CryptoLocker in 2013: It infected more than 2,50,000 systems across the globe and estimated earning was 3 million dollars.
2. CryptoWall in 2014 to 2016 : It extorted 18 million from victims prompting FBI
3. TeslaCrypt in 2015: It hit 163 victims netting approximately 76,522 for hackers.
4. WannaCry: In this type 2, 00,000 plus systems got infected

FINDING AND RECOMMENDATION

1. Always use advanced anti-malware program or Antivirus
2. Watch out for security vulnerabilities of your computer
3. Make sure you are using a secure connection
4. Deal with reputed websites only for online transactions
5. Do not use public computers and Wifi for important transaction
6. Always use password which consists of combination of Character, Numbers and Special character

CONCLUSION

The rise in newly developed softwares and devices begin to attract hackers for finding loopholes in to system which leads to cybercrimes in recent years. Cybercrime has become great threats to mankind. Protection against cybercrime is our fundamental duty. The Government of India has enacted IT Act, 2000 to deal with cybercrimes. The Act further revise the IPC, 1860, the IEA (Indian Evidence Act), 1872, the Banker's Books Evidence Act 1891 and the Reserve Bank of India Act, 1934.

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MENTAL HEALTH OF SECONDARY SCHOOL TEACHERS IN RELATION TO THEIR ATTITUDE TOWARDS TEACHING PROFESSION

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ABSTRACT
Teaching is an application of knowledge, skills and attributes designed to provide unique service to meet the educational needs of the students. With changing current situations in teaching field, teachers are experiencing enormous toll on their mental health. The study aimed at finding out the relationship between mental health and attitude towards teaching profession among secondary school teachers on the basis of gender and types of school board. Methodology used was descriptive type (Survey). Mental Health tool constructed by Dr. Sharma and Dr. Siddiqui was used for the research after seeking their permission. Attitude towards teaching profession scale was constructed by the researcher. The sample size consists of 610 secondary school teachers. Data was descriptively and inferentially analysed. Mean score of Mental Health on the basis of gender revealed that female secondary school teachers are higher as compare to male secondary school teachers. Mean score on the basis of school board revealed that SSC board secondary school teachers is slightly higher as compare to ICSE board secondary school teachers. For Attitude towards teaching profession Mean score on the basis of gender revealed that female secondary school teachers are higher as compare to male secondary school teachers. And on the basis of types of school board mean score show that of ICSE secondary school teachers is higher as compared to SSC board secondary school teachers. For the inferential analysis Pearson's coefficient correlation test was used to find out relationship between mental health and attitude towards teaching profession. It revealed that there is no relationship between Mental health and Attitude towards teaching profession on the basis of gender and types of school board.

Key words: Mental Health, Attitude towards teaching profession, ICSE and SSC secondary school teachers, Female and Male Teachers

1. INTRODUCTION
Last 10 years are considered as whirlwind for the teaching profession. The policy are changing like a pendulum that swung back and forth, and there has been a growing number of demands put on teachers' plates. There's an increasing amount of responsibility and accountability. To maintain high standard of education quality there are chances that it will take a toll on teacher's mental health in order to adjust and cope up with new challenges. While managing mental health there are chances that attitude towards teaching profession may get affected.

1.1   MENTAL HEALTH
In the present world of professional competence, everyone is threatened by increasing competitions and degraded circumstances. The concept of health has been extended beyond the proper functioning of the body; it includes controlled emotions, a sound and efficient mind. In simple words it means that mind and body both should work efficiently and harmoniously (Kaur, 2007). Thus, mental health refers to full and harmonious functioning of our total personality as well as to our bio-socio-psychological and spiritual wellbeing. Mental health is far more than the absence of mental illness. Happiness, peace of mind, satisfaction in achievement and enjoyment of life are all aspects of mental health.

1. 2   ATTITUDE TOWARDS TEACHING PROFESSION

Attitude is defined as a state of readiness shaped through the experience and influences the response of individual towards the stimuli. – (Freemen,1985). Attitude is the most important area of psychological measurement. To describes anyone personality, one of its main expressions is attitude, which an individual has towards other persons, activities and institutions. It is precursor of the behaviour and varies from favourable to unfavourable conditions. Attitude is made up of three components affective, behavioural and cognitive hence acts as a yardstick of the individual behaviour (Feldman, 1985)

1.3   REVIEW OF RELATED LITERATURE

Lamba (2020) studied 'Psychological Well-Being and Mental Health Problems in College Teachers and School teachers' reported that the male school teachers have a better psychological well-being and they have a less mental health problem which indicates that if an individual have a less mental health problems then they have better psychological well-being and are more satisfied with their work lives.

Maheshwari (2019) studied 'A study of mental health among private and government school teachers' result has shown that (1) There is no significant difference in the mean score of mental health among the government school teachers and private school teachers, (2) There is no significant difference in the mean score of mental health among male and female school teachers.

Braeunig (2018) assessed 'Factors influencing mental health improvements in school teachers' results revealed that decreases in willingness to work to exhaustion , in striving for perfection , and in the tendency for resignation in the face of failure , as well as an increase of distancing ability and of inner calm and balance appear to be the main factors influencing mental health of school teachers.

Sharma (2016) studied the Attitude of Pupil-Teachers towards Teaching Profession in Relation to Gender and Background. Finding suggests that majority of teachers had a positive attitude towards the teaching profession. There existed no significant difference in the attitude of male and female teachers towards teaching profession. There existed no significant difference in the attitude of rural and urban teachers towards teaching profession.

Egwu (2015) studied Attitude of teachers towards Teaching Profession in Nigeria: Implications for Education Development. Results showed that a lot of factors have contributed to the negative attitude of teachers towards teaching profession among them are the low salary, irregular payment of salaries and fringe benefit, lack of promotion, excess work load, poor environment, parent negative influence and poor financing of education etc.

1.4 AIM OF THE STUDY

To find out relationship between mental health and attitude towards teaching profession of secondary school teachers.

1.5   OBJECTIVES OF THE STUDY

- To ascertain the relationship between mental health and attitude towards teaching profession of female secondary school teachers.
- To ascertain the relationship between mental health and attitude towards teaching profession of male secondary school teachers.
- To ascertain the relationship between mental health and attitude towards teaching profession of SSC board secondary school teachers.
- To ascertain the relationship between mental health and attitude towards teaching profession of ICSE secondary school teachers.

1.6   HYPOTHESIS OF THE STUDY

- There is no significant relationship between mental health and attitude towards teaching profession of female secondary school teachers.

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- There is no significant relationship between mental health and attitude towards teaching profession of male secondary school teachers.
- There is no significant relationship between mental health and attitude towards teaching profession of SSC board secondary school teachers.
- There is no significant relationship between mental health and attitude towards teaching profession of ICSE board secondary school teachers.

2. RESEARCH METHODOLOGY

2.1 METHODOLOGY OF THE STUDY: The study is of the quantitative descriptive type. It is also correlational type because it deals with the present status of mental health of secondary school teachers with relation to their attitude towards teaching profession.

SAMPLING: The sample consisted of teachers from 49 SSC board schools and 34 ICSE board schools of Greater Mumbai, where the medium of instruction is English. The total sample consisted of 610 secondary school teachers. 361 SSC board and 249 ICSE board secondary school teachers .498 female teachers and 112 male teachers. Sampling was done into three stage where in first stage schools were selected through stratified sampling and in second stage schools were selected on basis of SSC and ICSE board and in third stage teacher's data were collected by random sampling.

TOOL USED: Mental health tool constructed by Prasad corporation (New Delhi) reliability is 0.93 by Split Half method and Attitude towards teaching profession tool constructed by researcher is 0.851 by Split Half method.

2.4 DATA ANALYSIS: Data collected for the main study was analysed by descriptive analysis and inferential analysis. To find out relationship between variables Pearson's co-efficient of correlation test was performed.

3. RESULT

3.1 DESCRIPTIVE ANALYSIS FOR MENTAL HEALTH

Sample size		Mean	Median	Mode	SD	Kurtosis	Skewness
Female	498	148	143	140	18.561	3.687	1.024
Male	112	143.95	140.5	139	13.896	5.817	1.953
SSC Board	361	147.84	141	139	19.584	2.644	1.864
ICSE Board	249	146.65	143	140	15.083	5.459	1.803

Interpretation: Mean value of mental health indicates that mental health of female secondary school teachers is higher as compare to male secondary school teachers. Similarly SSC board secondary school teachers mental health is marginally higher as compare to ICSE board secondary school teachers.

3.2 DESCRIPTIVE ANALYSIS FOR ATTITUDE TOWARDS TEACHING PROFESSION

Sample size		Mean	Median	Mode	SD	Kurtosis	Skewness
Female	498	110.96	111	101	14.729	-1.148	-0.085
Male	112	107.97	105	91	16.241	-0.799	-0.099
SSC Board	361	107.75	105	96	14.731	-1.124	-0.334

ICSE Board	249	114.30	118	133	14.911	-0.047	-0.710

Interpretation: Mean value of attitude towards teaching profession indicates that of female secondary school teachers is slightly higher as compare to male secondary school teachers. Similarly ICSE board secondary school teachers attitude towards teaching profession is higher as compared to SSC board secondary school teachers.

3.3 INFERENTIAL ANALYSIS : For hypothesis 1. There is no significant relationship between mental health and attitude towards teaching profession. of female secondary school teachers.

Table no.1: Mental Health and Attitude towards teaching profession of female secondary school teachers.

Sample size	Df	'r'	l.o.s	Result
498	496	-0.09	Not Significant	Hypothesis accepted

Interpretation of 'r': The coefficient of correlation between mental health and attitude towards teaching profession of secondary female school teachers is -0.09, which is negative, shows no relationship and not significant at 0.01 level. Hence null hypothesis is accepted.

Conclusion for hypotheses 1. There is a no relationship between mental health and attitude towards teaching profession of female secondary school teachers.

Discussion: There is no relationship between mental health and attitude towards teaching profession on the basis of female gender because female teachers mental health is slightly better and they have positive attitude towards teaching. They give their best for betterment of students in most appropriate way.

For hypothesis 2. There is no significant relationship between mental health and attitude towards teaching profession.of male secondary school teachers.

Table no.2: Mental Health and Attitude towards teaching profession. of male secondary school teachers.

Sample size	Df	'r'	l.o.s	Result
112	110	0.149	Not significant	Hypothesis accepted

Interpretation of 'r': The coefficient of correlation between mental health and attitude towards teaching profession of secondary male school teachers is 0.149, which is negative, shows no relationship and not significant at 0.01 level. Hence null hypothesis is accepted.

Conclusion for hypotheses 2. There is no relationship between mental health and attitude towards teaching profession of male secondary school teachers.

Discussion: There is no relationship between mental health and attitude towards teaching profession on the basis of male gender because mental health and attitude towards teaching profession are two independent criteria and do not influence each other with regard to male teachers. Mental health may vary according to situation, work load and working condition but attitude towards teaching is always positive and student's betterment is always given importance.

For hypothesis 3. There is no significant relationship between mental health and attitude towards teaching profession. of SSC board secondary school teachers.

Table no.3: Mental health and Attitude towards teaching profession. of SSC board secondary school teachers.

Sample size	Df	'r'	l.o.s	Result
361	359	0.06	Not Significant	Hypothesis accepted

Interpretation of 'r': The coefficient of correlation between mental health and attitude towards teaching profession of secondary SSC board school teachers is 0.06, which is negative, shows no relationship and not significant at 0.01 level. Hence null hypothesis is accepted.

Conclusion for hypotheses 3. There is no relationship between mental health and attitude towards teaching profession of SSC board secondary school teachers.

Discussion: It explains that mental health of SSC board secondary school teachers and attitude towards teaching profession has no correlation and shows no dependency on each other. Positive Attitudes towards teaching depended most of the time on the personal beliefs of each teacher and their personal experience which does not usually influence mental health. But work ethics and professionalism is always considered vital.

For hypothesis 4. There is no significant relationship between mental health and attitude towards teaching profession. of ICSE board secondary school teachers.

Table no.4: Mental Health and Attitude towards teaching profession of ICSE board secondary school teachers.

Sample size	Df	'r'	l.o.s	Result
249	247	-0.172	Not Significant	Hypothesis accepted

Interpretation of 'r': The coefficient of correlation between mental health and attitude towards teaching profession of secondary ICSE board school teachers is -0.172, which is negative, shows no relationship and not significant at 0.01 level. Hence null hypothesis is accepted.

Conclusion for hypotheses 4. There is no relationship between mental health and attitude towards teaching profession of ICSE board secondary school teachers.

Discussion: Teachers are genuinely caring and kind, a willingness to share the responsibility involved in a classroom, a sincere sensitivity to the students' differences, motivation to provide meaningful learning experiences for all students, and enthusiasm for stimulating the students' creativity. Therefore, it is found that there is no influence of low mental health on attitude towards teaching profession. Irrespective to level of mental health, profession ethics is given top most priority.

4. CONCLUSION
There is no relationship between mental health and attitude towards teaching profession with respect to female secondary school teacher, male secondary school teacher, SSC board secondary school teacher and ICSE board secondary school teacher.

5. SUGGESTIONS
SUGGESTIONS TO IMPROVE MENTAL HEALTH OF TEACHERS
Building supportive cultures in school, reduced workload, mindfulness, advance planning, ,cultivate a positive mind set, create a vision board, set reasonable expectations , model self-compassion, reconnect

to your purpose of teaching, adopt a growth mind set in your teaching, focus on kindness towards students and gratitude and create clear boundaries between home and school.

SUGGESTION TO IMPROVE TEACHERS ATTITUDE TOWARDS TEACHING PROFESSION

To developing a positive attitude, stop complaining about things which cannot be control by you, Use a positive vocabulary, Practice gratitude towards your work, Keep visual reminders, Interact with positive people, Surround yourself with positive people, Control your language when talking to students, Don't rely on an outside source of positivity, and always give priority to your professionalism and work ethos.

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AN ENQUIRY INTO THE EMERGING TRENDS IN GLOBALIZATION

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ABSTRACT:

Globalization is a complex, controversial, comprehensive and multidimensional process which integrates the domestic national economies with the world economy. The Celebrated economist Theodore Levitt is widely credited with coining and popularizing the term in an article entitled "Globalization of Markets", which appeared in the May-June 1983 issue of Harvard Business Review. The paper is a fundamental research which follows the basic exploratory analysis and enquiry into the emerging trends in Globalization in current scenario. The study aims to unravel and demystify the several implications, ramifications, challenges, repercussions associated with the major emerging trends of Globalization in 21ˢᵗ century. Although the paper provides profound insights about the trends such as digital markets, technological innovation and emerging economies but still it leaves ample scope for further research. However the paper through its rigorous analytical study broadens the horizon of thinking about the pros and cons of the emerging trends in Globalization.

Key Words: Globalization, Capital flows, Technology
JEL Classification: F60, F21, 033

LITERATURE REVIEW AND CONCEPTUAL BACKGROUND

The foremost trend of Globalization is the emergence of connecting technologies across the globe. Technology solutions integrate the international markets through computers, information, communication and transportation. (Kotler and Amstrong 2004) .Other prominent trend is the advent of an enormous global marketplace due to synthesis and merger of national markets predominantly because of drastic reduction in trade related barriers and sharp decline in investment hurdles. (Charles 2003).

The World Trade Report 2008 discusses elaborately about the trends in Globalization such as International trade after Second World War (1939-1945) witnessed remarkable expansion with world merchandise exports rising by more than 8 per cent per annum in real terms over the 1950-73 period and for some time trade growth slowed due to two oil price shocks but in 1990s, trade flourished again partly driven by innovations in the information technology (IT) sector. Trade expanded on average by 6.2 per cent for the entire 1950-2007 period. FDI flows increased in the 1980s by 14 per cent annually and by more than 20 per cent annually in the 1990s, reaching a peak level of US$1.4 trillion in 2000.The flow of people across regions was a major feature of the globalisation process in the 19ᵗʰ and 20ᵗʰ century. For the industrial nations, the cumulative official net migration amounted to 64 million people for 1974-2006 period but migration was not limited to South to North flows. Important migration flows was observed from South Asia to the Gulf region and in Southern Africa. One of the most significant impacts of the increase in migration flows is the rise in worker remittances .These was estimated to be in the order of US$400 billion in 2006. In the case of technological innovations, chief among these driving forces of globalization were inventions that improved the speed of transportation and communications and lowered their costs. These included the development of the jet engine and its universal use in aviation for transporting people and goods and the adoption of containerisation in international shipping. The other dramatic change was the revolution in information and communication technology. New products such as the microprocessor, the personal computer and the cellular phone have contributed to profound socio-political and economic transformation.(World Trade Report 2008).

The recent greater dynamism has been displayed by emerging markets or emerging economies, which was initially called BRIC and now known as BRICS (Brazil, Russia, India, China and South Africa). This acronym was originally proposed and introduced by Goldman Sachs economist Jim O'Neill. Another categorization was proposed by the OECD (Organisation for Economic Cooperation and Development) which uses as a foundation the framework for analysis originally put forth by James Wolfensohn, a former president of the World Bank, who introduced the concept of a "Four-Speed

World"(Wolfensohn,2007; OECD,2010). In this typology, there is on top the group of "affluent" countries, including clearly the US and most of Europe, which for the last fifty years have maintained a firm leadership on the world economy. Most notably, with only 20 percent of the world population, these countries account for approximately 70 to 80 percent of world income. The second tier, which the OECD labels "converging" markets, is a group of poor and middle income nations which have been experiencing rather consistently high growth rates, in general more than twice those of the highest-income group .Examples are India and China. A third tier is characterized by slower growth rates and labelled by OECD as "struggling" on account of their irregular growth rates. The fourth tier group of countries are mainly located in sub-Saharan Africa which is characterized by stagnating or even falling incomes and by being most vulnerable to globalization's vagaries, such as climate change and higher commodities prices. The OECD calls them "poor" and with their total population reaching a billion, are a great burden and challenge for the rest of the world.(Giuseppe Ammendola, 2011)

THE AGE OF DIGITAL GLOBALIZATION

The World has become more intricately connected than ever before. Back in 1990, the total value of global flows of goods, services, and finance amounted to $5 trillion, or 24 percent of world GDP. There were some 435 million international tourist arrivals, and the public internet was in its infancy. Fast forward to 2014: some $30 trillion worth of goods, services and finance, equivalent to 39 percent of GDP, was exchanged across the world's borders .International tourist arrivals soared above 1.1 billion. And the internet is now a global network instantly connecting billions of people and countless companies around the world.

Flow of physical goods and finance were the hallmarks of the 20th century global economy, but today those flows have flattened or declined. Twenty –first-century globalization is increasingly defined by flows of data and information. This phenomenon now underpins virtually all cross-border transactions within traditional flows while simultaneously transmitting a valuable stream of ideas and innovation around the world.

While flows of goods and finance have lost momentum, used cross-border bandwidth has grown 45 times larger since 2005. Small businesses worldwide are becoming "micro-multinationals" by using digital platforms such as eBay, Amazon, Facebook, and Alibaba to connect with customers and suppliers in other countries. Even the smallest enterprises can be born global:86 percent of tech-based startups we surveyed report some type of cross-border activity. The ability of small businesses to reach new markets supports economic growth everywhere. Individuals are participating in globalization directly , using digital platforms to learn , find work, showcase their talent, and build personal networks. Some 900 million people have international connections on social media, and 360 million take part in cross-border e-commerce. Over a decade, global flows have raised world GDP by at least 10 percent; this value totalled $7.8 trillion in 2014 alone. Data flows now account for a larger share of this impact than global trade in goods. Global flows generate economic growth primarily by raising productivity, and countries benefit from both inflows and outflows. Digital globalisation makes policy choices even more complex. Value chains are shifting, new hubs are emerging, and economic activity is being transformed. This transition creates new openings for countries to carve out profitable roles in the global economy. Those opportunities will favour locations that build the infrastructure, institutions, and business environments that their companies and citizens need to participate fully. (McKinsey Global Institute, 2016)

GLOBALIZATION: THEN VS. NOW

20TH CENTURY	21ST CENTURY
Tangible flows of physical goods	Intangible flows of data and information
Flows mainly between advanced economies	Greater Participation by emerging economies
Capital- and- labour intensive flows	More knowledge-intensive flows
Transportation infrastructure is critical for flows	Digital infrastructure becomes equally important

Multinational companies drive flows	Growing role of small enterprises and individuals
Flows mainly of monetized transactions	More exchanges of free content and services
Ideas diffuse slowly across borders	Instant global access to information
Innovation flows from advanced to emerging economies	Innovation flows in both directions

Source: McKinsey Global Institute Report 2016

CHALLENGES IMPOSED BY EMERGING TRENDS

The emerging technologies present a particular challenge for international governance and cooperation. Unlike other policy domains, there is no institutional focal point for technology governance in the international system, just as there tends not to be an integrated focal point for such policy in national governments. In addition, because the technologies are developing rapidly and being applied in constantly evolving and intersecting ways, traditional, formal rule-setting processes often may not be the most appropriate or effective approach.

One study estimates that artificial intelligence (AI) could generate an additional $15.7 trillion (US) in economic value by 2030, slightly more than the current annual economic output of China and India combined, with 40% of this value likely to accrue to China and the US alone. The EU estimates its digital market "could contribute 415 billion euros[$472 billion] per year" to the economy, while projections for ASEAN digital integration are around $1 trillion(US) in gains by 2025. Meanwhile, genome-editing technology CRISPR may develop a market of over $10 billion by 2027, and crypto currency markets already register gains and losses in the billions, sometimes within a single day.

But while AI is likely to generate new wealth, some analysis suggests it could make inequality worse and even increase the risk of nuclear war. There are also potential environmental and social costs of the technology revolution. Bitcoin, for example, requires a network with energy consumption roughly equal to Singapore, producing 262 kg of CO_2 for each of its more than 250,000 transactions per day, and the recent concern over "fake news" has been connected to the proliferation of "bots", automated accounts driven by algorithms. As emphasized by the Stewardship Board of the Forum's Digital Economy and Society System Initiative in its recent report, Our Shared Digital Future, greater cooperation among all stakeholders is necessary to bolster trust in technology.

The UN Secretary General has convened a High-Level Panel on Digital Cooperation to develop recommendations to strengthen cooperation in the digital space among governments, the private sector, civil society, international organizations, academia, the technical community and other relevant stakeholders. In its report later this year, the panel is expected to raise awareness about the transformative impact of digital technologies across society and the economy, and contribute to the broader public debate on how to ensure a safe and inclusive digital future for all, taking into account relevant human rights norms. (World Economic Forum, 2019).

GLOBAL TRENDS OF THE FUTURE

"Global Trends 2030: Alternative Worlds", A publication of the United States National Intelligence Council, discusses about the four megatrends and related tectonic shifts. The four megatrends are enumerated below.

(a)Megatrend 1: Individual Empowerment- Individual empowerment will accelerate substantially during the next 15-20 years owing to poverty reduction and a huge growth of the global middle class, greater educational attainment, and better health care. The growth of the global middle class constitutes a tectonic shift: for the first time, a majority of the world's population will not be impoverished, and the middle classes will be the most important social and economic sector in the vast majority of countries around the world.

(b)Megatrend 2: Diffusion of Power- The diffusion of power among countries will have a dramatic impact by 2030. Asia will have surpassed North America and Europe combined in terms of global

power, based upon GDP, population size, military spending, and technological investment. China alone will probably have the largest economy, surpassing that of the United States a few years before 2030. In addition to China, India, and Brazil, regional players such as Columbia, Indonesia, Nigeria, South Africa, and Turkey will become especially important to the global economy.

(c)Megatrend 3: Demographic Patterns- The growing global population will reach around 8.3 billion in the world of 2030. Aging will bring tectonic shift for both for the West and most developing countries. Growing Urbanization, another tectonic shift will spur economic growth. Aging countries will face an uphill battle in maintaining their living standards.

(d)Megatrend 4: Growing Food, Water, and Energy Nexus- Demand for food, water, and energy will grow by approximately 35, 40, and 50 percent respectively owing to an increase in the global population and the consumption patterns of an expanding middle class. Climate change will worsen the outlook for the availability of these critical resources. (National Intelligence Council 2012) .The same report had predicted about the pandemic and its possible consequences which the world is facing in contemporary times.

CONCLUSION:

The Theoretical discussion paper has critically analysed several aspects and multiple dimensions of the emerging trends in globalization and provides insights about the changing patterns in the world. Although technological innovations and digital platforms have accelerated the integration of the markets, people and societies across the globe but the same technologies compel us to recognise the potential challenges in near future. The other prominent trends, paradigm shifts and possibilities of future raise hopes as well as fear about the structural changes in the architecture of globalization. The exploratory paper empowers us to see the future trends and thus facilitates in the process of preparedness and to raise awareness in order to cope, synthesise, adjust and adapt with the emerging trends in Globalization.

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SURVIVORSHIP TO SUCCESSION: A PROGRESSIVE MOVEMENT FOR HINDU WOMEN'S RIGHT TO PROPERTY

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ABSTRACT

Hinduism is the way of life where we find elaborately, the manner to distribute the property among male and female of different school. Before codification of Hindu personal law, the law of Mitakshara was applied throughout the country in length and breadth, except in the state of Bengal and Assam whereas the law of Dayabhaga was in vogue. The Constitution of India guarantees equality before law1 and prohibits discrimination on the ground of sex, race, place of birth etc2. Under Hindu ancient law on the death of a male person his property is distributed on the basis of survivorship3 which excluded female from inheritance. However with the codification of law, women were given property rights in the Coparcenery4 family. Accordingly with the enforcement of Hindu Succession Act, 1956 reformation has been brought in giving absolute property rights to women under section 14 of the Act. The recent amendment of the same in 2005 has brought forth radical reformation in the field of women's right to property by removing obstacles on ground of gender.

Key Words: Succession, Survivorship, Coparcenery, Hindu Succession Act 2005

INTRODUCTION:

"A woman is not entitled to independence in any period of her life; her father shall protect her when she is maiden, her husband when she is married, and her son when she is old; and in their absence kinsmen shall protect her".

The dominating role performed by the man from the ancient period in the patriarchal society of Hindu people is rooted with the Joint family system, which has emerged from the ancient period and can be considered as the earliest unit of human society. The Patriarchal family has been defined as 'a group of natural or adoptive descendants, held together by subjection to the eldest living ascendants, father, and grandfather or great grandfather'. Whatever be the formal prescription of law, the head of such group i.e., father is the object of respect either of law, the head of such group. In the joint family system, Karta was the head of the family, where the autocratic power of father could be shifted to other male members of the family, although such system excludes the managership of Karta by woman. A woman was not allowed to be a Karta, however in absence of major male member in the family the mother could discharge the function of the Karta on behalf of the minor male until he attained majority. So the role of women always remains secondary in a family.

There are copious of International Conventions and Declaration to remove the plight of women. United Nations Organization stand at the supreme to protect the women's right to property. Amongst all the Conventions and Declarations and Resolutions on discrimination over women, the United Nation Convention on Elimination of all Forms of Discrimination against women, 1979 is the major one which is dealing with the women's right specifically.

The Preamble of the Convention of 1979 among other things declares:

"Recalling that discrimination against women violates the principles of equality of rights and respect for human dignity, is an obstacle to the participation of women, on equals terms with men, in the political, social, economic and cultural life of their countries hampers the growth of the prosperity of society and the family and makes more difficult the full development of the potentialities of women in the service of their countries and of humanity.''

In the same line Constitution of India guarantees equality of status and equality of opportunity to all citizens within the country, irrespective of the fact that whether they are male or female. It provides that the State shall not deny to any person equality before the law and equal protection of the laws within the territory of India and prohibits discrimination on the ground of sex, race, place of birth etc. However there is a growing demand for making laws free from gender bias and to provide legal equality in all sphere of life.

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PROPERTY RIGHTS OF HINDU WOMEN UNDER OLD HINDU LAW:

Before codification of Hindu law we found the various laws in the scripture of sages and seers. There were different schools which regulate the Hindu system in different region of the country of which Mitkashara and Dayabhaga were considered to be major in application. According to Mitakshara law, from the very birth each son acquires an equal interest with the father in the property of ancestors. And on the death of the father he takes the property as a survivor of the property but not by the legal heir.

The Supreme Court has observed in nutshell the law of the Mitakshara Coparcenery as follows:

According to the Mitakshara school of Hindu law, all the properties of a Hindu joint family are held in collective ownership by all the coparceners in a quasi corporate capacity. The textual authority of the Mitakshara lays down in express terms that the joint family property held in trust for the joint family members then living and thereafter to be born. The incidents of coparcenership in the Mitakshara law are:

Firstly, the lineal male descendants of a person up to the third generation acquire on birth ownership in the ancestral properties of such person;

Secondly, such descendants can at any time work out their rights by asking for partition;

Thirdly, that till partition each member has got ownership extending over the entire property conjointly with the rest;

Fourthly, that as a result of such co ownership, the possession and enjoyment of the properties is common;

Fifthly, that no alienation of the property is possible unless, it be for necessity, with the concurrence of the coparceners; and

Sixthly, that the interest of a deceased member lapses on his death to the survivors.

In Mitakshara Coparcenery the right of survivorship rests upon the text of Narada, who expressed that "If among several brothers, one childless should die or become a religious ascetic, the other shall divide his property, excepting the stridhana", which means survivorship consists in the exclusion of the widows and other heir of the coparcener from succeeding to his undivided interest in the coparcenery property.

On the other the Dayabhaga School did not assert any interest by birth or by survivorship; the son does not acquire any interest by birth in the property of father. Hence father has exclusive right to dispose the property in any manner he likes.

LEGISLATIVE MEASURES TO PROMOTE THE INTEREST OF HINDU WOMEN'S RIGHT TO PROPERTY:

The earliest legislation which brings females into the scheme of inheritance is the Hindu Law of Inheritance (Amendment) Act, 1929. This Act has for the first time conferred the rights of inheritance to three females heirs i.e., son's daughter, daughter's daughter and sister by altering the order of succession and placing them after a father's father and before a father's brother. Hence the provision of this Act seems to be created limited restriction on the rule of survivorship which was in practice from time immemorial. Under the old Hindu law the sister was not an heir except in Bombay. However this Act has introduced her as heir in the Mitakshara School and was ranked after the brother. But she continued to have without any rights as an heir under the Dayabhaga School. Again a son's daughter and daughter's daughter were not heirs under any of the schools of Hindu law, except in Madras and Bombay where they ranked as bandhus. Under this Act she is given the right of inheritance in all places. Prior to this Act, the son's daughter and daughter's daughter took an absolute estate in Bombay, but in Madras and other places, she took only a limited estate. By this Act they were introduced as heirs under the Mitakshara school, were given a place between father's father and father's brother and after the son's daughter, the daughter's daughter came.

CHANGES BROUGHT ABOUT BY HINDU WOMEN'S RIGHT TO PROPERTY ACT, 1937:

A Coparcener's widow was only entitled to a right of maintenance from and out of the joint family estate. However the object of the Hindu Women's Right to Property Act, 1937 was to advance widows

herself, by increasing her power to represent her husband in the estate of family. Under the Property Act 1937 women were entitled to limited estate. Right of enjoyment was her right but not the right of disposition.

However with the codification of Hindu personal law in piecemeal legislation has been subject matter of debate among the jurists. Many of the thinkers opposed the codification only on the grounds of religious sanctity.

CHANGES BROUGHT ABOUT BY THE HINDU SUCCESSION ACT, 1956:

The Act has abolished the distinction between the Mitakshara and Dayabhaga rules of inheritance which applies, inter alia, to person governed by the Mitakshara and the Dayabhaga Schools, as also to those in certain parts of southern India who were previously governed by the Marumakattyam, Aliyasantana and Nambudri system of Hindu law. The Hindu Succession Act, 1956 brings all the school into a uniform system.

This Act abolished the distinction between the son and the daughter in the matter of their right to inherit the property, the share to be allotted to them and the nature of the property, they obtain.

The right of succession10 is granted, for the first time in the interest of the deceased Coparcener in the Mitakshara Coparcenry property to female relatives specified in class I of the schedule and to male relative specified in Class I of the schedule and to male relative specified in that Class who claim through such female relative.

CHANGES BROUGHT ABOUT BY THE HINDU SUCCESSION (AMENDMENT) ACT, 2005:

The amending legislation of 2005 has brought about substantial and far reaching changes in Hindu law relating to devolution of interest in Coparcenery property by substituting section 6 of the Hindu Succession Act, 1956 by a new one effective from 20th December2004. The objective is to provide equal rights to women in the matters of inheritance, succession and share in joint family property in the same manner as given to male members. Section 6 of the amending Act says that in a joint Hindu family governed by the Mitakshara law the daughter of a Coparcenery shall by birth become a Coparcener in her right in the same manner as the son and she shall have the same rights in the Coparcenery property as she would have the had if she had been a son. Further the daughter of a Coparcener shall be subject to the same liability in respect of the Coparcenery property as those of a son.

OBSERVATION AND CONCLUSION:

A paradigm shift from survivorship to succession under Hindu legal system from the text of sages to codification marched a long after undergoing radical changes in the form of reformation. The legislative measures from time to time has enhanced the position of women from have not's to have.

In this respect the judiciary perform a significant role in imparting the spirit of Constitution of India in practice in the form of equality before law enshrined under Article 14.

Despite of such pragmatic development in the property rights of women, they are still languishing in getting property rights from their own family members in their own home. They remain under subjugation of male. Married daughter are deprived to inherit in the name of expenses bored at the time of marriage. Unmarried daughters and widows are economically unsound to meet the cost of bringing the legitimate claim to the notice of the Court. Again they may be keeping oppressed to knock the door of the court by the family members where do they live. Moreover they are not legally aware of their rights available under the existing laws. For these two ways trafficking is necessary. Both the victim as well as the justice provider should come closer to advance the position of the Hindu women's right to property. However from the rule of survivorship to succession Hindu women marched a long to establish her property right in the family.

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11. Section 15 and 16 of the Act

AN EMPIRICAL STUDY ON TAX PLANNING AMONG SALARIED INDIVIDUAL WITH SPECIAL REFERENCE TO THANE CITY

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ABSTRACT

Making a timely decision is one of the best ways to lower your tax liability. In order to achieve this, adequate measures in terms of saving and investment must be adopted. Taxpayers typically seek to decrease their tax liability towards the end of the fiscal year, which could be due to a lack of information or the intricacies of the tax regulations. Given the foregoing context, the current study is being carefully carried out to assess the tax planning among salaried individual, as the future of any country is dependent on its young and vibrant population. Tax planning is an essential part of the overall financial planning process. The goal of tax planning is to save money on taxes. Tax planning is a method of arranging your financial affairs in such a way that you may take full advantage of all exemptions, deductions, rebates, and reliefs authorized by law without breaching any laws, lowering your tax liability. The primary data have been collected through a well-structured questionnaire, comprising optional type and Likert's 5 point scale type questions, and in total 267 sample were collected from the respondents of Thane city. There were measure significance were established from the study based on demographic factors and perception towards tax planning.

Keyword: Tax Planning, Salaried Individual, Tax Liability

1. INTRODUCTION

Planning gained a dominant position near the end of the twentieth century, and it continues to do so in the twenty-first century as well, with an ever-expanding horizon. Planning is required for every country's economic development in order to allocate economic resources fairly or on a priority basis in order to improve the economic situation of the poorer sectors of society. The efficient implementation of development programs necessitates the establishment of a good public finance foundation, which necessitates a large amount of money, the majority of which is obtained through the collection of taxes. As a result, taxation is regarded as a reliable source of money for the government.

By efficiently leveraging gaps in the Income Tax Act of 1961, the tax planning system proves to be useful. This strategy will assist in the reduction of tax burdens. To properly apply tax planning methods, an individual must have a complete understanding of income tax requirements as defined by the Act controlling the country's tax system. Long-term tax planning and short-term tax planning are the two types of tax planning based on the duration of the benefit. The utmost significant argument in financial planning is that one must start from the early age. Even a minor quantity invested over a longer period will have an immense influence on one's portfolio. It cannot be rewarded even by doubling up the investment.

Tax planning can be accomplished by making prudent savings and investment decisions. Taxpayers usually only plan their tax obligations near the end of the fiscal year. As a result, they have limited options for investing or saving their earnings. But the real issue is that the average person is unaware of the various tax-saving opportunities available, so it is critical to provide them with the basic education necessary to plan their income tax by making wise investment decisions and saving the appropriate amount of money for future uncertainties.

Despite popular belief, there is a requirement for financial preparation for people of all ages. Despite the fact that the younger generation must plan for their entire lives, the middle-aged must ensure that they do not run out of money after they retire. Regardless of our age, we may encounter various issues at any time. Have you made any plans in case you lose your job? Or, for that matter, what if the stock market does not perform as expected or falls, wiping out a big amount of your savings? Or in the event of an unforeseen accident that renders you unable to care for your family? Such events are difficult to imagine, but they are becoming more common all the time. When you start to consider your entire future, both emotionally and financially, the value of a financial plan becomes clear. Financial planning

is necessary for everyone, regardless of age or wealth, as long as there are income and expenses. The proposal should primarily respond to three questions. What you are doing now, where you want to be tomorrow, and how you will get there. A financial plan can help you deal with inflation's effects and build a superannuation fund.

2. LITERATURE REVIEW

- **Pestonjee and Balsara Anita (2001)** aimed to investigate how much freedom working women have in making financial decisions and the patterns of investments in India's male-dominated investing environment. According to the findings, the majority of working women have made investing decisions with their partners' permission.

- **Ronald.C.Gable (1983)** conducted a study on investments and financial planning of individuals and it was observed that each individual must be responsible for his or her financial decision making. Only knowledgeable active decision makers will achieve financial security. The study observed that all planning is purposeful and financial planning can be done only by those who sets goals and actively strive to implement those goals.

- **Kristina Murphy (2004)** focused on taxpayers' and tax practitioners' attitudes and perceptions of the Australian tax system. Independent sample t-tests demonstrated a significant difference between aggressive and nonaggressive taxpayers.

- **Dr.G.Thimmaiah (1984)** provided a theoretical background to the principles of tax design and tax reform. The defects in the existing taxes in India were discussed against such theoretical background and outlined the need and scope for tax reforms in Indian tax structure. The study covered most of the direct taxes of the Central Govt. and also gave attention to important indirect taxes levied by the central and state governments.

- **Ankita Gupta (2009)** looked at the significant trends in India's personal income tax from 1980 to 2008. The study discovered that tax reforms have a positive impact on personal income tax growth, with the top marginal rate of personal income tax being reduced, the number of tax slabs being reduced, compliance being increased through wider coverage of tax payers, and a high GDP growth rate being the major factors responsible for increased revenue responsiveness.

- **Sunnykutty Thomas (1998)** studied the tax planning practices among the salaried people of Kerala, in general to judge the extent of awareness and compliance of tax planning schemes among the salaried people. The study revealed that there is a positive relation between tax planning awareness and assessment age. It was found that neither the tax administration nor the employer had framed any regular methodology so far to impart training to the salaried people in effective tax planning. The study also revealed that there was a significant variation among the employees of different employment sector as regards the number of tax planning schemes selected by them. The study concluded that even though employees were aware of certain tax planning schemes, they were not implementing the decision of tax planning in their actual life.

- **Muneer (2002)** studied the awareness of college and university department teachers on tax planning measures and the investment pattern followed by them for availing tax benefits under the Income Tax Act. The study included the tax planning measures adopted by the respondents for the AY 2001 - '02. It was observed that there was a general level of awareness among the respondents on the various tax planning measures available under the Income Tax Act. However, there was variation in the extent of awareness among the respondents regarding certain tax planning measures

- **Vasanthi (2015)** investigated salaried assessees' tax planning and investment patterns. Employees have put their money into many non-government programs with higher returns than investments with tax incentives, according to the report. According to the report, the government body should take steps to raise knowledge about tax-saving schemes among paid taxpayers.

- **Umamaheswari and Ashok Kumar (2013)** examined the situation. Research of salaried class investors' investment patterns and awareness. The district of Coimbatore is located in Tamil Nadu, India. The research looked into how people invest their money. The socio-economic variables that influenced salaried people included: Age, gender, income, education, and occupation are all factors to consider.

- **Rajiv Kaushik (2012)** examined how individual tax payers in India estimate income tax, tax planning, and savings. Individual taxpayers have not planned their tax liability, according to the report. As a result of their lack of understanding of the tax regulations, tax payers failed to compute their deductions and adjustments in total income as required by the Income Tax Act.

3. NEED OF THE STUDY

Tax planning is the process of lowering one's tax liability by making appropriate savings and investment decisions. Taxpayers typically plan their tax burden only at the conclusion of the fiscal year. As a result, tax payers are unable to make sound investment decisions in order to reduce their tax burden. The main cause of this problem is a lack of awareness of taxation regulations and the complexity in understanding them, even among educated assesses. As a result, knowledge of numerous tax-advantaged investment opportunities is also lacking. The present study will help in determination of critical areas that will assist educators, regulators and financial institutions to design Tax planning courses with better significance in serving adults to accomplish better financial freedom and be well equipped for retirement. With this in mind, the current study is meticulously carried out to assess the tax planning strategies taken by salaried tax payers, their level of awareness of tax rules, and their investment behavior.

4. RESEARCH DESIGN

A. Objectives of the Study

1. To understand the investment pattern of the salaried individuals in the perspective of tax planning.
2. To appraise the effect of factors like age, gender and education level on perception of individual towards tax planning
3. To offer suggestions and findings of the study

B. HYPOTHESIS OF THE STUDY

1. H0: There is no association between **Gender** and perception towards tax planning

2. H0: There is no association between **Age** and perception towards tax planning

3. H0: There is no association between **Educational Qualification** and perception towards tax planning

C. RESEARCH METHODOLOGY

The data have been collected through both primary and secondary data. The primary data have been collected through a well-structured questionnaire, comprising optional type and Likert's 5 point scale type questions. Secondary data is referred from internet, books, magazine, journal, newspaper etc. The data is collected randomly, convenient sampling method was adopted. Total 267 sample were collected through well-structured questionnaire from the respondents of Thane city. The statistical tools percentage, mean, Mann Whitney & Kruskal Wallis Test were used to analyze the data with the help of SPSS.

5. LIMITATION OF THE STUDY :

The research area of the study is confined to Thane city due to time and resource constrains. The data provided by the respondents is solely based on their own perceptions. The genuine expression of responders is the quality and dependability of the data acquired. The current findings may not be generalizable, as different outcomes may be obtained as a result of people's perceptions in different cities.

6. DISCUSSION AND ANALYSIS

Frequencies Analysis

Table 1

Age		
	Frequency	Percent
18-21 Age	169	63.3
22-25 Age	98	36.7
Total	267	100.0

Table 1 shows the frequency analysis, out of the total sample169 respondents belong to age groups of 18-21 (6.3.3%), 98 respondents belong to age groups of 22-25 (36.7%)

Table 2

Gender		
	Frequency	Percent
Male	128	47.94
Female	139	25.06
Total	267	100

Out of the sample for the study the male constitute around (72.1%) and female constitute (27.9 %)

Table 3

Educational Qualification		
	Frequency	Percent
Arts Graduate	80	30
Science Graduate	90	34
Commerce Graduate	97	36
Total	267	100

Table 3 shows the frequency analysis, out of the sample 80 respondents belong to groups of Arts stream (30%), 90 respondents belong to Science stream (34%) and 97 respondents belong to Commerce (36%)

Reliability Analysis

Reliability analysis refers to the fact that a scale should consistently reflect the construct it is measuring. Cronbach's alpha is the most common measure of internal consistency or reliability and commonly used when there is multiple Likert questions are used in questionnaire. The Cronbach's alpha coefficient for the eleven items is .792, suggesting that the items have relatively high internal consistency. (Note that a reliability coefficient of .70 or higher is considered "acceptable" in most social science research situations.

7. Data Analysis and Interpretation :

Hypothesis 1

H0: There is no association between Gender and perception towards tax planning
A two-tailed Mann-Whitney two-sample rank-sum test was conducted to examine whether there were significant differences in perception towards tax planning between the levels of Gender. The two-tailed Mann-Whitney two-sample rank-sum test is an alternative to the independent samples t-test, but does not share the same assumptions (Conover & Iman, 1981). There were 128 observations in group Female and 139 observations in group Male.

Results

The result of the two-tailed Mann-Whitney U test was significant based on an alpha value of 0.05, U = 5447.5, z = -5.842, p = .000. The mean rank for group Female was 107.06 and the mean rank for group Male was 158.81. This suggests that the distribution of perception towards tax planning for group Female (Mdn = 41.00) was significantly different from the distribution of perception towards tax planning for the Male (Mdn = 45.00) category. Table 4 presents the result of the two-tailed Mann-Whitney U test.

Two-Tailed Mann-Whitney Test for perception towards tax planning *by Gender*

Variable	Mean Rank		U	z	p
	Female	Male			
perception towards tax planning	107.06	158.81	5447.5	-5.482	.000

Hypothesis 2

H0: There is no association between Age and perception towards tax planning
There were 169 observations in Age group of 18-21 and 98 observations in group of 22-25.

Results

The result of the two-tailed Mann-Whitney U test was not significant based on an alpha value of 0.05, U = 7503, z = -1.282, p = .00. The mean rank for Age group 18-21 of was 129.4 and the mean rank for Age group 22-25 was 141.94. This suggests that the distribution of perception towards tax planning for Age group 18- 21 (Mdn = 42.5) was not significantly different from the distribution of perception towards tax planning for the Age group 22-25 (Mdn = 43.3) category. Table 5 presents the result of the two-tailed Mann-Whitney U test.

Two-Tailed Mann-Whitney Test for perception towards tax planning *by Gender*

Variable	Mean Rank		U	z	p
	18-21 Age	22-25 Age			
Perception towards tax planning	129.4	141.94	7503	-1.282	.200

Hypothesis 3:

H0: There is no association between Educational Qualification and perception towards tax planning

A Kruskal-Wallis rank sum test was conducted to assess if there were significant differences in perception towards tax planning between the levels of Educational Qualification. The Kruskal-Wallis test is a non-parametric alternative to the one-way ANOVA and does not share the ANOVA's distributional assumptions (Conover & Iman, 1981

The results of the Kruskal-Wallis test were significant based on an alpha value of 0.05, $\chi2(2) = 70.316$, $p < .001$, indicating that the mean rank of perception towards tax planning was significantly different between the levels of Educational Qualification. Table 6 presents the results of the Kruskal-Wallis rank sum test.

Kruskal-Wallis Rank Sum Test for Perception towards tax planning by **Educational Qualification**				
Level	Mean Rank	χ^2	*df*	*p*
Arts Graduate	73.56	70.316	2	< .001
Science Graduate	158.67			
Commerce Graduate	161.48			

Table 7

Dwass-Steel-Critchlow-Fligner pairwise comparisons			
Pairwise comparisons - Tax Planning			
		W	**p**
Arts Graduate	Science Graduate	10.661	< .001
Arts Graduate	Commerce Graduate	10.061	< .001
Science Graduate	Commerce Graduate	0.43	0.95

DISCUSSION & CONCLUSION:

The result of the two-tailed Mann-Whitney U test was significant based on an alpha value of 0.05 and distribution of perception towards tax planning for group Female was significantly different from the distribution of perception towards tax planning for the Male category. Distribution of perception towards tax planning for Age group 18- 21 was not significantly different from the distribution of perception towards tax planning for the Age group 22-25 category. The results of the Kruskal-Wallis test were significant based on an alpha value of 0.05, indicating that the mean rank of perception towards tax planning was significantly different between the levels of Educational Qualification.

Tax planning is based on a larger philosophy and is directly linked to how much a salaried assesse makes and how much he consumes. The primary goal of this study is to look at how well college teachers are aware of tax preparation strategies and how they use them. Respondents from the Thane City were chosen as study participants. Although respondents are cautious when it comes to taxes, the majority of them are only partially aware of several deductions, rebates, and reliefs. They are adamant

about sticking to tried-and-true methods for lowering their tax burden. Certain provisions of the income tax should be made more widely known. Taxpayers should be informed about new investment opportunities to minimize taxes as a result of each year's Finance Act. Incentives must be provided to the salaried class to encourage them to invest more in specific areas.

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SIGNIFICANCE OF GLOBALIZATION ON CRYPTOCURRENCIES IN INDIA

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Abstract
The main purpose of the research paper brings to focus the introduction of cryptocurrencies in India due to globalization. Especially in this era of technological advances, every aspect has turned electronic. Times have changed from barter system of transactions to metal coins to paper currency to plastic currency and now we have various modes of paperless payments like (UPI, E-Wallet,etc). Adding to this we have a new technological based online exchange system i.e. Cryptocurrencies. This research paper highlights the aspects responsible for Cryptocurrencies being introduced in India.

Keywords – Cryptocurrency, Globalization, Blockchain, Electronic.

Introduction

When we refer to cryptocurrencies, we generally come across Bitcoin one of the famous cryptocurrencies, but there are many to be mentioned as the craze of cryptocurrencies is on a rise. These are basically online currencies work using a technology called blockchain. Blockchain is a decentralized technology spread across many computers that manages and records transactions. One of the key features of this technology is its security and they cannot be cloned. The first cryptocurrencies to be launched was bitcoin by the pseudonym "Satoshi Nakamoto" way back in 2009. Later on, many cryptos have been launched which are into trade today to name a few Ethereum, Tether, Binance Coin, Dogecoin, etc. The basic distinction between them is their technology every new currency tries to solve the limitations faced by the older one. Bitcoin, for instance, is a relatively poor choice for conducting illegal business online, since the forensic analysis of the Bitcoin blockchain has helped authorities arrest and prosecute criminals. More privacy-oriented coins do exist, however, such as Dash, Monero, or ZCash, which are far more difficult to trace. Since market prices for cryptocurrencies are based on supply and demand, the rate at which a cryptocurrency can be exchanged for another currency can fluctuate widely, since the design of many cryptocurrencies ensure a high degree of scarcity. Also due to globalisation there is exchange of information and technology crypto technology has arrived in India as well, where we have Polygon founded by three Indians.
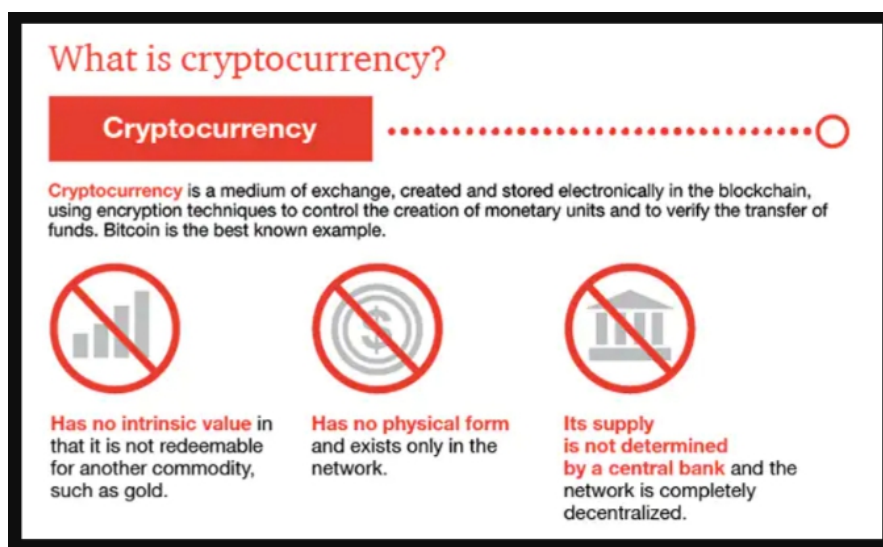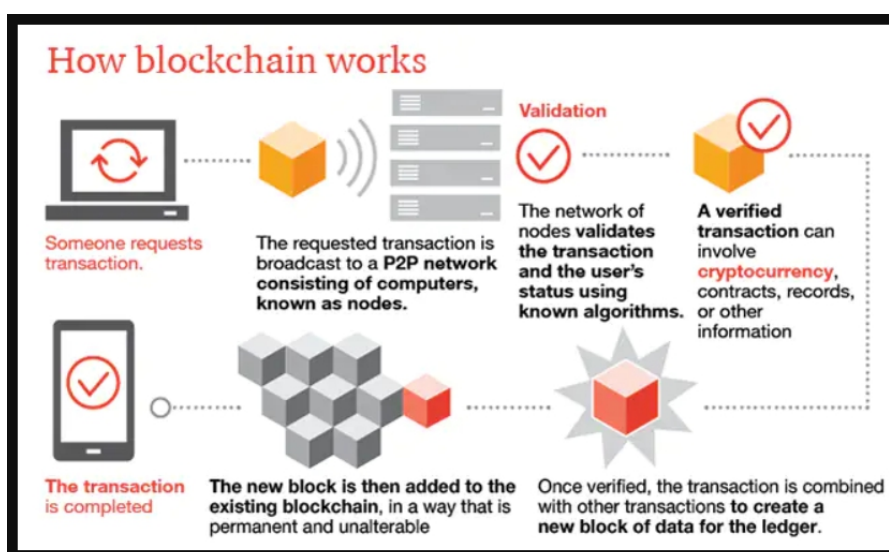
Image Source : www.pwc.com
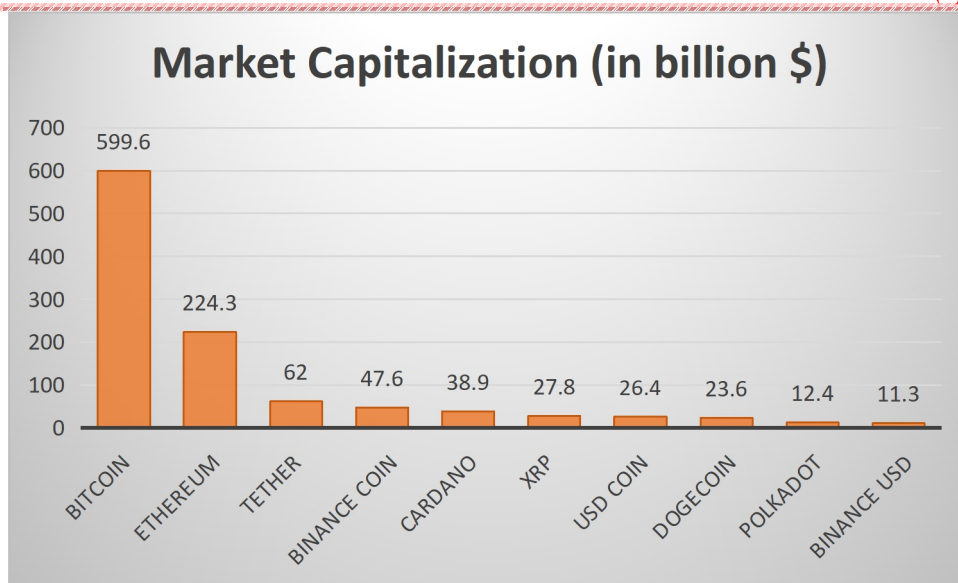
Benefits of Cryptocurrencies
- Cryptocurrencies make fund transfer easier as it does not require a trusted third party like a bank or a credit card company.
- Cryptocurrencies are created by a system of blockchain, cloning of which is difficult or nearly impossible.
- In modern cryptocurrency systems, a user's "wallet," or account address, has a public key, while the private key is known only to the owner and is used to sign transactions.
- Fund transfers are completed with minimal processing fees, allowing users to avoid the steep fees charged by banks and financial institutions for wire transfers.

Limitations of Cryptocurrencies
- Due to its semi-anonymous it makes it easier to carry out illegal activities such as money laundering or tax evasion.
- Cryptos are not cloneable but they are also not regulated by any central body, So they are risky.
- Since they are unregulated the value is also not regulated by any official authority and plainly decided by demand and supply, where there lies risk of unwanted speculation.
- Cryptocurrencies are created by a process known as Mining, which requires sophisticated computers that could solve extremely complex computational mathematical problems. The process is itself very complex, time consuming and requires a lot electric consumption, and hence it is not environmentally friendly.

Findings and recommendations
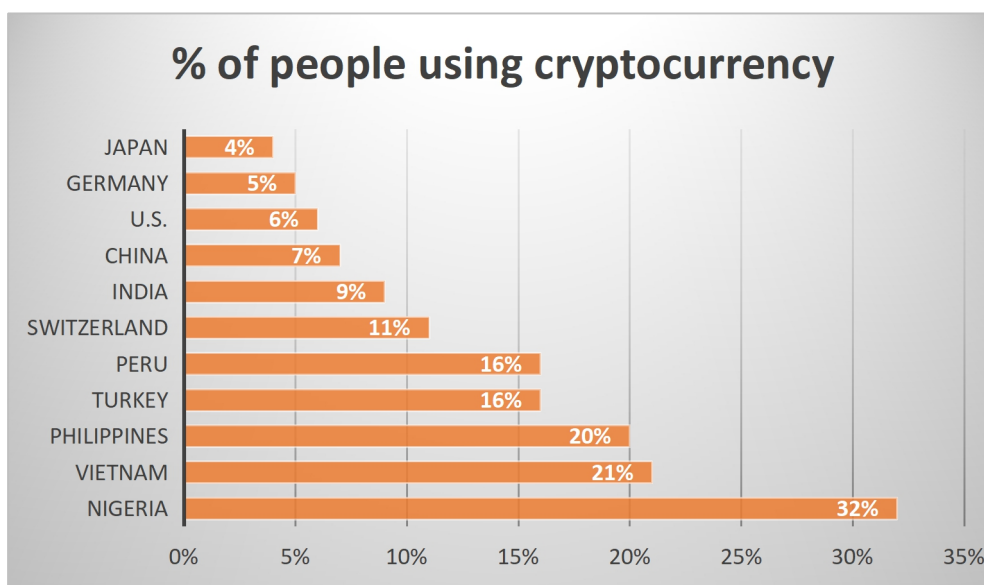1) As we know that our currency '₹' is regulated by RBI and it is also controlled by RBI which a government regulated authority. The same is not same for cryptocurrencies, in fact they are randomly generated without any regulation.
2) Even because of such limitations there has been an increasing craze among people to invest in Cryptocurrencies globally.

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Market Capitalization (in billion $)

Bar chart showing market capitalization in billion dollars:
- BITCOIN: 599.6
- ETHEREUM: 224.3
- TETHER: 62
- BINANCE COIN: 47.6
- CARDANO: 38.9
- XRP: 27.8
- USD COIN: 26.4
- DOGECOIN: 23.6
- POLKADOT: 12.4
- BINANCE USD: 11.3

Data current as of July 16, 2021, Data Source : www.nerdwallet.com

This data shows the share of various cryptocurrencies around the world and total market capitalization of cryptocurrencies is around $ 2.3 trillion globally.

3) This development of cryptocurrencies is credited to the advancements in technology as well as the globalisation through which it has reach in many nations across the globe.

% of people using cryptocurrency

Horizontal bar chart showing percentage of people using cryptocurrency:
- JAPAN: 4%
- GERMANY: 5%
- U.S.: 6%
- CHINA: 7%
- INDIA: 9%
- SWITZERLAND: 11%
- PERU: 16%
- TURKEY: 16%
- PHILIPPINES: 20%
- VIETNAM: 21%
- NIGERIA: 32%

Data Source: Satista, www.finance.yahoo.com

4) As we can see from above chart that India is amongst top cryptocurrency user in the world, the same had not been the case from very beginning. Cryptocurrencies steadily gained track as its value shoot from $ 5 in 2012 to $ 1,000 by 2017.

5) India had witnessed the rise of various cryptocurrency exchanges mushroom in India viz. Zebpay, Coinsecure, Unocoin, Koinex and Pocket Bits.

6) RBI's stance on Cryptocurrencies have been changing with times:
   ➢ First press release as on December 24, 2013 said: Virtual currencies are not backed by a central bank & Their value isn't underpinned by an asset and thus a matter of speculation.
   ➢ The second, dated February 1, 2017 repeats these concerns.

➢ Two PILs are filed in the Supreme Court, one asking it to ban buying and selling cryptocurrencies in India, the other asking for them to be regulated. (Oct-Nov, 2017)

➢ In November,2017, the government forms a committee to study issues around virtual currencies and propose actions.

➢ The RBI and the Ministry of Finance issue statements on cryptocurrencies. The ministry compares them to ponzi schemes.

➢ The RBI issues a circular preventing commercial and co-operative banks, payments banks, small finance banks, NBFCs and payment system providers from:
Dealing in virtual currencies
Providing services to all entities which deal with them
Crypto exchanges, unable to access banking services in India, find their businesses crippled overnight. Trading volumes fall by 99% and by August 2018 about 95% of jobs vanish.

➢ The Supreme Court strikes down RBI's banking ban on crypto, terming the April 6 circular unconstitutional. One of the SC's reasons for overturning the ban is that cryptocurrencies are unregulated but not illegal in India. A decaying crypto market is jolted back to life. Exchanges see a sharp increase in interest as the SC ruling coincides with a crypto boom. The price of Bitcoin jumps more than 700% between April 2020 and February 2021. However, rumours of an impending ban persist.

Conclusion

➢ To conclude, Cryptocurrencies have the potential to become a future mode of exchange as the blockchain technology provides security that these currencies cannot be cloned very easily as the traditional currency.

➢ Also, to add further, Cryptocurrencies can be very useful in future as the world is turning into a global market and exchange between nations is increasing rapidly. This would give such currencies an acceptance as it would act as common means of exchange between different nations.

➢ From point of view of India, Cryptocurrencies have a great potential as it would help India in increasing its foreign trade thereby helping in development of Indian economy.

➢ In this Tech-Savvy India, and especially the young India, Cryptos have already started gaining momentum. As other online payment apps, Cryptos would become a common mode of payment.

➢ It would solve a major problem India is facing with its paper currency is that it is cloned by various terrorist organisation and various other organisation to carry out Illegal activities. However the arguments against the Cryptos are same but it is difficult to clone them and traceable.

➢ However present cryptocurrencies remain a question of debate as they do not have any backing by a trusted authorities and also, they are not environmental problems. If these problems are addressed by Central authorities either backing it or creating a cryptocurrency and also finding some measures to make it less power consuming and environmentally friendly, then Cryptocurrencies would be next big evolution we could see in this global world of currencies.

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आर्थिक विकासाचा राजमार्ग : ग्रामीण विकास

प्रा. डॉ. कृष्णा शंकर शहाणे

(M.A. (Eco), M.A.(Mar), B.Ed., B.C.J., S.E.T.(Eco), G.D.C.&A. Ph.D.(Eco.), Recognized Research guide,
Savitribai Phule, Pune University

प्रस्तावना –

भारत हा खेड्यांचा देश आहे. खरा भारत पहायचा असेल तर खेड्यांकडे जायला हवे कारण भारतात शहरांपेक्षा खेड्यांचे प्रमाण अधिक आहे.ग्रामीण भाग मोठ्या प्रमाणावर असणा-या भारतीय अर्थव्यवस्थेचा विकास करायचा असेल तर ग्रामीण विकासाशिवाय पर्याय नाही. आज शहरांचा विकास मोठ्या प्रमाणावर होत आहे आणि खेडी ओस पडत आहेत. ग्रामीण नागरिक मोठ्या प्रमाणावर शहरी भागाकडे स्थलांतर करीत आहेत. आज खेड्यांचा वेगाने विकास होणे आवश्यक आहे तसेच ग्रामीण भागाच्या विकासासाठी सर्वतोपरी प्रयत्न होणे गरजेचे आहे. स्वातंत्र्योत्तर कालखंडात भारताच्या ग्रामीण भागाचा जरी विकास झाला असला तरी या विकासाचा वेग हा साधारण असा आहे. हा विकास उल्लेखनीय अशा स्वरूपाचा असल्याचे दिसून येत नाही. ग्रामीण भागाच्या प्रगतीमध्ये अनेक समस्या किंवा आव्हाने आहेत या समस्या आणि आव्हानांवर मात करणे महत्वाचे आहे. असे झाल्यास ग्रामीण भागाचा सर्वांगीण विकास साध्य होऊन देशाच्या आर्थिक विकासास हातभार लागेल. या घटकांमध्ये मोठ्या प्रमाणावर विधायक बदल झाल्यास ग्रामीण भागाचा विकास साध्य होईल.

ग्रामीण विकासास मदत करणारे घटक

1) **शेती विकास -**

भारताचा फार मोठा भूभाग हा शेतीच्या वापरा खाली आहे. भारत हा खेड्यांचा देश आहे आणि खेड्यांमध्ये शेतीचे प्रमाण अत्यंत मोठ्या प्रमाणात दिसून येते. शेती हा भारतीय अर्थव्यवस्थेचा कणा आहे. आजही भारतामध्ये सुमारे साठ टक्के लोकांचा उदरनिर्वाह प्रत्यक्ष-अप्रत्यक्षरीत्या शेती क्षेत्रावर अवलंबून आहे. स्वातंत्र्योत्तर कालखंडामध्ये भारतीय शेती विकासाचा वेग कमी आहे. वाढत्या लोकसंख्येच्या मानाने शेती उत्पादन वाढताना दिसत नाही. त्यामुळे ग्रामीण विकास मोठ्या प्रमाणात साध्य करण्यासाठी सर्वप्रथम शेतीमध्ये आमूलाग्र बदल होणे गरजेचे आहे. शेतीमध्ये मोठ्या प्रमाणावर विकास होणे महत्वाचे आहे. पिकांची प्रति हेक्टरी उत्पादकता वाढणे महत्त्वाचे आहे, शेतमालाला योग्य भाव मिळणे गरजेचे आहे यासाठी शासनाने किमान किमान आधार किंमत चांगल्याप्रकारे देणे महत्त्वाचे आहे, तसेच इतर अनेक विकासात्मक बदल होणे गरजेचे आहे. असे झाल्यास भारतीय शेतीला चांगले दिवस येतील आणि ग्रामीण विकासाची ही नांदी ठरेल.

2) **कृषी प्रक्रिया उद्योगांचा विकास –**

भारतीय शेतीमध्ये विशेषता ग्रामीण भागामध्ये शेतीच्या विशिष्ट हंगामामध्ये ठराविक दिवसांच्या अंतराने एकाच प्रकारचा शेतमाल जवळ जवळ सर्वच शेतकरी बाजारामध्ये घेऊन येतात आणि त्यामुळे बाजारामध्ये त्या एका विशिष्ट पिकाचा पुरवठा मोठ्या प्रमाणावर वाढतो आणि त्यामुळे त्या पिकाच्या किमती घसरतात. या घसरणाऱ्या किमतीचा फायदा व्यापारी आणि मध्यस्थ मोठ्या प्रमाणावर घेतात. मध्यस्थ आणि व्यापारी हा शेतमाल कमीत कमी किंमतीला खरेदी करतात, परंतु या ऐवजी कृषी प्रक्रिया उद्योगांचा विकास मोठ्या

प्रमाणावर झालेला असेल तर अशा परिस्थितीमध्ये एकाच वेळेस सर्वच शेतमाल बाजारपेठेमध्ये न आणता काही शेतमाल हा कृषी प्रक्रिया उद्योगाकडे वळवता येतो. अशा प्रकारे शेतकऱ्यांना दोन्ही बाजूने चांगल्या पद्धतीने शेतमालाला भाव मिळेल आणि ग्रामीण भागाचा विकास होण्यासाठी मदत होईल.

3) **विकसित कृषी उत्पन्न बाजार समित्या –**

शेतकऱ्यांनी विविध प्रकारचा शेतमाल तयार केल्यानंतर हा शेतमाल जवळच्या कृषी उत्पन्न बाजार समित्यांमध्ये आणला जातो. अशा कृषी उत्पन्न बाजार समित्यांमध्ये अनेक प्रकारच्या समस्या असल्यामुळे शेतकरी हवालदिल, विस्थापित होतो, शेतकऱ्यांचे आर्थिक नुकसान मोठ्या प्रमाणावर होते. उदा. बाजार समित्यांमध्ये साठवणुकीच्या सोयींची कमतरता, पार्किंगची अडचण, स्वच्छतागृहांची अडचण, मालाची होणारी चोरी, बाजार समित्यांमधील हमाली, तोलाई, मापाई अशा प्रकारचे आकार आणि प्रकार याअंतर्गत शेतकऱ्याच्या उत्पन्न मधून अनेक प्रकारे पैसे कापून घेतले जातात, पैसे मिळण्यास अनेकदा विलंब होतो. इतर अनेक समस्यांमुळे शेतकऱ्यांचे आर्थिक नुकसान होते. ग्रामीण भागाची प्रगती होण्यासाठी कृषी उत्पन्न बाजार समित्यांमध्ये अमुलाग्र बदल केल्यास आणि या बाजारातील सर्व प्रकारच्या त्रुटी, उणिवा दूर केल्यास ग्रामीण भागाचा विकास होण्यासाठी मदत होईल.

4) **शेतमाल निर्यातीस प्रोत्साहन –**

आज भारतातून विविध प्रकारचा दर्जायुक्त शेतमाल निर्यात होतो. शेतमालाची ही निर्यात प्रत्यक्ष शेतकरी करत नाही. मध्यस्थ, व्यापारी आणि निर्यातदार यांच्यामार्फत ही निर्यात करावी लागते. या निर्यातीपासून मध्यस्थ, व्यापारी आणि निर्यातदार यांना मोठ्या प्रमाणावर आर्थिक फायदा होतो. तसेच अनेक निर्यातदार हे निर्यातीसाठी घेतलेला माल घेऊन पसार होतात, निर्यातीचे पैसे अनेक शेतकऱ्यांना अनेकदा उशिरा मिळतात, निर्यातीतून मिळालेला पैसा अनेकदा शेतकऱ्यांच्या हाती पोहोचत नाही अथवा मिळत नाही. निर्यातीपासून आलेला पैसा निर्यातदार प्रत्यक्षामध्ये शेतकऱ्यांना अनेकदा देत नाहीत त्यामुळे शेतकऱ्यांचे आर्थिक नुकसान होते. शेतकऱ्यांनी स्वतः निर्यात करण्यासाठी शासकीय स्तरावर शेतकऱ्यांना प्रशिक्षण दिले पाहिजे, निर्यातीच्या संदर्भात सर्व प्रकारची माहिती शेतकऱ्यांना मिळावी यासाठी शेतकऱ्यांनी देखील जागरूक राहणे महत्वाचे आहे.

5) **कुटीर उद्योगांचा विकास –**

ग्रामीण भागात शेतीच्या माध्यमातून उत्पादन कमी प्राप्त झाल्यास शेतकऱ्यांचे आर्थिक नुकसान होऊ नये यासाठी शेतकऱ्यांनी आणि ग्रामीण जनतेने कुटीर उद्योगांकडे लक्ष देणे महत्त्वाचे आहे. शासनाने शासकीय पातळीवर कुटीर उद्योगांना विविध सवलती देणे महत्त्वाचे आहे. ग्रामीण भागातील विविध कुटिरोद्योग म्हणजेच टोपल्या बनविणे, सुतळ्या बनविणे, दोरखंड बनविणे, यासारख्या इतर उद्योगांकडे लक्ष देणे गरजेचे आहे. शेतीबरोबरच कुटिरोद्योग विकसित झाल्यास शेतकऱ्याला दुहेरी आर्थिक फायदा होऊ शकतो आणि या माध्यमातून शेतीसह ग्रामीण विकास होण्यास मदत होते.

6) **पूरक उद्योगांचा विकास –**

शेतकऱ्यांनी शेती बरोबरच अनेक पूरक उद्योगांकडे लक्ष देणे महत्त्वाचे आहे जसे दुग्ध व्यवसाय, कुक्कुटपालन, पशुपालन यासारख्या व्यवसायाकडे लक्ष दिल्यास शेतीच्या कामा व्यतिरिक्त असलेल्या वेळेमध्ये कुटीर उद्योगां मार्फत शेतकऱ्यांचा आर्थिक विकास मोठ्या प्रमाणावर होऊ शकतो. तसेच शेतीतून कमी उत्पन्न मिळाल्यास

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कुटीर उद्योगातून मिळालेल्या पैशाच्या आधारे शेतकऱ्याचा उदरनिर्वाह चांगल्या प्रकारे चालू शकतो. शेतकऱ्यांचे शेतीतील तोट्यातून होणारे विस्थापन आणि वैफल्य यातून शेतकरी बाहेर येऊ शकतो. त्यासाठी पूरक उद्योगांचा विकास होणे महत्त्वाचे आहे. पूरक उद्योगांचा मोठ्या प्रमाणावर विकास झाल्यास ग्रामीण विकासास मदत होईल.

7) औद्योगिक विकास –

स्वातंत्र्योत्तर कालखंडामध्ये भारतामध्ये मोठ्या प्रमाणावर उद्योगधंद्यांची निर्मिती झालेली आहे. आजतागायत उद्योगधंद्यांचा मोठ्या प्रमाणावर विकास देखील होत आहे. पूर्वी फक्त मोठ्या शहरांमध्ये औद्योगिक वसाहती होत्या त्यानंतर सर्वसाधारण शहरांमध्ये या वसाहती आलेल्या आहेत आणि आज खेड्यापाड्यांपर्यंत औद्योगिक वसाहतीच्या पोहोचलेल्या आहेत. यामध्ये एम.आय.डी.सी. ची भूमिका महत्त्वपूर्ण आहे पूर्वी ज्या गावांमध्ये उजाड माळरान होते, तिथे पाण्याची सोय नव्हती, शेतीचे उत्पादन कमी येत होते अशा प्रकारच्या ग्रामीण भागांमध्ये देखील शासनाने एम.आय.डी.सी.च्या माध्यमातून मोठ्या प्रमाणावर लहाण – मोठ्या उद्योगांची निर्मिती केली अथवा उद्योगांच्या निर्मितीला चालना दिली त्यामुळे मोठ्या प्रमाणावर औद्योगिक विकास झाला परंतु यामध्ये आजही मोठ्या प्रमाणावर वाढ होणे गरजेचे आहे. ग्रामीण पातळीवर यापुढील कालावधीमध्ये अधिकाधिक औद्योगिक विकास होणे गरजेचे आहे, असे झाल्यास ग्रामीण भागाचा आर्थिक विकास होण्यास मदत होईल.

8) आरोग्य सुविधांचा विकास –

ग्रामीण भागातील प्राथमिक आरोग्य केंद्रांची परिस्थिती सुधारणे महत्त्वाचे आहे. आजही ग्रामीण भागामध्ये अनेक ठिकाणी प्राथमिक आरोग्य केंद्राची परिस्थिती दयनीय झालेली आहे. आरोग्य सेवा पुरविणाऱ्या कर्मचारी वर्गामध्ये वाढ होणे गरजेचे आहे. अद्ययावत यंत्रसामुग्री आरोग्य केंद्रामध्ये बसविणे महत्त्वाचे आहे. औषधांचा पुरवठा वेळेवर आणि योग्य प्रकारे होण्याकडे लक्ष देणे महत्वाचे आहे. आजही शासन मोठ्या प्रमाणावर चांगल्या प्रकारच्या आरोग्य सुविधांची, औषधांची तसेच अत्याधुनिक यंत्रसामुग्री ची सुविधा ग्रामीण भागापर्यंत पोहोचवत आहेच परंतु यामध्ये मोठ्या प्रमाणावर वाढ होणे गरजेचे आहे. ग्रामीण भागातील प्राथमिक आरोग्य केंद्रांचा चेहरामोहरा बदलणे महत्त्वाचे आहे. कोणत्याही कारणासाठी ग्रामीण भागातील जनतेला आरोग्याच्या सेवेसाठी शहराकडे जाण्याची गरज पडता कामा नये अशा प्रकारची प्राथमिक आरोग्य केंद्रे तयार होणे ही काळाची गरज आहे.

9) विकसित शिक्षण प्रणाली –

ग्रामीण भागामध्ये शैक्षणिक विकास मोठ्या प्रमाणावर होणे गरजेचे आहे. शहरातील शैक्षणिक सुविधा आणि ग्रामीण भागातील शैक्षणिक सुविधा यामध्ये आजही मोठ्या प्रमाणावर तफावत दिसून येते. ग्रामीण आणि शहरी भागातील शाळा आणि महाविद्यालये यांच्या आजच्या परिस्थितीची यांची आपण तुलना केल्यास त्यातील तफावत आपल्या लक्षात येते. ग्रंथालय, अत्याधुनिक प्रयोगशाळा, क्रीडांगणे आणि इतर प्रकारच्या शैक्षणिक सुविधा या आजही ग्रामीण भागामध्ये मोठ्या आणि अद्ययावत अशा स्वरूपामध्ये मिळत नाहीत. शैक्षणिक क्षेत्रामध्ये असणारे शिक्षक, शिक्षकेतर कर्मचारी, संगणक आणि ग्रंथ / पुस्तकांची उपलब्धता, प्रयोगशाळांची उपलब्धता, प्रयोगशाळांमध्ये असणाऱ्या विविध अवजारांची किंवा उपकरणाची उपलब्धता हे

सर्व घटक पुरेसे आणि विकसित स्वरूपात उपलब्ध होणे गरजेचे आहे. असे झाल्यास ग्रामीण भागाचा चेहरामोहरा बदलण्यास मदत होईल.

10) अंधश्रध्दा निर्मुलन –

ग्रामीण भागातील नागरिक किंवा समाज आजही मोठ्या प्रमाणावर की अंधश्रध्दाळू आहेत. अनेक वेग - वेगळ्या प्रकारच्या खुळचट समजुती आणि अंधश्रध्दा यांचे पालन ग्रामीण भागामध्ये मोठ्या प्रमाणावर केले जाते. उदा. पिकाची लागवड करताना ठराविक एका दिवशीच करायची, अनेक कामांसाठी विविध अंधश्रध्दांचा आधार घेतला जातो. ठराविक दिवशी कोणतेही काम करायचे नाही अशा प्रकारच्या समजूती ग्रामीण भागात मोठ्या प्रमाणावर दिसतात. सर्वसामान्य जीवन जगताना देखील विविध प्रकारच्या अंधश्रध्दा पाळल्या जातात त्या अंधश्रध्दांच्या आहारी जाऊन मोठ्या प्रमाणावर आर्थिक नुकसान जनता करून घेते. यासाठी अंधश्रध्दा निर्मूलन झाले तर ग्रामीण भागाचा विकास होण्यास मदत होईल.

11) वीज पुरवठ्यात सुसूत्रता –

ग्रामीण भागांमध्ये लहान-मोठे उद्योग, शेती, स्वयंरोजगार, घरगुती जीवन यासाठी मोठ्या प्रमाणावर विजेची आवश्यकता असते. ग्रामीण भागात विजेचा लपंडाव अनेक ठिकाणी मोठ्या प्रमाणावर सुरु असतो. लोडशेडिंग मोठ्या प्रमाणावर दिसून येते. आजही शासनाच्या प्रयत्नाने लोडशेडिंग कमी झालेले असले तरी ते पूर्णपणे थांबलेले नाही. विजेच्या पुरवठ्यामध्ये अनेकदा अडचणी येउन वीज खंडित झाल्यास छोटे-मोठे उद्योग, शेतीला होणारा पाणीपुरवठा, स्वयंरोजगार यामध्ये खंड पडतो आणि आर्थिक नुकसान होते. विजेचा पुरवठा सुरळीत केल्यास ग्रामीण भागाचा आर्थिक विकास होण्यास मदत होईल.

12) पाणी पुरवठ्यात सुसूत्रता –

ग्रामीण भागात मुळात पाण्याचा पुरवठा मोठ्या प्रमाणावर होत नाही. पाण्याची टंचाई किंवा पाण्याचे दुर्भिक्ष हे ग्रामीण भागाचे वैशिष्ट्य तयार झालेले आहे. ग्रामीण भागामध्ये शेतीसाठी मोठ्या प्रमाणावर पाणीपुरवठ्याची गरज आहे. तुषार सिंचन, ठिबक सिंचन, सारा सिंचन यांच्या किफायतशीर वापरासाठी पुरेसा पाणी पुरवठा होणे महत्वाहे आहे. शासकीय पातळीवर विविध बहुउद्देशीय धरणाची निर्मिती, पाटबंधारे, पाइपलाइनच्या माध्यमातून ग्रामीण जनतेसाठी, शेतीसाठी, उद्योगांसाठी पाणीपुरवठा मोठ्या प्रमाणावर करणे महत्त्वाचे आहे. असे झाल्यास ग्रामीण विकासाला चालना मिळेल.

13) वाहतुकींच्या साधनांचा विकास –

शेतमालाची, कच्च्या मालाची वाहतूक करणे, उद्योगांसाठी कच्च्या-पक्क्या मालाची वाहतूक करणे, तसेच जनजीवनासाठी वाहतुकीची सुविधा अत्यंत महत्त्वाची आहे. ग्रामीण भागातील वाहतुकीची साधने अत्यंत मोडकळीस आलेली असतात तसेच रस्त्यांची परिस्थिती अत्यंत दयनीय स्वरूपाची झालेली आहे. आज गावा - गावापर्यंत डांबरीकरण करणे महत्त्वाचे आहे. अशा प्रकारे डांबरीकरण झाल्यास ग्रामीण भागातील वाहतुक वेगवान होण्यास मदत होते. उद्योगांसाठी कच्चामाल तयार झालेला पक्का माल ई. ची वाहतूक वेगवान होऊन ग्रामीण विकास होण्यास मदत होईल.

14) माहिती तंत्रज्ञानाचा सुयोग्य वापर -

आजचे युग हे माहितीचे युग असून माहिती तंत्रज्ञानाचा चांगल्या प्रकारे वापर केल्यास ते विकासाचे गमक ठरू शकते. शहरी भागाचा विकास माहिती तंत्रज्ञानाचमुळे तर होतोच पण ग्रामीण भागाचा सुद्धा विकास या

तंत्रज्ञानाचमुळे होऊ शकतो परंतु त्याचा चांगला वापर करायला हवा. माहिती तंत्रज्ञानात संगणक, स्मार्टफोन, इंटरनेट, अद्ययावत संपर्क यंत्रणा, दूरदर्शन, आकाशवाणी यासारख्या गोष्टींचा समावेश होतो या माहिती तंत्रज्ञानाचमुळे जग खूप जवळ आले आहे याचे महत्वाचे कारण म्हणजे ताबडतोब होणारा संपर्क आणि त्वरीत मिळणारी माहिती होय.या माहिती तंत्रज्ञानाच्या वापरामुळे ग्रामीण भागाचा सर्वांगीण विकास होण्यास मदत होते त्यात शेती, उद्योग, शैक्षणिक, आर्थिक, सामाजिक, आरोग्य अशा विविध क्षेत्रांचा विकास माहिती तंत्रज्ञानाचमुळे साध्य होण्यास मदत होते.

15) राजकारण विरहित समाजाची निर्मिती –

ग्रामीण भाग आणि राजकारण हे अत्यंत मोठे समीकरण आज आपल्याला दिसते. ग्रामीण भागामध्ये मोठ्या प्रमाणावर राजकारणाचा शिरकाव झालेला आहे. निवडणुकीच्या दोन,तीन महिन्यांसाठी राजकारण हे योग्य ठरते परंतु निवडणुका झाल्या तरी देखील ग्रामीण भागांमध्ये राजकारण वर्षानुवर्षे आणि पिढ्यानपिढ्या जपले जाते. राजकारणामध्ये निवडणुकांच्या वेळी कोण कोणत्या पक्षामध्ये होते, कोणी कोणत्या पक्षाचे काम केले या गोष्टी लक्षात ठेवून वर्षानुवर्षे मोठ्या प्रमाणावर हेवे - दावे केले जातात. हा प्रकार विकोपाला गेल्यास त्यातून वाद - विवाद निर्माण होतात आणि मोठ्या प्रमाणावर सामाजिक अशांतता निर्माण होते. राजकारणाचा केवळ राजकारणासाठी वापर करावा, राजकारणा व्यतिरिक्त शेती, दैनंदिन व्यवसाय, उद्योग यामध्ये राजकारण न आणता आपण प्रगती करणे महत्त्वाचे आहे. असे झाल्यास ग्रामीण भागाचा विकास मोठ्या प्रमाणावर होण्यास मदत होते.

16) सावकारी कर्जाचे प्राबल्य कमी करणे-

ग्रामीण भागात आजही मोठ्या प्रमाणावर सावकारी आणि सराफीपेढी वाल्यांकडून तसेच मित्र, हितचिंतक, आसेष्ट, नातेवाईक, अशा स्त्रोतांच्या माध्यमातून मोठ्या प्रमाणावर कर्ज उभारले जाते या स्त्रोतांमधून उभारलेल्या कर्जावरील व्याजदर हा दर साल दर शेकडा असा नसून प्रतिमहिना अशा पद्धतीचा त्यामुळे तो जास्त असतो त्यामुळे शेतक-यांसह ग्रामीण जनतेचे मोठ्या प्रमाणावर नुकसान होते. सावकारी आणि सराफी पेढीवाले मोठ्या प्रमाणावर नागरिकांच्या जमिनी तारण घेऊन त्या गिळंकृत करतात. यामुळे ग्रामीण भागात वर्षानुवर्षे आर्थिक दृष्ट्या मागासलेलाच राहतो यामध्ये बदल होण्यासाठी सावकारी, सराफी पेढीवाले यांचे वर्चस्व मोठ्या प्रमाणात कमी होणे गरजेचे आहे.

17) बँकांच्या सेवा वाढविणे –

ग्रामीण भागामध्ये राष्ट्रीयीकृत, सहकारी, व्यापारी बँका यांचा शाखा विस्तार मोठ्या प्रमाणावर वाढणे गरजेचे आहे. या संस्थांच्या माध्यमातून शेती, लघुउद्योग स्वयंरोजगार यासाठी दिल्या जाणाऱ्या कर्ज पुरवठ्यात वाढ होणे गरजेचे आहे. या कर्जपुरवठ्याच्या आधारे ग्रामीण भागातील सुशिक्षित बेरोजगार तरुण मोठ्या प्रमाणावर आपला उदरनिर्वाह चालवू शकतील. पर्यायाने त्याचे कुटुंब आणि ग्रामीण भागाचा आर्थिक विकास होण्यासाठी मदत होईल.

18) मानव संसाधान विकास –

राष्ट्राचा सर्वांगीण विकास होण्यासाठी महत्त्वाची असते ती मानवी साधन संपत्ती. या मानवी साधनसंपत्तीचा दर्जा उत्तरोत्तर वाढणे महत्वाचे आहे. पाश्चिमात्य देशांच्या तुलनेने आपल्याकडे असणाऱ्या मानवी साधनसंपत्तीचा दर्जा हा कमी दिसून येतो. मानवी साधनसंपत्तीचा दर्जा सुधारण्यासाठी शासनाने सर्वतोपरी

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19) वाद विवाद आणि भांडणे कमी करणे –

ग्रामीण भागामध्ये राजकारण मोठ्या प्रमाणावर दिसून येते, शेतजमिनीच्या व इतर प्रकारच्या भांडणातून मोठ्या प्रमाणावर सामाजिक अशांतता निर्माण होते. ग्रामीण राजकारण, शेतजमिनीची सीमारेषा यांचे वाद मोठ्या प्रमाणावर आढळून येतात. हे वाद विकोपाला गेल्यास मोठ्या प्रमाणावर हाणामाऱ्या होतात. त्यामुळे आर्थिक प्रगती करण्याकडे नागरिकांचे लक्ष लागत नाही याऐवजी अशी भांडणे आणि वाद विवाद कमी झाल्यास ग्रामीण भागातील आर्थिक विकासाला चालना मिळू शकते.

20) ग्रामीण विकासात तरुणांचे योगदान –

ग्रामीण भागातील मोठमोठ्या शेतकरी कुटुंबातील तरुण पिढी आज शेती तसेच पिढ्यानपिढ्या चालत आलेल्या इतर व्यवसायांकडे तरुण वर्गाने मोठ्या प्रमाणात दुर्लक्ष केल्याचे आढळते. फार मोठ्या जमीनदार शेतकऱ्याचा मुलगा शहरामध्ये एखादया कंपनीमध्ये नोकरी करून समाधान मानतो, याचे महत्त्वाचे कारण म्हणजे पूर्वी उत्तम शेती मध्यम व्यापार आणि कनिष्ठ नोकरी असे समीकरण होते ते समीकरण आता उत्तम नोकरी मध्यम व्यापार कनिष्ठ शेती अशा प्रकारचे झालेले आहे. यामध्ये बदल होणे आवश्यक आहे. असे झाल्यास ग्रामीण भागासह देशाच्या आर्थिक विकासास मदत होईल.

21) समाजाची सकारात्मक भूमिका –

ग्रामीण भागात मुख्य व्यवसाय शेती हा आहे. शेती करणा-या बंधवांना आणि कुटुंबाला पूर्वी जी मोठी प्रतिष्ठा होती ती प्रतिष्ठा आज मिळत नाही. त्यामुळे शेतकरी शेती करण्यास नाखूष असतात. तसेच शहरातील जनता ही ग्रामीण जनतेकडे पाहतांना वेगळ्या दृष्टिकोनातून पाहतात असे न होता शहरी जनतेने ग्रामीण भागातील जनतेकडे सहकार्याच्या भूमिकेतून पाहिले पाहिजे असे झाल्यास ग्रामीण भागाच्या आर्थिक विकासासाठी मदत होईल.

22) शासनाची सहकार्याची भूमिका –

कोणत्याही घटकाचा विकास करायचा असेल तर शासनाची भूमिका ही अत्यंत मोलाची आहे. राज्य सरकार, केंद्र सरकार, स्थानिक स्वराज्य संस्था यांच्या माध्यमातून ग्रामीण भागाचा विकास करण्यासाठी नियोजनबद्ध रीतीने कार्यक्रम राबविणे महत्त्वाचे आहे. त्यासाठी आवश्यकता वित्तपुरवठा शासकीय पातळीवर होणे महत्त्वाचे आहे. पायाभूत सुविधा मोठ्या प्रमाणावर पुरविणे आवश्यक आहे. यासाठी सरकारने सहकार्याची भूमिका घेणे महत्त्वाचे आहे. आज सरकार आपली भूमिका चोखपणे पार पाडत आहेच परंतु यामध्ये मोठ्या प्रमाणावर भर पडणे महत्त्वाचे आहे.

23) ग्रामीण पर्यटन विकास –

शहरीकरण मोठ्या प्रमाणावर होत असताना ग्रामीण भागाकडे नागरिकांचे होणारे दुर्लक्ष हे ग्रामीण भागाच्या अधोगतीला कारणीभूत होत आहे. याच ग्रामीण वातावरणाचा नियोजनबद्ध रीतीने वापर करून ग्रामीण पर्यटनाचा विकास केला तर ग्रामीण अर्थव्यवस्था विकसित होण्यास मदत होईल. शेती अर्थव्यवस्था, ग्रामीण जनजीवन, ग्रामीण संस्कृती अशा प्रकारच्या गोष्टींची नियोजनबद्ध रीतीने पर्यटन केंद्रे तयार करणे महत्त्वाचे

आहे. अशा पर्यटन केंद्रांना शहरातील नागरिक भेटी देऊ शकतील त्यापासून ग्रामीण नागरिकांना उत्पन्न मिळून विकासास मदत होऊ शकते.

24) शक्तिसाधनांचा पर्याप्त वापर –

मानव निर्मित, निसर्ग निर्मिती शक्ती साधनांचा पर्याप्त किंवा पुरेपूर वापर होणे ही काळाची गरज आहे. मानवनिर्मित शक्तीसाधने जसे, विविध प्रकारची यंत्रे,मानवी क्षमता, निसर्गनिर्मित शक्तीसाढणे जसे सूर्यप्रकाश, हवा, पाणी, वृक्षवल्ली, जमीन यांचा नियोजनबद्ध रीतीने आणि पुरेपूर वापर होणे महत्त्वाचे आहे. सर्व जमीन लागवडीखाली येणे आवश्यक आहे याबरोबरच स्वच्छ सूर्यप्रकाश, खेळती हवा यांचा उपयोग करून घेऊन विविध प्रकारे उत्पादनक्षम कार्य केल्यास ग्रामीण विकास मोठ्या प्रमाणात होऊ शकतो.

25) महिलांना निर्णय प्रक्रियेत संधी देणे महत्त्वाचे –

"जिच्या हाती पाळण्याची दोरी ती राष्ट्राला उद्धरी" याप्रमाने राष्ट्राचा उद्धार करण्याचे प्रचंड सामर्थ्य असणा-या महिला शक्तीला निर्णय प्रक्रियेत स्थान देणे महत्वाचे आहे. ग्रामीण भागातील कुटुंब, शेती, समाजव्यवस्था, छोटे-मोठे उद्योग अशा सर्वच प्रकारच्या उद्योग व्यवसायामध्ये मध्यवर्ती निर्णय प्रक्रियेत महिलावर्गाला स्थान देणे महत्त्वाचे आहे. महिलावर्गाच्या अंगी असणाऱ्या गुणग्राहकता बुद्धिमत्ता या सर्वच गोष्टींचा विविध क्षेत्राच्या विकासासाठी उपयोग होऊ शकतो.

26) नागरीकरणाचा वेग वाढविणे –

आज खेड्या-पाड्यातून लोकसंख्येचा फार मोठा लोंढा शहराकडे जात आहे. शहरांची लोकवस्ती दाट होत आहे. शहरांचा विकास होत आहे ही निश्चितच कौतुकास्पद बाब आहे परंतु शहराचा विकास होत असताना खेडी ओस पडता कामा नये. कालांतराने खेड्यांचे रूपांतर शहरांमध्ये होणे महत्त्वाचे आहे. नागरीकरणाचा वेग वाढविणे याचा अर्थ असा नव्हे की खेडी ओस पडावीत आणि शहरे विकसित व्हावीत. शहरे विकसित व्हावी परंतु शहरामध्ये उपलब्ध असणाऱ्या सोयीसुविधा या खेड्यात पर्यंत पोहोचणे महत्त्वाचे आहे. त्यामुळे ग्रामीण जनतेला शहरी जीवनाचे असणारे आकर्षण कमी होईल. असे झाल्यास ग्रामीण भागातील खेड्यापाड्यांचे रूपांतर शहरांमध्ये होऊन शहरीकरणाचा वेग मोठ्या प्रमाणावर वाढेल आणि देशाच्या आर्थिक विकासाला हातभार लागू शकेल.

थोडक्यात ग्रामीण भागाचा विकास हा कोणत्याही एका घटकावर अवलंबून नसून ही बहुआयामी प्रक्रिया आहे. यामध्ये खुद्द ग्रामीण जनता, सामाज, शहरी नागरिक, शासन यंत्रणा यांची संयुक्त भूमिका महत्त्वाची आहे.

भारत में वैश्वीकरण का कारण, उद्देश्य और प्रभाव
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भूमिका

समस्त विश्व के एक होने की प्रक्रिया को वैश्वीकरण कहा जा सकता है । यह राष्ट्रीय सीमाओं में बंधे हुए दुनिया के विभिन्न देशों को एक दूसरे से जोड़ता हुआ उन्हें एक दूसरे के करीब लाता है।

यह मूलतः एक आर्थिक संकल्पना है , जिसके राजनीतिक आर्थिक, सामाजिक और सांस्कृतिक निहितार्थ हैं।[1] एक आर्थिक संकल्पना के रूप में वैश्वीकरण विश्व के विभिन्न राष्ट्रीय अर्थव्यवस्था को एकत्रित करता हुआ वैश्विककृतअर्थव्यवस्था के सपनों को साकार करता है,और इसकी पृष्ठ भूमि मैं सांस्कृतिक एकीकरण का आधार तैयार करता है। यह वस्तुओं सेवाओं और पूंजी की मुक्त आवाजाही पर जोर देता है साथ ही तकनीक के तीव्र प्रवाह को भी संभव बनाता है जिससे विकास की गति तीव्र होती है। तथा रोजी रोजगार का भी विस्तार होता है।

वैश्वीकरण की भारतीय पृष्ठभूमि

वैसे तो प्राचीन काल से ही भारत का आर्थिक तथा सांस्कृतिक संबंध विश्व के अन्य देशों से रहा है। परंतु 1991 में नई आर्थिक नीति के तहत पूर्ण रूप से वैश्वीकरण को अपनाया गया इसके तहत कई कदम उठाए गए जैसे- विदेशी व्यापार पर आरोपित तमाम प्रकार के प्रतिबंध को चरणबद्ध तरीके से कम या समाप्त किया गया आयात प्रतिस्थापन की जगह निर्यात संवर्धन की नीति अपनाई गई।

हाल ही में भारत ने विभिन्न क्षेत्रीय संगठनों या देशों के साथ क्षेत्रीय व्यापार समझौतों और व्यापक आर्थिक सहयोग समझौतों की दिशा में सार्थक व प्रभावी पहल की।

पूंजी की मुक्त आवाजाही पर छूट दी गई। विदेशी प्रत्यक्ष निवेश के संदर्भ में भारत की धारणा में बदलाव आया। भारतीय कंपनियों को विदेशी कंपनियों के विलय और अधिग्रहण की भी अनुमति दी गई। बाजार आधारित विनिमय दर व्यवस्था स्थापित की गई। इन सारे कार्य द्वारा भारत में वैश्वीकरण को बढ़ावा दिया गया।

भारत में वैश्वीकरण के कारण

आर्थिक- देश की अर्थव्यवस्था का संकट से गुजरना और इससे उबरने के लिए विकसित देशों की पूंजी एवं तकनीकी आवश्यकता ने वैश्वीकरण को बढ़ावा दिया। दूसरी तरफ विकसित देशों ने भी भारत में सस्ते श्रम तथा अनुकूल बाजार के रूप में संभावना देखी।

तकनीकी कारण- परिवहन और संचार क्षेत्र में आने वाले बदलावों ने भी वैश्वीकरण की प्रक्रिया के लिए उत्प्रेरक का कार्य किया। जेट विमान, सूचना तकनीक के क्षेत्र में क्रांति ने भौगोलिक बाधाओं को कम कर दिया इससे ना केवल समय और खर्च की बचत हुई वरन इसने सूचनाओं के प्रवाह को भी संभव बनाया इंटरनेट, मोबाइल, सेटेलाइट, की इसमें महत्वपूर्ण भूमिका रही।[2]

संस्थागत कारण - द्वितीय विश्व युद्ध के बाद बहुराष्ट्रीय कंपनियों का विकास हुआ जो एक से अधिक देशों में आर्थिक कारोबार करती थी। बढ़ती प्रतिस्पर्धा के मद्देनजर कम लागत , संसाधनों तक आसान पहुंच, निकट बाज़ार उत्पादन के अन्य कारको की उपलब्धता और अनुकूल सरकारी नीतियां इन बहुराष्ट्रीय कंपनियों की जरूरत थी अतः गेट (GATT) का विस्तार करके विश्व व्यापार संगठन (डब्ल्यूटीओ) की स्थापना की गई जो वैश्वीकरण की प्रक्रिया को नेतृत्व प्रदान करता है। इन सब बातों के अतिरिक्त अब विश्व के विभिन्न भागों के लोग यह समझ रहे हैं कि वे आपस में जुड़े हुए हैं।[3] आज इस बात को लेकर सजगता है कि विश्व के एक हिस्से में घटने वाली घटना का प्रभाव विश्व के दूसरे हिस्से में पड़ेगा इसी प्रकार आर्थिक घटनाओं का प्रभाव भी क्षेत्रीय प्रवेश तक सीमित नहीं होता बल्कि पूरे विश्व में महसूस किया जाता है।

वैश्वीकरण का उद्देश्य

- वैश्वीकरण की संकल्पना विश्व को परस्पर निर्भर और एकीकृत बनाने के उद्देश्य से परिचालित है। इसका प्रयास समग्र विश्व को एकीकृत करने और सीमा मुक्त विश्व की स्थापना करना है।
- यह वस्तुओं और सेवाओं के साथ साथ संसाधनों और तकनीकी गतिशीलता पर जोर देता है।
- इसका उद्देश्य संसाधनों का इष्टतम और कुशलतम दोहन करना है।

वैश्वीकरण बाजार की संभावना का विस्तार और उस विशाल वैश्विक बाजार तक उत्पादन की आसान पहुंच को सुनिश्चित करता है इसके लिए तकनीकी उन्नयन, उन्नत प्रबंधन कौशल और विशिष्टता के विकास पर बल देने का प्रयास करना है।

विकासशील देशों के संसाधन और सस्ते श्रमिक की सुविधा का लाभ उठाना आदि ।

इस प्रकार भारत का उद्देश्य वैश्वीकरण के द्वारा विश्व बाजार में कड़ी प्रतिस्पर्धा देते हुए अपने को स्थापित करना है।

19वीं सदी की तुलना में 21वीं सदी के वैश्वीकरण में अंतर -

19वीं सदी से 21वी सदी का वशीकरण भिन्न है यह भी बताएं राष्ट्रीय सीमाओं के आर पर क्रमशः व्यापार निवेश और श्रम के प्रवाह से संबंधित है

व्यापार की प्रकृति पहले अंतरराष्ट्रीय व्यापार में अंतर क्षेत्रीय व्यापार का बड़ा हिस्सा था ज्यादातर प्राथमिक उपभोक्ता वस्तुओं की अदला बदली होती थी पर अब अंतरराष्ट्रीय व्यापार में बढ़ोतरी हुई तथा इंट्राकंपनी व्यापार का प्रचलन बढ़ा।

19वीं सदी में विकसित अमेरिका यूरोप आदि में 55 प्रतिशत तथा विकासशील दुनिया में 45 प्रतिशत निवेश होता था। परंतु 21वीं सदी में विकासशील देश जैसे भारत चीन आदि निवेशकों के आकर्षण के केंद्र बन चुके हैं। पहले निवेशकों का रुझान प्राथमिक क्षेत्र की ओर था पर आज औद्योगिक उत्पादनों का निवेश की दृष्टि से महत्व बढ़ गया है ।

19वीं सदी में श्रम का प्रवाह अधिक था परंतु आज 21वीं सदी मेंसेवा पूंजी तकनीक और निवेश के प्रवाह को अधिक महत्व मिला है।

19वीं सदी में माइग्रेशन विभिन्न देशों के उपनिवेश की ओर था जिसमें शारीरिक श्रम करने वाले की भूमिका अधिक थी परंतु 21वीं सदी में माइग्रेशन में न केवल कमी आई वरण माइग्रेशन के प्रवृति में भी बदलाव आया है कुशल और प्रशिक्षित श्रमिकों की संख्या बढ़ी है।

इस तरह आज वैश्वीकरण समय के साथ-साथ अपना प्रकृति बदला है।

वैश्वीकरण का भारत पर प्रभाव

वैश्वीकरण ने भारत के अनेक क्षेत्रों पर प्रभाव डाला है। जिसमें कुछ सकारात्मक तथा कुछ नकारात्मक भी हैं जिसे निम्न रूप से वर्णित कर सकते हैं जैसे-

अर्थव्यवस्था पर प्रभाव - पिछले कुछ दशक पूर्व वैश्वीकरण को अपनाने के उपरांत भारत में उन्नत तकनीकी, विदेशी पूंजी, के प्रभाव में वृद्धि हुई। परिणाम स्वरूप संसाधनों की उपलब्धता बड़ी। और आर्थिक समृद्धि दर को त्वरित करने में इतने अहम भूमिका निभाई।

भारत में औद्योगिक विकास विशेषकर उपभोक्ता वस्तुओं पर आधारित उद्योग का तेजी से विकास हुआ भारत में सेवा क्षेत्र विशेष रूप से सूचना प्रौद्योगिकी दूरसंचार और बैंकिंग सेवा का भी त्वरित विकास संभव हो सका। सूचना प्रौद्योगिकी क्षेत्र में तो पिछले दो दशकों के दौरान भारत वैश्विक महाशक्ति के रूप में अपना पहचान बनाने में सफल रहा।

वैश्वीकरण ने स्थानीय तथा विदेशी उत्पादकों के बीच बेहतर प्रतिस्पर्धा को सुनिश्चित किया जिसके परिणाम स्वरूप उपभोक्ताओं, विशेषकर शहरी क्षेत्र के उपभोक्ताओं को अपेक्षाकृत कम कीमत पर बेहतर गुणवत्ता वाली वस्तुओं की उपलब्धता संभव हो सकी।

वर्तमान वैश्विक व्यापार में भारत की भागीदारी और रैंकिंग में भी सुधार हुआ। भारत सेवा निर्यात के आकर्षण स्थल के रूप में विकसित हुआ। भारत में विदेशी पूंजी का प्रवाह तेजी से बढ़ा यह चीन और हांगकांग के बाद एशिया के तीसरे पसंदीदा निवेश स्थल के रूप में उभरा। जो सकारात्मक प्रभाव थे।

दूसरी तरफ जब वर्ष 2008-9 में वैश्विक मंदी आई तो उसके प्रभाव में भारत की निर्यात मांग में गिरावट आई और विदेशी पूंजी के प्रवाह की प्रक्रिया तेज हुई।

इसने असंतुलित विकास को जन्म देते हुए सामाजिक आर्थिक विषमता को गहराने का काम किया है। उदाहरण स्वरूप पिछले दो-तीन दशक के दौरान एफडीआई का 50% से अधिक हिस्सा दिल्ली महाराष्ट्र कर्नाटक तमिलनाडु और गुजरात के हिस्से गया है। परंतु कई राज्य में एफडीआई नहीं के बराबर रहा है।[4]

इसमें शहरी केंद्रित विकास को जन्म दिया है जिसका लाभ संपन्न वर्ग और नवोदित मध्यमवर्ग को विशेष रुप से मिला है।

औद्योगिक क्षेत्र में उपभोक्ता वस्तुओं पर आधारित उद्योगों का ज्यादा विकास हुआ। इस तरह सेवा क्षेत्र में सूचना और दूरसंचार सेवा का अन्य के मुकाबले ज्यादा विकास हुआ।

भारतीय ग्रामीण कृषक समाज पर प्रभाव -डब्ल्यूटीओ के नेतृत्व में भारत में कृषि के उदारीकरण पर समझौता हुआ। इसी के तहत कृषि सब्सिडी और कृषि उत्पादों पर सीमा शुल्क में कटौती की दिशा में प्रयास किया गया। सीमा कर की दरों में कटौती की गई। परिणाम स्वरूप भारत का घरेलू बाजार गुणवत्तापूर्ण आयातित फलों और खाद्य सामग्रियों से पट गया जिसका भारतीय किसान मुकाबला नहीं कर पाये और इन्हें कड़ी प्रतिस्पर्धा का सामना करना पड़ा। और इनकी स्तिथि गिराने लगी इसी कारण आज कृषि का सकल घरेलू उत्पाद में लगभग 15 प्रतिशत का ही योगदान रह गया है।[5]

भारतीय किसानों को बहुराष्ट्रीय कंपनियों द्वारा बेचे जाने वाले बीज तथा उर्वरक पर निर्भर रहने हेतु मजबूर किया गया। यह बड़ी कंपनियां किसानों से पहले तो तय किए गए मूल्य पर समस्त ऊपर खरीद लेती हैं। जिससे किसानों को नुकसान होता है।

भारतीय कृषि की वाणिज्य करण की प्रक्रिया तेज हुई है कृषि भूमि का प्रयोग गैर खाद्यान्न उत्पादनों के लिए किया जाने लगा है। कृषि रियायत में कमी आई है सरकार द्वारा कृषि की उपेक्षा होने तथा दबाव बढ़ने के कारण किसानों की आत्महत्या की प्रवृति बढ़ी है।

भारतीय औद्योगिक क्षेत्र पर प्रभाव -वैश्वीकरण से भारतीय उद्योगों को नवीन अवसर प्राप्त हुए साथ ही नवीन चुनौतियां भी। इसने भारतीय उद्योग के लिए नवीन बाजार संभावनाओं का विस्तार किया और इसके दोहन के लिए पूंजीगत संसाधनों के साथ-साथ तकनीक के उपलब्धता को भी सुनिश्चित किया । परिणाम स्वरूप इनकी उत्पादकता कार्यकुशलता और प्रतिस्पर्धात्मकता मे सुधार हुआ।इसके कारण पिछले तीन दशकों के दौरान भारतीय ऑटोमोबाइल उद्योग , दवा उद्योग और सूचना प्रौद्योगिकी क्षेत्र में वैश्विक पहचान बनी।

वैश्वीकरण के कारण ही कई विकसित देशों की बहुराष्ट्रीय कंपनियों के द्वारा भारतीय कंपनियों का अधिग्रहण किया गया जिसका उदाहरण कोका कोला द्वारा पारले का अधिग्रहण देख सकते हैं कुछ भारतीय कंपनियों का भी तेजी से उभर हुआ इन्होंने भी विदेशी कंपनियों का अधिग्रहण किया जैसे टाटा कंपनी द्वारा कोरस का अधिग्रहण।

उत्पादन प्रक्रिया में भी तेजी से बदलाव आया बहुराष्ट्रीय कंपनियां भारत के संसाधनों और सस्ते एवं कुशल मजदूर का लाभ उठाने हेतु तेजी से बढ़ी।

इन सारे कार्यों से वैश्विक प्रतिस्पर्धा बढ़ी जिसका भारत के लघु उद्योग पर बुरा प्रभाव पड़ा और कई उद्योग रुग्णता का शिकार हुए तथा कई उद्योगों में मजदूरों की छटनी की समस्या उत्पन्न हुई।

हस्तशिल्प बुनकर दस्तकारी उद्योग की स्थिति बिगड़ती चली गई । परिणामत: बुनकरों की   ऋणग्रस्तता और आत्महत्या की घटनाएं सामने आई।

श्रम बाजार पर प्रभाव- वैश्वीकरण ने अंतरराष्ट्रीय स्तर पर ने श्रम विभाजन को जन्म दिया इसके कारण अनुबंध श्रमिक कृषि की व्यवस्था प्रचलित हुई। अस्थाई रोजगार की परिपाटी विकसित हुई। इनके रोजगार की असुरक्षा बढ़ी, आय में असमानताएआई।

असंगठित क्षेत्र के समान ही संगठित क्षेत्र में भी कामगारों को कम वेतन देना, काम की गति तथा घंटा बढ़ाना, रोजगार में असुरक्षा आदि समस्याएं उत्पन्न हुए

आउटसोर्सिंग की संकल्पना प्रचलित हुई इसे स्थानीय रोजगार संभावना पर प्रतिकूल असर हुआ। जो स्थानीय संतोष को जन्म दिया। श्रमिक गांव से शहर, छोटे गांव से बड़े शहर, पिछड़े राज्य से विकसित राज्य और विकासशील देशों से विकसित देश की ओर माइग्रेशन बड़े जिसकी परिणति क्षेत्रवाद राष्ट्रवाद और नस्लीय हिंसा के रूप में हुई।

दूसरी और प्रवासी जीवन जीने वाले श्रमिकों के जीवन में भीअसुरक्षा अकेलापन और मानसिक एवं भावनात्मक असुरक्षा उत्पन्न हुई।

शिक्षित वर्ग के युवाओं में रोजगार के अवसर तो बड़े परंतु पूंजी और तकनीक आधारित विकास के कारण रोजगार अवसर की वृद्धि दर पर प्रतिकूल असर पड़ा।

भारतीय शिक्षा पर प्रभाव- वैश्वीकरण शिक्षा में राज्य की सीमित भूमिका के पक्षधर है। इसने राज्य की लोक कल्याणकारी संकल्पना को सीमित करने पर बल दिया है।

इसके कारण कॉन्ट्रैक्ट शिक्षक एवं पारा शिक्षक की संकल्पना शुरू हुई तथा शिक्षा का बाजारीकरण और व्यवसायीकरण पर बल दिया जाने लगा।

इसी के कारण बहुकक्षा अध्यापन की संकल्पना सामने आई इसके तहत एक शिक्षक एक साथ एक से अधिक कक्षाओं के बच्चों को पढ़ाएंगे। साथी वैश्वीकरण ने इ-लर्निंग, सेटेलाइट शिक्षा, रेडियो और टेलीविजन के जरिए शिक्षा आदि को बढ़ावा दिया।

तकनीकी शिक्षा ,अनुसंधान और विकास की ओर रुझान बढ़ा भारत में बहु विषयक नजरिए की अहमियत बढ़ी।

विदेशी शिक्षण संस्थानों की ओर भारतीयों का रुझान बढ़ा है साथ ही विदेशी विश्वविद्यालयों को भारत लाने के मद्देनजर उच्च शिक्षा के निजीकरण और शिक्षा में प्रत्यक्ष विदेशी निवेश की दिशा में पहल की जा रही है। परिणाम स्वरूप शिल्प, पारंपरिक ज्ञान और विज्ञान परंपरागत भाषा आदि की अहमियत घटी है। इसकी जगह अंग्रेजी तकनीक एवं व्यवसायिक शिक्षा का महत्व निरंतर बड़ा है।

सांस्कृतिक प्रभाव- वैश्वीकरण के कारण पूरा विश्व एक दूसरे के जीवन शैली से प्रभावित हुआ है आज हम जो भी खाते हैं या पहनते हैं इस पर पश्चिमी सभ्यता का प्रभाव स्पष्ट रूप से देख सकते हैं।[6] पश्चिम देशों की खुली संस्कृति भारतीय संस्कृति पर हावी हो रही है इसके कारण एक तरफ तो लोग उस संकुचित मानसिकता को छोड़ स्वतंत्र विचारों की ओर अग्रसर हो रहे हैं तो दूसरी तरफ भारत की कुछ विशिष्ट संस्कृति है जो इसके आलोक में विलुप्त होती जा रही है।

राजनीतिक प्रभाव- वैश्वीकरण के कारण राज्य की क्षमता यानी सरकार को जो करना है उसे करने की ताकत में कमी आती है पूरी दुनिया में अब कल्याणकारी राज्य की अवधारणा पुरानी पड़ गई है।[7] उसकी जगह अब न्युनतम हस्तछेपकारी राज्य ने ले लिया है अब बाजार आर्थिक और सामाजिक प्राथमिकताओं का प्रमुख निर्धारक है। पूरे विश्व में बहुराष्ट्रीय निगम पैर पसार चुके हैं। जिससे सरकार के अपने दम पर फैसले लेने की क्षमता में कमी आई है।

कुछ मायनों में वैश्वीकरण के परिणाम स्वरूप राज्य के ताकतों में इजाफा हुआ है। अब राज्य के हाथ में अत्याधुनिक प्रौद्योगिकी मौजूद है। जिसके बल पर राज्य अपने नागरिकों के बारे में सूचनाएं जुटा सकते हैं। इस सूचना के बल पर राज्य ज्यादा कारगर याद शक्ति बल के साथ कार्य करती है।
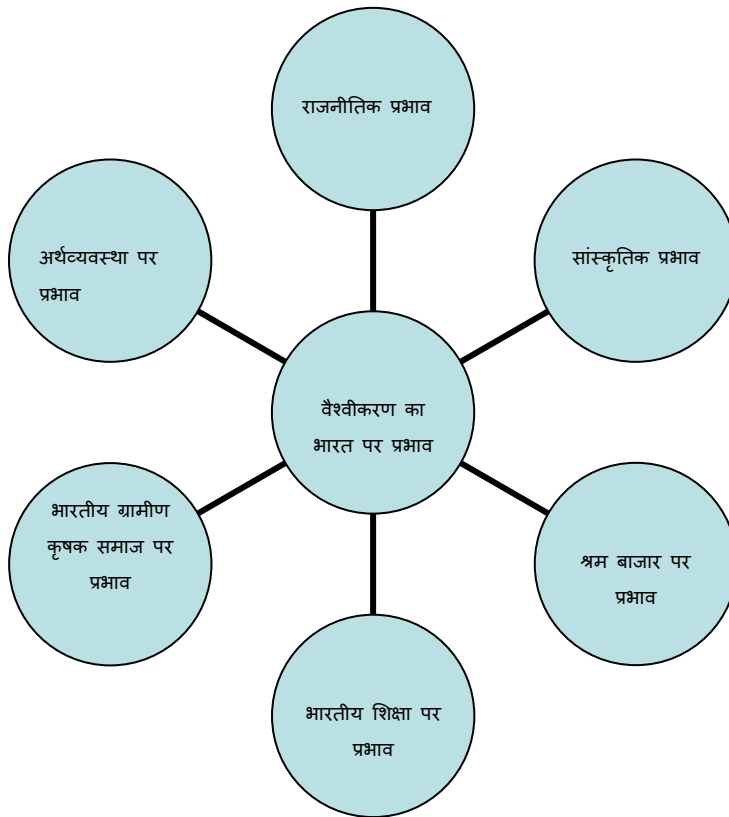
निष्कर्ष-

संक्षिप्त रुप से कह सकते हैं कि वैश्वीकरण ने पूरे विश्व को एक दूसरे के करीब लाया है तथा सभी देश आज एक दूसरे को प्रभावित कर रहे हैं। भारत भी इससे अछूता नहीं है । वैश्वीकरण ने एक तरफ भारतीय अर्थव्यवस्था की जोखिम संभावनाओं का विस्तार किया है तो दूसरी तरफ उन खतरों से निपटने के लिए बेहतर संसाधन भी उपलब्ध करवाए हैं। परंतु हमें सतर्कता के साथ अपनी नीतियों को अपनाना चाहिए। हमें वैश्वीकरण की दिशा में इस तरह बढ़ा जाए की भारतीय अर्थव्यवस्था के लिए इसके अधिकतम लाभों को सुनिश्चित किया जा सके और जोखिम को कम से कम किया जा सके। और यह बेहतर जोखिम प्रबंधन मैंकनिष्म मैकेनिज्म का विकास करके ही संभव है और इसके लिया सरकार भी गंभीर है ।

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