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3.3.2 Books and Conference Proceedings

3.3.2 Number of books and chapters in edited volumes/books published and papers published in national/international conference proceedings per teacher during last five year

Year 2019

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in the One Day Multidisciplinary International Conference on "Changing Perspectives in Management, Humanities, Science
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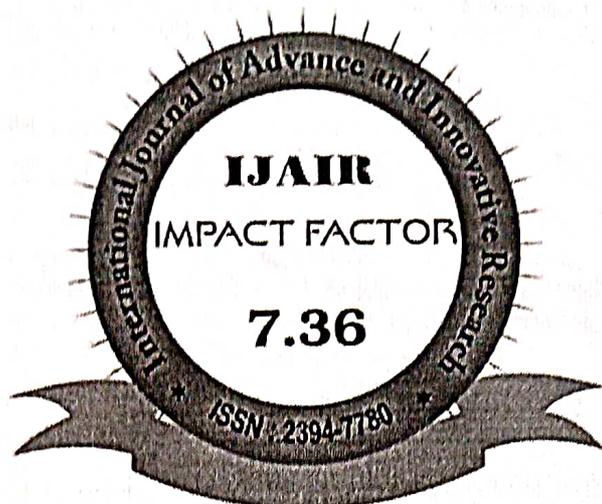
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**RECENT PROPOSED AMENDMENTS IN IMMORAL TRAFFIC PREVENTION ACT 1986 WITH
SPECIAL REFERENCE TO FEMALE PROSTITUTES**

Dipalce B. Mulmulay

Assistant Professor, Business Law Department, Sheth Education Society's, Sheth N. K. T. T College of
Commerce and Sheth J. T. T. College of Arts, Thane

INTRODUCTION

Prostitution is said to be oldest among professional in world of human being. This professional or trade has existed in all civilized countries from time immemorial though it was regulated in some countries by laws or regulations. Over a period of time, sexual factor ceased to be the only factor in prostitution and other reasons also contributed to growth of this evil practice. These factors are:

1)Unemployment, 2)Exploitation at work, 3)Gender Discrimination, 4)Poverty, 5)Obscenity, 6)lure of luxury, 7)Moral Degradation and 8)Overpopulation. These factors are only illustrative and not exclusive.

Trafficking in Human being which includes prostitution is also incompatible with human dignity which is basic human right and endangers welfare of not only individuals but also society as well as the community.

Custom based prostitution is prevailing in particular caste which performs sex work and become known for it. Eg. The Banchharas of M.P. among whom prostitution is adopted due to poverty and male member provide necessary help such as procuring customers, arranging location etc. Since whole class gets involved, there is no felling of guilty & 'Prostitution is accepted as a part of normal life.'

Forced prostitution is unwilling entry into trade whereas voluntary prostitution is entry into sex trade willingly for fast money earning. The reason behind all forms of sex trade in most of the cases is poverty, religion and sometimes last for money

INDIAN LEGISLATION

Under Article 23 of the Constitution of India, Trafficking in human being is prohibited. The right exploitation is a fundamental right which aims at putting an end to all forms of trafficking in human being including prostitution and beggar. India has also signed the International Convention at New York in 1950, which required legislation to implement the same. There had been number of local acts in force in India in some state but they were neither uniform nor effective.

In light of all these circumstances, Indian parliament has thought it fit and desirable to pass a control law that will not only secure uniformity throughout the country but also would implement the fundamental rights in Act 23 of constitution and also conventional obligation of 1950. Accordingly parliament passed Immoral Traffic in Women & Girls Act 1956, shortly known as SITA. But later on it was realized that prostitution is not only confined to Women & children but also cover male. So act was amended and renamed as Immoral Traffic (Prevention) Act 1956, in the year 1986.

An Act is to provide in pursuance of the International Convention signed at New York on the 9th day may, 1950, for the prevention of immoral traffic.

It defined 'prostitution' as, "Prostitution" means the sexual expression "prostitute" shall be construed accordingly.

It defined 'Brothel' as, "brothel" includes any house, room, conveyance or place or any portion of any house room, which is used for purposes of sexual exploitation or abuse for the gain of another person or for the mutual gain of two or more prostitutes.

Section 3 of the Act provides punishments as under.

1. Any person who keeps or manages, or acts or assist in the keeping or management of, a brothel shall be punishable on first conviction with rigorous imprisonment for a term of not less than one year and not more than three year and also with fine which may extend to two thousand rupees and in the event of a second or subsequent conviction; with rigorous imprisonment for a term of not less then two years and not more than five years and also with fine which may extend to two thousand rupees.
2. Any person who-
 - o being the tenant, lessee, occupier or person in charge of any premises, uses or knowingly allows any other person to use, such promise or any part thereof as a brothel, or



CERTIFICATE

This is to certify that Mr./Ms./Dr. Mahesh Baburao Patil of
Sheth NKT College, Kharkar Ali, Thane has / acted as
a Resource Person / Chaired a Session / Attended / Presented a paper on the topic Ethics in E-Governance at

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A Perception of Marginal Workers towards Banking: A Case Study of Workers in Thane City

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QR Code



Abstract: - *In the Indian economy, the growth rate of the Banking Sector seems to be rapid; just like other sectors. There is also lot of improvement in banking practices with the changing times. Traditional banking practices are now becoming more modern. Banks play an important role in the development of many sectors of the country, such as agriculture, industries, transport, etc., that automatically adds up to the development of the country. Apart from urban areas, the banks in rural areas are also expanding. With this development of banking sector, people's views on banking have also changed. Earlier people were not aware about the products and services provided by the banks, but now at least one person from every family has an account. It is observed that the employer class, entrepreneurs, rich sections are taking maximum banking benefits but the marginal workers still do not have a positive attitude towards the banks. Probably the low wages act as their root cause.*

This paper tries to study a perception of marginal workers from Thane city of Maharashtra towards banking. The attributes like educational qualification of workers, their occupation, types of account held by them, frequency of visiting banks, awareness about banking products and services etc. are taken into account while studying about the perception towards banking. This study also tried to suggest some constructive measures to change perception of marginal workers towards banking services and facilities.

Keywords: Marginal workers, banking products and services, perception towards banking etc.

• Introduction:-

Banking sector play a significant role towards stabilising the socio-economic conditions of the country. A developed financial system ensures economic growth and development. A well developed financial sector not only boosts economy but also society by promoting saving habits of the people, by forming capital for employment generation etc. Banking in India originated in 18th

century. Before independence, the banking sector was characterised by existence of private banks as joint stock companies. The period beginning from 1969 to 1991 was experienced major development in banking sector. The period after 1991 witnessed the transformation of the banking sector due to introduction of reforms. Today, banks have diversified their activities from traditional to modern. Banks introduced multiple products

and services for the betterment of society. Customer's perception has also changed towards banking industry due to this modernisation. However it has been observed that consumer's perception is unequally developed. Till today the marginalised working section of the society is not fully aware about banking products and services. They are the frequent users of banking modern technologies. However this study tries to highlight a perception of marginal workers towards banking with reference to workers in Thane city.

- **Objectives of the Study:**

1. To understand the concept of main and marginal workers.
2. To evaluate a perception of marginal workers towards banking.
3. To examine the challenges faced by marginal workers in banking transactions.

- **Research Methodology:**

The present research paper has used as a primary method, that is based on questionnaire and personal interview method of data collection. To make research manageable, a sample size of 100 marginal workers from Thane city were selected. By using Random Sampling and Purposive Sampling Method, data of 100 peoples were collected, which included educational level, nature of employment, type of bank, nature of account held etc. are taken into consideration.

The secondary sources like Census of India 2011, various reports and government

publications, Statistics of Maharashtra state and Thane district published by state government, different websites were used to collect information.

- **Concept of Main and Marginal Workers:-**

As per census of India, all persons engaged in 'work' defined as participation in any economically productive activity with or without compensation, wages or profit are workers. Census classifies workers into two categories i.e. main and marginal workers.

The

Main workers are those who worked for more than six months in a year and the Marginal workers are those who worked for less than six months. A person who did not at all work during the reference period is treated as non-worker. The Main and marginal workers are classified into the four categories namely, cultivators, agricultural labourers, household industry workers and other workers. Farmers are usually known as cultivators. When a person works on another person's land for wages is regarded as an agricultural labourer. Industry conducted by one or more members of the household at home or within the village in rural areas is considered as household industry. All workers, i.e., those who have been engaged in some economic activity during the last one year, but are not cultivators or agricultural labourers or in Household Industry, are 'other workers'. The type of workers that come under this category of include all government servants, teachers,

factory workers, plantation workers, those engaged in trade, commerce, business, transport banking, mining, construction, political or social work, priests, entertainment artists, etc

Main workers are worked in organised as well as unorganised sector and are able to earn higher wages, receive fringe benefits, receive on-the-job-training and have opportunities for advancement. On the other hand marginal workers mostly engaged in unorganised sector and they earn lower wages, receive few benefits and have very little opportunities for promotions.

- **Main & marginal workers in Thane city:-**

Thane is a city in Maharashtra, situated in the Konkan Division. It is a part of the Mumbai Metropolitan Region. Thane City has been shortlisted as one of the 100 Smart Cities in India. As per census 2011, population of Thane city was 1,841,488; of

which male population was 9, 75,399 and female population was 8, 66,089. An average literacy rate was 89.41%, from which male literacy rate was 92.14% and female literacy rate was 86.33%. As per 2011 census, from the total population 3, 26,796 peoples are living in slum area. So 17.75% population is the slum population in Thane city. The number and percentage of main workers, marginal workers and non-workers by sex as per 2011 in Thane city is shown in following table-

Table- 1 Number & percentage of main, marginal & non-workers by sex in 2011 in Thane city

Persons	Total Population	Main Workers		Marginal Workers		Non-Workers	
		Number	Percentage	Number	Percentage	Number	Percentage
Total	1841488	649128	35.25	50107	2.72	1142253	62.03
Male	975399	515048	52.80	31138	3.19	429213	44.00
Female	866089	134080	15.48	18969	2.19	713040	82.33

Persons	Total Population	Main Workers		Marginal Workers		Non-Workers	
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Source: Census of India 2011- Maharashtra-district census handbook- Thane

It is observed from above table that the proportion of marginal workers as compared to main workers is less in Thane city. However the proportion of non-workers is greater than working population. Female

workers i.e. main and marginal are comparatively less than male workers which show higher unemployment amongst females.

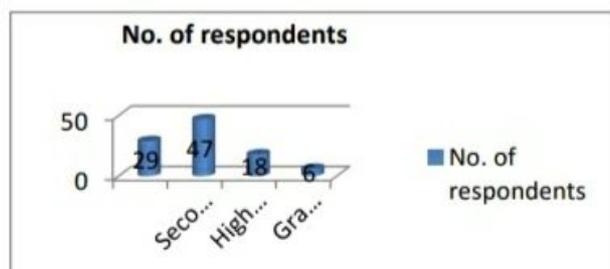
• **Description of samples:-**

By using random sampling and purposive sampling method, sample of 100 marginal workers were selected and the required data was collected from the workers by using a simple questionnaire, observation and interview method. From 100 marginal workers, 58 were female and 42 were male workers. Following were the criteria for data collection-

A) Educational qualification:-

The questionnaire included four categories of the educational qualification of marginal workers and the distribution of the respondents is shown in this table-

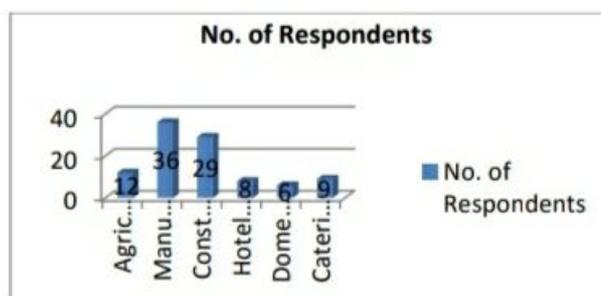
Educational Qualification	No. of respondents
Primary	29
Secondary	47
Higher Secondary	18
Graduation	6
Total	100



B) Nature of Employment:-

The study also tries to find out the different areas of employment of marginal workers which is explained in alongside table-

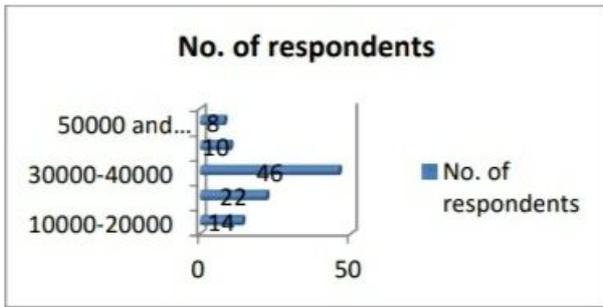
Nature of employment	No. of Respondents
Agricultural Labourers	12
Manufacturing Sector	36
Construction Field	29
Hotel & Restaurants	8
Domestic Servants	6
Catering Business	9
Total	100



C) Annual Income:-

To analyze the banking habits in marginal workers it is important to study the proportion of their annual income which is explained in following table-

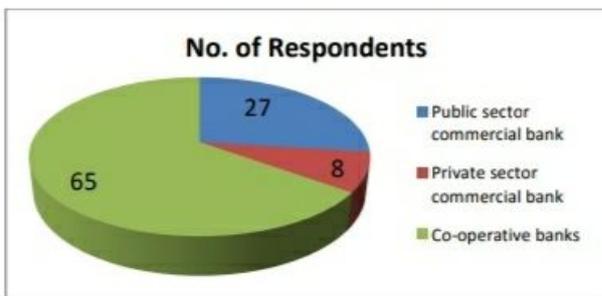
Annual Income (in Rs.)	No. of respondents
10000-20000	14
20000-30000	22
30000-40000	46
30000-50000	10
50000 and Above	8
Total	100



D) Type of bank:-

The table given below shows the type of bank preferred by marginal workers for holding accounts and other facilities

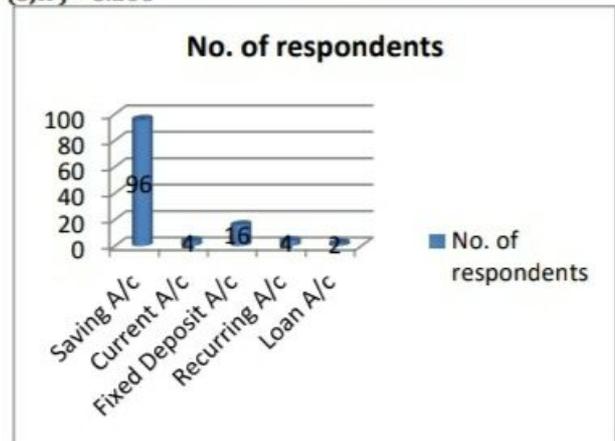
Type of Bank	No. of Respondents
Public sector commercial bank	27
Private sector commercial bank	8
Co-operative banks	65
Total	100



E) Type of account hold:-

The table given below show the type of account hold by the marginal workers in their respective banks

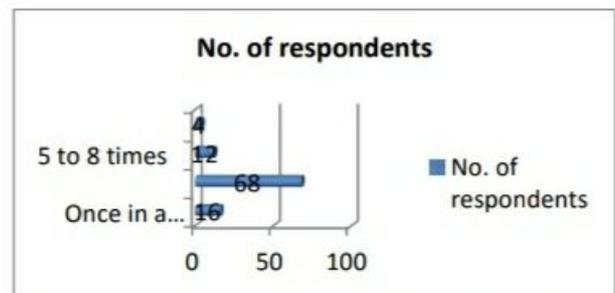
Type of account	No. of respondents
Saving A/c	96
Current A/c	4
Fixed Deposit A/c	16
Recurring A/c	4
Loan A/c	2



F) Frequency of visiting bank:-

Following variable show that number of times the marginal workers visited their respective banks for various purpose.

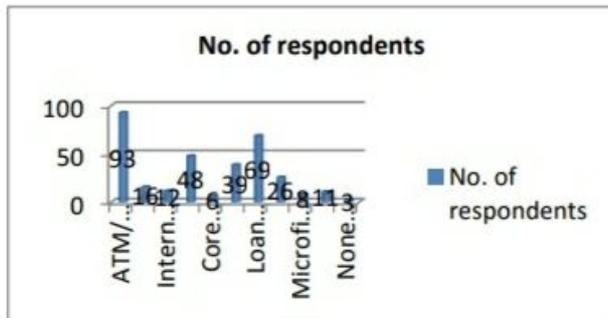
Frequency	No. of respondents
Once in a month	16
2 to 4 times	68
5 to 8 times	12
More than 8 times	4
Total	100



G) Awareness about different facilities provided by the banks:-

Facility	No. of respondents
ATM/ Debit Card	93
Credit Card	16
Internet Banking	12
Mobile Banking	48
Core Banking Service	6
Locker Facility	39

Loan Facility	69
Utility Bills payment	26
Microfinance	8
Electronic Fund Transfer	11
None of the above	3



• Findings:-

By correlating all above variables about the perception of marginal workers towards banking, following observations were made-

- It was observed that around 76% of workers completed their education up to primary or secondary level. Due to lack of knowledge the banking habits were not developed amongst these workers.
- Number of workers engaged in agriculture or industrial sector and in construction field, where they are working as a contractual worker. Very few workers are self-employed with their own small catering business. Temporary nature of employment leads to low level of income.
- 68% of workers earned average income of Rs.20000 to Rs. 40000 in a year. This income fulfils their basic needs only. The low level of income is equal to consumption, which affects savings.

- Majority of workers prefer cooperative banks as compared to public sector and private sector commercial banks. They find easy access to cooperative banks than commercial banks.
- Majority of workers i.e. 96% of workers hold saving account. Very few are taken the benefit of fixed and recurring accounts. In the data collected it was found that maximum numbers of workers were holding saving account they were more aware about those services which are linked to their account i.e. ATM, mobile banking etc.
- It was observed that maximum number of workers visited banks in frequency of two to four times in a month.
- Numbers of workers were aware about ATM/ Debit card, mobile banking, loan facility and locker facility. However the awareness of internet banking, core banking services, microfinance and electronic fund transfer is very less amongst workers.

• Conclusion:-

The entire discussion in this study reveals that there is a negative correlation between banking development and perception of marginal workers towards banking. Low level of literacy rate, lack of employment opportunities, inadequate incomes etc. are the major barriers in the use of banking products & services by marginal workers. The provision for increase in overall literacy rate to be made in order to spread awareness about banking will lead to increase in bank

access by marginal workers. There is need to develop constructive programmes by banks to increase number of account holders from lower income groups. Government must introduce and implement different employment generation schemes to increase the percentage of main workers. Use of electronic media like Television, Mobile etc. should also be used to aware these workers about banking services. With all these measures it is possible to increase the access of banking products and services by the marginal workers.

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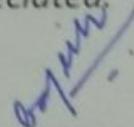
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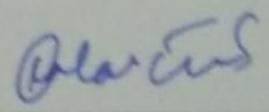
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**SOCIO-ECONOMIC STATUS OF TRIBAL COMMUNITY: CHALLENGES AND OPPORTUNITIES
- A CASE STUDY OF YEOOR VILLAGE OF THANE DISTRICT OF MAHARASHTRA****Geetanjali B. Chiplunkar**

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ABSTRACT

India is considered to be one of the world's fastest growing economies. In spite of pursuing rapid economic growth and development, some social and economic objectives such as poverty eradication, food security, employment generation, reducing income inequality etc. has not yet been achieved. One of the major sections of the society, which is still isolated from this development is the tribal community. Maharashtra, one of the industrially developed states of the country, comprises the largest number of tribal people. The tribal community is the most deprived and neglected sections of the population. Mostly, they live in inaccessible hilly and remote forest region of the state. They face many constraints. However, with the changing conditions, the socio-economic status of the tribals has also changed.

Thane city has started to be known as a Smart City. On the one hand, Thane is one of the fast developing cities, whereas on the other hand, villages like Yeoor, that is part of the Thane district with large number of tribal population, still remains deprived of many basic facilities. Therefore, this paper tries to highlight the current socio-economic status, social constraints of tribals in Yeoor village with respect to level and sources of income, literacy level, sanitation and drinking water facility, health & hygiene, consumption pattern, banking habits etc. The study also aims at suggesting some measures to overcome the challenges faced by the tribal community in this area.

Keywords: Tribal community, socio-economic status, social constraints, Thane district, Yeoor Village etc.

INTRODUCTION

India is known as one of the fastest growing economies that competes at global level in all fields. The average growth rate of Indian economy during the last 4 years was 7.3%, which was the fastest among the major economies in the world. According to International Monetary Fund's October 2018 database, the Indian economy is projected to be the fastest growing major economy by 2020. Though India has advanced in several areas, especially in the last few decades, there are many fields which are still at the backward level. One such area is the tribal community. A major proportion of Indians belong to tribal community, who are also known as 'Adivasis'. They live in inaccessible hilly and remote forest regions. Madhya Pradesh has the largest number of Scheduled Tribes in country. There are more than 50 tribal groups in India.

As per 2011 census, the number of people belonging to the scheduled tribes in Maharashtra was 1.05 crores which were 9.35% of the state population. These tribes are mainly found in the hilltops but are spread throughout Maharashtra. The major tribes, which can be found in Maharashtra are Bhils, Gonds, Warlis, Katkaris, Kokanas, Thakars, Mahadeo Kolis, Malhar Kolis, Dhor Kolis, Pardhis etc. They move about in caravans from one place to another and search for livelihood. Maharashtra is divided into 6 divisions i.e., Konkan, Nashik, Pune, Aurangabad, Amravati and Nagpur. Thane district comes under the Konkan division. According to 2011 survey, scheduled tribes in Thane were 5.27% of the district population. On the one hand, Thane is now transformed into a smart city and on the other side tribal section in Yeoor village in Thane is still backward. Tribal community in Yeoor village has undergone an array of remarkable and long-lasting changes, particularly during the last 10 years. Various efforts have been made in every budget for developments of tribal by Thane Municipal Corporation. Despite of all such efforts the results have fallen short of expectations as only nominal benefits have been reached the tribals in Yeoor village. This paper tries to highlight present socio-economic status and challenges faced by tribal community in this village. At the same time this study aims at suggesting some measures to improve livelihood of this section.

OBJECTIVES OF THE STUDY

1. To understand the current social and economic status of the tribal villagers in Yeoor
2. To evaluate their income and education pattern
3. To examine their social constraints
4. To suggest some constructive measures in order to improve the livelihood of tribal villagers in Yeoor

RESEARCH METHODOLOGY

The present research paper has used as a primary method, that is based on questionnaire and personal interview method of data collection. To make research manageable, a sample size of 100 families from Yeoor village were selected. By using Random Sampling and Purposive Sampling Method, data of 100 families (520 peoples) were collected, which included educational level, income source, consumption pattern etc.

The secondary sources like Census of India 2011, various reports and government publications, Statistics of Maharashtra state and Thane district published by state government, different websites of government institutes were used to collect information.

BRIEF INFORMATION OF YEOOR VILLAGE OF THANE DISTRICT

Yeoor is a hilly area in Thane city of Maharashtra state in India. It is situated in the Sanjay Gandhi National Park which is popularly known as 'Mumbai's National Park'. It comes under Thane Municipal Corporation in the year 1995. It has 7 villages - Patil Pada, Bhandi Pada, Narli Pada, Ronacha Pada, Patona Pada, Jambhul Pada and Vanicha Pada. The population of this village is around 3000. An Indian Air Force station is also located in this area. This area is declared as sensitive zone by the government, so access to this area is tightly controlled by the forest department. The literacy rate of this village is low, but improving with time. Since the majority of the village population comprises Warlis and Thakars, which are the sub-castes of the *Adivasis*; cutting wood and selling regional fruits is the main source of income. The area also has road access with the general transportation being bus, auto rickshaws and private vehicles.

CURRENT SOCIO-ECONOMIC STATUS

As this study is based on sample survey, the majority of the data was collected from the villagers through interview with the help of questionnaires.

A. Literacy rate

Literacy	No. of People (%)
Literate	54.29
Illiterate	45.71

The literacy rate among the tribal population in this village was very low earlier. But it is improving with time. Mostly parents are uneducated but now they are giving education to their children. In Yeoor village, there are only 2 schools - Pandit School, which is up to Class VII and the Thane Municipal Corporation's School no.65, which is up to Class X. For college education, they have to come down from the village. It was observed that students are academically average but they are very talented in sports especially students from TMC's school. The drop-out rate has also reduced as compared to earlier. The graduation rate also ranges from 15 % to 20 % village and it is maximum in case of girls.

B. Sources of Income

Source	No. of families
Farming	47
Forest Resources	32
Wage-employment	19
Self-employment	2
Total	100

It is observed from the survey that the majority of tribal population from this village is still engaged in farming. The important crop taken by them is rice and mostly they are cultivating flowers, vegetables and fruits. Many families earn income by selling forest resources like wood, medicinal plants etc. Some peoples are engaged in wage-employment like they are working in construction field, working as watchman, maid servants, waiters and house-keepers in the hotels and restaurants in Yeoor village or nearer areas i.e. Vartak Nagar, Shastri Nagar etc. Very few families are engaged in self-employment.

C. Level of Income

Monthly Income (in Rs.)	No. of Families
Below 2000	26
2000-5000	38
5000-10000	22
More than 10000	14
Total	100

The Per capita income is one of the important factors for the G.D.P. of any region. Income of an individual and standard of living are directly related to each other. 26% of the families still live below poverty line. The monthly income earned by these people widely ranges between Rs.2000 to Rs.5000. Most of the families are engaged with primary activities like agriculture, fishing, forest gathering and horticulture that offers very low income.

D. Possession of the House

Possession of House	No. of Families
Owned	98
Rental	2
Total	100

Housing structure	No. of families
Traditional	67
Semi-modern	28
Modern	5
Total	100

The housing conditions are an indicator of the quality of life. Since the people of the village belong to native place, their houses are owned by them. However, due to low income, 67% of the families live in traditional houses which are constructed with the help of *karvi* tree coated with cow-dung. With increasing income and changing conditions, some of the houses are converted into semi-modern, that comprise one or two rooms constructed with the help of bricks and cement. Very few people own modern housing conditions with inbuilt water and sanitation facilities.

E. Basic Facilities

Facility	No. of Families		Total
	Have	Do Not Have	
Electricity	96	4	100
Water	24	76	100
Sanitation	18	82	100

Basic facilities like electricity, water and sanitation are required by every human being to live a long and healthy life. It is observed from the survey that almost every house has electricity connection except 4 houses that are located too far away from the village.

In case of water facility also, only 24% families have tap in their house, remaining 76% families take water from tap through a pipeline connected to water tank.

Due to low income, tribal families are not able to construct toilets near to their houses, so they are use toilets constructed by TMC. However, the no. of water tanks and toilets in this village are not sufficient as compared to number of people.

CONSTRAINTS OR CHALLENGES FACED BY THE TRIBAL COMMUNITY

Some of the challenges or constraints faced by tribal community in Yeoor village are as follows-

- Yeoor village does not have good medical facilities. There is only one primary Health Care Center of TMC, which is operated once a week. For emergencies, people have to travel about 10-12 kms. away from their village. Due to insufficient medical facilities, numbers of children are underfed and underweight.
- Employment opportunities are very less. Even today, the main occupation of tribals is farming. But the agricultural productivity is very low, that directly affects their income.
- Electricity, water supply and sanitation facilities are also inadequate as compared to the number of people in the village.
- All the small villages i.e., 7 *Padas* are unequally developed. Patil Pada, Ronacha Pada and Patona Pada show significant development since the last few years. However, Jambhul Pada and Vanicha Pada are still extremely backward.
- Poverty is yet another major problem experienced by the villagers. Number of families from Jambhul Pada and Vanicha Pada live below poverty line.

The Per capita income is one of the important factors for the G.D.P. of any region. Income of an individual and standard of living are directly related to each other. 26% of the families still live below poverty line. The monthly income earned by these people widely ranges between Rs.2000 to Rs.5000. Most of the families are engaged with primary activities like agriculture, fishing, forest gathering and horticulture that offers very low income.

D. Possession of the House

Possession of House	No. of Families
Owned	98
Rental	2
Total	100

Housing structure	No. of families
Traditional	67
Semi-modern	28
Modern	5
Total	100

The housing conditions are an indicator of the quality of life. Since the people of the village belong to native place, their houses are owned by them. However, due to low income, 67% of the families live in traditional houses which are constructed with the help of *karvi* tree coated with cow-dung. With increasing income and changing conditions, some of the houses are converted into semi-modern, that comprise one or two rooms constructed with the help of bricks and cement. Very few people own modern housing conditions with inbuilt water and sanitation facilities.

E. Basic Facilities

Facility	No. of Families		Total
	Have	Do Not Have	
Electricity	96	4	100
Water	24	76	100
Sanitation	18	82	100

Basic facilities like electricity, water and sanitation are required by every human being to live a long and healthy life. It is observed from the survey that almost every house has electricity connection except 4 houses that are located too far away from the village.

In case of water facility also, only 24% families have tap in their house, remaining 76% families take water from tap through a pipeline connected to water tank.

Due to low income, tribal families are not able to construct toilets near to their houses, so they are use toilets constructed by TMC. However, the no. of water tanks and toilets in this village are not sufficient as compared to number of people.

CONSTRAINTS OR CHALLENGES FACED BY THE TRIBAL COMMUNITY

Some of the challenges or constraints faced by tribal community in Yeoor village are as follows-

- Yeoor village does not have good medical facilities. There is only one primary Health Care Center of TMC, which is operated once a week. For emergencies, people have to travel about 10-12 kms. away from their village. Due to insufficient medical facilities, numbers of children are underfed and underweight.
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- There are very few families having semi-modern or modern houses. Number of houses are constructed with raw materials like *karvi* tree and cow dung that are affected during natural calamities like heavy rainfall and cyclones.
- Transportation facilities are also inadequate. Even though this village is connected through TMT bus services, its frequency is very less.
- Banking facility is not available in this village at all. Neither any public sector commercial bank nor any co-operative bank is established in Yeoor.
- Number of children per family i.e., fertility rate is still high in this village. On an average, in each family there are 3 to 4 children.
- People are unaware and ignorant about various schemes introduced by the government for their development. They are only taking benefits of *Antyodaya Anna Yojana* and *Ujwala Yojana*.
- There is massive consumption of Tobacco, Gutka and alcohol by the tribals in this village.
- This village comes under Ward no. 5 of Thane Municipal Corporation i.e., Vartak Nagar Prabhag Samiti. But not a single person has been elected as a representative in the functioning of TMC.

SUGGESTIONS OR RECOMMENDATIONS

To solve the problems faced by the villagers, following measures can be suggested-

- Government must provide accessible and appropriate health care system in this village. Primary health care center must be open for 24 x 7.
- Government has to provide wage-employment and self-employment schemes to generate employment opportunities. Development of tourism in this area is the best way to increase employment opportunities for tribals.
- Proper sanitation and water supply should be developed with the help of government and non-governmental agencies.
- Housing conditions should be developed to improve the standard of living.
- An adequate microfinance i.e., credit facility should be provided through organised sector at low rate of interest to tribal farmers to improve agricultural productivity.
- Government should introduce various schemes to encourage education among the tribals.
- The Tribal community should also get equal rights to elect elections and most importantly they must take interest in political participation.
- Government must take initiatives to introduce and implement different policies for the development of tribals. TMC must take steps to aware people about various policies.
- Vocational training should be provided to the tribal youth that focus on agriculture, fishing, forestry, horticulture etc.
- A system of measuring Tribal Development Index may be set up on the lines of the Human Development Index and be published annually.

CONCLUSION

The entire discussion in this study helps to give a brief idea about the socio-economic status of the tribal community in Yeoor village of Thane district. With the changing times, the quality of life of people living in Yeoor village has been improved. After the elections of Thane Municipal Corporation 2007, water supply and electricity and gas connections were given to this village. In schools, the accounts of students started to be opened in the government banks. Due to *Ujwala* scheme, many people opened an account in The State Bank of India, Bank of Maharashtra etc. Now the young generation of this village paid many bills online. Literacy rate among new generation is also impressive. Despite much improvement, the people of this village have been facing many problems like poverty, low income, adult illiteracy, inadequate employment opportunity, lack of proper sanitation, water and electricity facilities, malnutrition and insufficient medical facilities etc. These constraints can be eradicated with the help of diverse planned programmes through the government authorities. The government should emphasise be on quality and equity rather than quantity. The prime focus should be on provision of quality education and other amenities that makes tribal communities economically effective and independent.

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**SOCIO-ECONOMIC STATUS OF TRIBAL COMMUNITY: CHALLENGES AND OPPORTUNITIES
- A CASE STUDY OF YEOOR VILLAGE OF THANE DISTRICT OF MAHARASHTRA****Geetanjali B. Chiplunkar**

Assistant Professor, Department of Economics, Sheth NKT College, Thane (W)

ABSTRACT

India is considered to be one of the world's fastest growing economies. In spite of pursuing rapid economic growth and development, some social and economic objectives such as poverty eradication, food security, employment generation, reducing income inequality etc. has not yet been achieved. One of the major sections of the society, which is still isolated from this development is the tribal community. Maharashtra, one of the industrially developed states of the country, comprises the largest number of tribal people. The tribal community is the most deprived and neglected sections of the population. Mostly, they live in inaccessible hilly and remote forest region of the state. They face many constraints. However, with the changing conditions, the socio-economic status of the tribals has also changed.

Thane city has started to be known as a Smart City. On the one hand, Thane is one of the fast developing cities, whereas on the other hand, villages like Yeoor, that is part of the Thane district with large number of tribal population, still remains deprived of many basic facilities. Therefore, this paper tries to highlight the current socio-economic status, social constraints of tribals in Yeoor village with respect to level and sources of income, literacy level, sanitation and drinking water facility, health & hygiene, consumption pattern, banking habits etc. The study also aims at suggesting some measures to overcome the challenges faced by the tribal community in this area.

Keywords: Tribal community, socio-economic status, social constraints, Thane district, Yeoor Village etc.

INTRODUCTION

India is known as one of the fastest growing economies that competes at global level in all fields. The average growth rate of Indian economy during the last 4 years was 7.3%, which was the fastest among the major economies in the world. According to International Monetary Fund's October 2018 database, the Indian economy is projected to be the fastest growing major economy by 2020. Though India has advanced in several areas, especially in the last few decades, there are many fields which are still at the backward level. One such area is the tribal community. A major proportion of Indians belong to tribal community, who are also known as 'Adivasis'. They live in inaccessible hilly and remote forest regions. Madhya Pradesh has the largest number of Scheduled Tribes in country. There are more than 50 tribal groups in India.

As per 2011 census, the number of people belonging to the scheduled tribes in Maharashtra was 1.05 crores which were 9.35% of the state population. These tribes are mainly found in the hilltops but are spread throughout Maharashtra. The major tribes, which can be found in Maharashtra are Bhils, Gonds, Warlis, Katkaris, Kokanas, Thakars, Mahadeo Kolis, Malhar Kolis, Dhor Kolis, Pardhis etc. They move about in caravans from one place to another and search for livelihood. Maharashtra is divided into 6 divisions i.e., Konkan, Nashik, Pune, Aurangabad, Amravati and Nagpur. Thane district comes under the Konkan division. According to 2011 survey, scheduled tribes in Thane were 5.27% of the district population. On the one hand, Thane is now transformed into a smart city and on the other side tribal section in Yeoor village in Thane is still backward. Tribal community in Yeoor village has undergone an array of remarkable and long-lasting changes, particularly during the last 10 years. Various efforts have been made in every budget for developments of tribal by Thane Municipal Corporation. Despite of all such efforts the results have fallen short of expectations as only nominal benefits have been reached the tribals in Yeoor village. This paper tries to highlight present socio-economic status and challenges faced by tribal community in this village. At the same time this study aims at suggesting some measures to improve livelihood of this section.

OBJECTIVES OF THE STUDY

1. To understand the current social and economic status of the tribal villagers in Yeoor
2. To evaluate their income and education pattern
3. To examine their social constraints
4. To suggest some constructive measures in order to improve the livelihood of tribal villagers in Yeoor

RESEARCH METHODOLOGY

The present research paper has used as a primary method, that is based on questionnaire and personal interview method of data collection. To make research manageable, a sample size of 100 families from Yeoor village were selected. By using Random Sampling and Purposive Sampling Method, data of 100 families (520 peoples) were collected, which included educational level, income source, consumption pattern etc.

The secondary sources like Census of India 2011, various reports and government publications, Statistics of Maharashtra state and Thane district published by state government, different websites of government institutes were used to collect information.

BRIEF INFORMATION OF YEOOR VILLAGE OF THANE DISTRICT

Yeoor is a hilly area in Thane city of Maharashtra state in India. It is situated in the Sanjay Gandhi National Park which is popularly known as 'Mumbai's National Park'. It comes under Thane Municipal Corporation in the year 1995. It has 7 villages - Patil Pada, Bhendi Pada, Narli Pada, Ronacha Pada, Patona Pada, Jambhul Pada and Vanicha Pada. The population of this village is around 3000. An Indian Air Force station is also located in this area. This area is declared as sensitive zone by the government, so access to this area is tightly controlled by the forest department. The literacy rate of this village is low, but improving with time. Since the majority of the village population comprises Warlis and Thakars, which are the sub-castes of the *Adivasis*; cutting wood and selling regional fruits is the main source of income. The area also has road access with the general transportation being bus, auto rickshaws and private vehicles.

CURRENT SOCIO-ECONOMIC STATUS

As this study is based on sample survey, the majority of the data was collected from the villagers through interview with the help of questionnaires.

A. Literacy rate

Literacy	No. of People (%)
Literate	54.29
Illiterate	45.71

The literacy rate among the tribal population in this village was very low earlier. But it is improving with time. Mostly parents are uneducated but now they are giving education to their children. In Yeoor village, there are only 2 schools - Pandit School, which is up to Class VII and the Thane Municipal Corporation's School no.65, which is up to Class X. For college education, they have to come down from the village. It was observed that students are academically average but they are very talented in sports especially students from TMC's school. The drop-out rate has also reduced as compared to earlier. The graduation rate also ranges from 15 % to 20 % village and it is maximum in case of girls.

B. Sources of Income

Source	No. of families
Farming	47
Forest Resources	32
Wage-employment	19
Self-employment	2
Total	100

It is observed from the survey that the majority of tribal population from this village is still engaged in farming. The important crop taken by them is rice and mostly they are cultivating flowers, vegetables and fruits. Many families earn income by selling forest resources like wood, medicinal plants etc. Some peoples are engaged in wage-employment like they are working in construction field, working as watchman, maid servants, waiters and house-keepers in the hotels and restaurants in Yeoor village or nearer areas i.e. Vartak Nagar, Shastri Nagar etc. Very few families are engaged in self-employment.

C. Level of Income

Monthly Income (in Rs.)	No. of Families
Below 2000	26
2000-5000	38
5000-10000	22
More than 10000	14
Total	100

The Per capita income is one of the important factors for the G.D.P. of any region. Income of an individual and standard of living are directly related to each other. 26% of the families still live below poverty line. The monthly income earned by these people widely ranges between Rs.2000 to Rs.5000. Most of the families are engaged with primary activities like agriculture, fishing, forest gathering and horticulture that offers very low income.

D. Possession of the House

Possession of House	No. of Families
Owned	98
Rental	2
Total	100

Housing structure	No. of families
Traditional	67
Semi-modern	28
Modern	5
Total	100

The housing conditions are an indicator of the quality of life. Since the people of the village belong to native place, their houses are owned by them. However, due to low income, 67% of the families live in traditional houses which are constructed with the help of *karvi* tree coated with cow-dung. With increasing income and changing conditions, some of the houses are converted into semi-modern, that comprise one or two rooms constructed with the help of bricks and cement. Very few people own modern housing conditions with inbuilt water and sanitation facilities.

E. Basic Facilities

Facility	No. of Families		Total
	Have	Do Not Have	
Electricity	96	4	100
Water	24	76	100
Sanitation	18	82	100

Basic facilities like electricity, water and sanitation are required by every human being to live a long and healthy life. It is observed from the survey that almost every house has electricity connection except 4 houses that are located too far away from the village.

In case of water facility also, only 24% families have tap in their house, remaining 76% families take water from tap through a pipeline connected to water tank.

Due to low income, tribal families are not able to construct toilets near to their houses, so they are use toilets constructed by TMC. However, the no. of water tanks and toilets in this village are not sufficient as compared to number of people.

CONSTRAINTS OR CHALLENGES FACED BY THE TRIBAL COMMUNITY

Some of the challenges or constraints faced by tribal community in Yeoor village are as follows-

- Yeoor village does not have good medical facilities. There is only one primary Health Care Center of TMC, which is operated once a week. For emergencies, people have to travel about 10-12 kms. away from their village. Due to insufficient medical facilities, numbers of children are underfed and underweight.
- Employment opportunities are very less. Even today, the main occupation of tribals is farming. But the agricultural productivity is very low, that directly affects their income.
- Electricity, water supply and sanitation facilities are also inadequate as compared to the number of people in the village.
- All the small villages i.e., 7 *Padas* are unequally developed. Patil Pada, Ronacha Pada and Patona Pada show significant development since the last few years. However, Jambhul Pada and Vanicha Pada are still extremely backward.
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- Number of children per family i.e., fertility rate is still high in this village. On an average, in each family there are 3 to 4 children.
- People are unaware and ignorant about various schemes introduced by the government for their development. They are only taking benefits of *Antyodaya Anna Yojana* and *Ujwala Yojana*.
- There is massive consumption of Tobacco, Gutka and alcohol by the tribals in this village.
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SUGGESTIONS OR RECOMMENDATIONS

To solve the problems faced by the villagers, following measures can be suggested-

- Government must provide accessible and appropriate health care system in this village. Primary health care center must be open for 24 x 7.
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CONCLUSION

The entire discussion in this study helps to give a brief idea about the socio-economic status of the tribal community in Yeoor village of Thane district. With the changing times, the quality of life of people living in Yeoor village has been improved. After the elections of Thane Municipal Corporation 2007, water supply and electricity and gas connections were given to this village. In schools, the accounts of students started to be opened in the government banks. Due to *Ujwala* scheme, many people opened an account in The State Bank of India, Bank of Maharashtra etc. Now the young generation of this village paid many bills online. Literacy rate among new generation is also impressive. Despite much improvement, the people of this village have been facing many problems like poverty, low income, adult illiteracy, inadequate employment opportunity, lack of proper sanitation, water and electricity facilities, malnutrition and insufficient medical facilities etc. These constraints can be eradicated with the help of diverse planned programmes through the government authorities. The government should emphasise be on quality and equity rather than quantity. The prime focus should be on provision of quality education and other amenities that makes tribal communities economically effective and independent.

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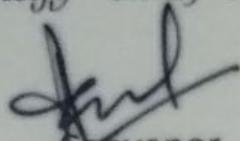
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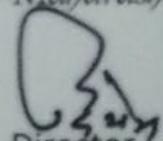
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A Perception of Marginal Workers towards Banking: A Case Study of Workers in Thane City

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India.

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Abstract: - *In the Indian economy, the growth rate of the Banking Sector seems to be rapid; just like other sectors. There is also lot of improvement in banking practices with the changing times. Traditional banking practices are now becoming more modern. Banks play an important role in the development of many sectors of the country, such as agriculture, industries, transport, etc., that automatically adds up to the development of the country. Apart from urban areas, the banks in rural areas are also expanding. With this development of banking sector, people's views on banking have also changed. Earlier people were not aware about the products and services provided by the banks, but now at least one person from every family has an account. It is observed that the employer class, entrepreneurs, rich sections are taking maximum banking benefits but the marginal workers still do not have a positive attitude towards the banks. Probably the low wages act as their root cause.*

This paper tries to study a perception of marginal workers from Thane city of Maharashtra towards banking. The attributes like educational qualification of workers, their occupation, types of account held by them, frequency of visiting banks, awareness about banking products and services etc. are taken into account while studying about the perception towards banking. This study also tried to suggest some constructive measures to change perception of marginal workers towards banking services and facilities.

Keywords: Marginal workers, banking products and services, perception towards banking etc.

• Introduction:-

Banking sector play a significant role towards stabilising the socio-economic conditions of the country. A developed financial system ensures economic growth and development. A well developed financial sector not only boosts economy but also society by promoting saving habits of the people, by forming capital for employment generation etc. Banking in India originated in 18th

century. Before independence, the banking sector was characterised by existence of private banks as joint stock companies. The period beginning from 1969 to 1991 was experienced major development in banking sector. The period after 1991 witnessed the transformation of the banking sector due to introduction of reforms. Today, banks have diversified their activities from traditional to modern. Banks introduced multiple products

and services for the betterment of society. Customer's perception has also changed towards banking industry due to this modernisation. However it has been observed that consumer's perception is unequally developed. Till today the marginalised working section of the society is not fully aware about banking products and services. They are the frequent users of banking modern technologies. However this study tries to highlight a perception of marginal workers towards banking with reference to workers in Thane city.

- **Objectives of the Study:**

1. To understand the concept of main and marginal workers.
2. To evaluate a perception of marginal workers towards banking.
3. To examine the challenges faced by marginal workers in banking transactions.

- **Research Methodology:**

The present research paper has used as a primary method, that is based on questionnaire and personal interview method of data collection. To make research manageable, a sample size of 100 marginal workers from Thane city were selected. By using Random Sampling and Purposive Sampling Method, data of 100 peoples were collected, which included educational level, nature of employment, type of bank, nature of account held etc. are taken into consideration.

The secondary sources like Census of India 2011, various reports and government

publications, Statistics of Maharashtra state and Thane district published by state government, different websites were used to collect information.

- **Concept of Main and Marginal Workers:-**

As per census of India, all persons engaged in 'work' defined as participation in any economically productive activity with or without compensation, wages or profit are workers. Census classifies workers into two categories i.e. main and marginal workers.

The

Main workers are those who worked for more than six months in a year and the Marginal workers are those who worked for less than six months. A person who did not at all work during the reference period is treated as non-worker. The Main and marginal workers are classified into the four categories namely, cultivators, agricultural labourers, household industry workers and other workers. Farmers are usually known as cultivators. When a person works on another person's land for wages is regarded as an agricultural labourer. Industry conducted by one or more members of the household at home or within the village in rural areas is considered as household industry. All workers, i.e., those who have been engaged in some economic activity during the last one year, but are not cultivators or agricultural labourers or in Household Industry, are 'other workers'. The type of workers that come under this category of include all government servants, teachers,

factory workers, plantation workers, those engaged in trade, commerce, business, transport banking, mining, construction, political or social work, priests, entertainment artists, etc

Main workers are worked in organised as well as unorganised sector and are able to earn higher wages, receive fringe benefits, receive on-the-job-training and have opportunities for advancement. On the other hand marginal workers mostly engaged in unorganised sector and they earn lower wages, receive few benefits and have very little opportunities for promotions.

- **Main & marginal workers in Thane city:-**

Thane is a city in Maharashtra, situated in the Konkan Division. It is a part of the Mumbai Metropolitan Region. Thane City has been shortlisted as one of the 100 Smart Cities in India. As per census 2011, population of Thane city was 1,841,488; of

which male population was 9, 75,399 and female population was 8, 66,089. An average literacy rate was 89.41%, from which male literacy rate was 92.14% and female literacy rate was 86.33%. As per 2011 census, from the total population 3, 26,796 peoples are living in slum area. So 17.75% population is the slum population in Thane city. The number and percentage of main workers, marginal workers and non-workers by sex as per 2011 in Thane city is shown in following table-

Table- 1 Number & percentage of main, marginal & non-workers by sex in 2011 in Thane city

Persons	Total Population	Main Workers		Marginal Workers		Non-Workers	
		Number	Percentage	Number	Percentage	Number	Percentage

Persons	Total Population	Main Workers		Marginal Workers		Non-Workers	
		Number	Percentage	Number	Percentage	Number	Percentage
Total	1841488	649128	35.25	50107	2.72	1142253	62.03
Male	975399	515048	52.80	31138	3.19	429213	44.00
Female	866089	134080	15.48	18969	2.19	713040	82.33

Source: Census of India 2011- Maharashtra-district census handbook- Thane

It is observed from above table that the proportion of marginal workers as compared to main workers is less in Thane city. However the proportion of non-workers is greater than working population. Female

workers i.e. main and marginal are comparatively less than male workers which show higher unemployment amongst females.

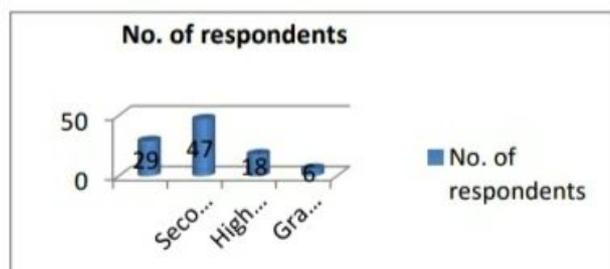
• **Description of samples:-**

By using random sampling and purposive sampling method, sample of 100 marginal workers were selected and the required data was collected from the workers by using a simple questionnaire, observation and interview method. From 100 marginal workers, 58 were female and 42 were male workers. Following were the criteria for data collection-

A) Educational qualification:-

The questionnaire included four categories of the educational qualification of marginal workers and the distribution of the respondents is shown in this table-

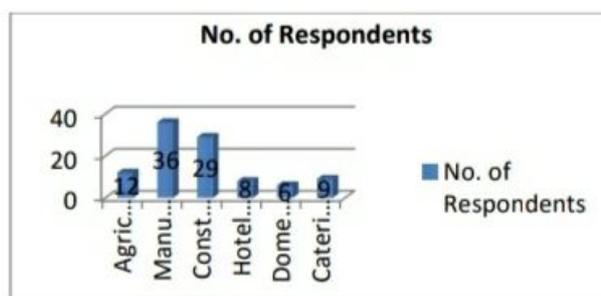
Educational Qualification	No. of respondents
Primary	29
Secondary	47
Higher Secondary	18
Graduation	6
Total	100



B) Nature of Employment:-

The study also tries to find out the different areas of employment of marginal workers which is explained in alongside table-

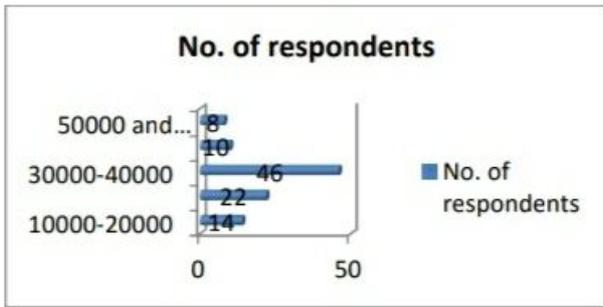
Nature of employment	No. of Respondents
Agricultural Labourers	12
Manufacturing Sector	36
Construction Field	29
Hotel & Restaurants	8
Domestic Servants	6
Catering Business	9
Total	100



C) Annual Income:-

To analyze the banking habits in marginal workers it is important to study the proportion of their annual income which is explained in following table-

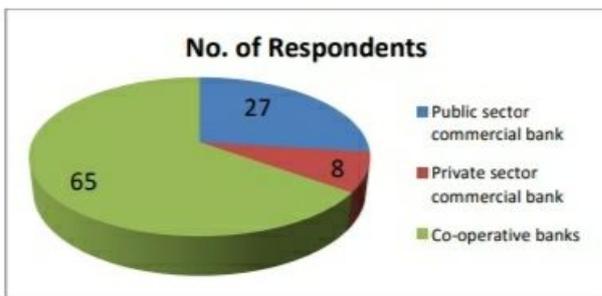
Annual Income (in Rs.)	No. of respondents
10000-20000	14
20000-30000	22
30000-40000	46
30000-50000	10
50000 and Above	8
Total	100



D) Type of bank:-

The table given below shows the type of bank preferred by marginal workers for holding accounts and other facilities

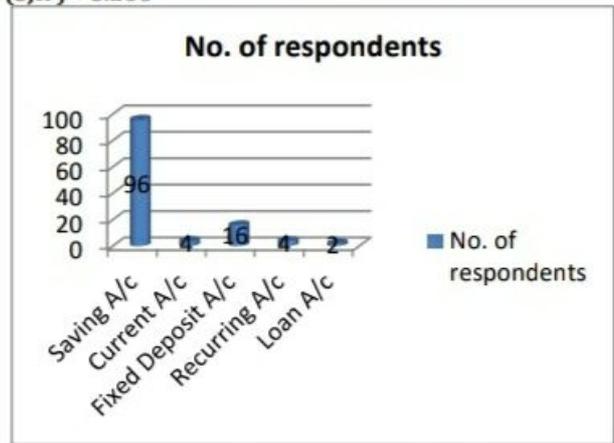
Type of Bank	No. of Respondents
Public sector commercial bank	27
Private sector commercial bank	8
Co-operative banks	65
Total	100



E) Type of account hold:-

The table given below show the type of account hold by the marginal workers in their respective banks

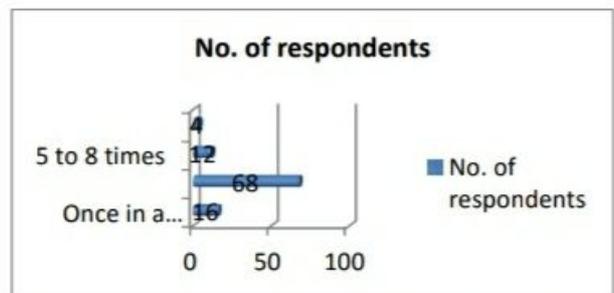
Type of account	No. of respondents
Saving A/c	96
Current A/c	4
Fixed Deposit A/c	16
Recurring A/c	4
Loan A/c	2



F) Frequency of visiting bank:-

Following variable show that number of times the marginal workers visited their respective banks for various purpose.

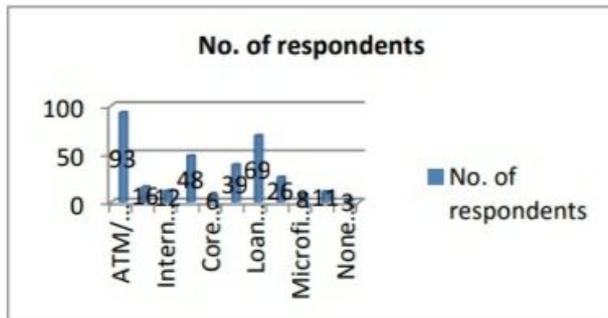
Frequency	No. of respondents
Once in a month	16
2 to 4 times	68
5 to 8 times	12
More than 8 times	4
Total	100



G) Awareness about different facilities provided by the banks:-

Facility	No. of respondents
ATM/ Debit Card	93
Credit Card	16
Internet Banking	12
Mobile Banking	48
Core Banking Service	6
Locker Facility	39

Loan Facility	69
Utility Bills payment	26
Microfinance	8
Electronic Fund Transfer	11
None of the above	3



• Findings:-

By correlating all above variables about the perception of marginal workers towards banking, following observations were made-

- It was observed that around 76% of workers completed their education up to primary or secondary level. Due to lack of knowledge the banking habits were not developed amongst these workers.
- Number of workers engaged in agriculture or industrial sector and in construction field, where they are working as a contractual worker. Very few workers are self-employed with their own small catering business. Temporary nature of employment leads to low level of income.
- 68% of workers earned average income of Rs.20000 to Rs. 40000 in a year. This income fulfils their basic needs only. The low level of income is equal to consumption, which affects savings.

- Majority of workers prefer cooperative banks as compared to public sector and private sector commercial banks. They find easy access to cooperative banks than commercial banks.
- Majority of workers i.e. 96% of workers hold saving account. Very few are taken the benefit of fixed and recurring accounts. In the data collected it was found that maximum numbers of workers were holding saving account they were more aware about those services which are linked to their account i.e. ATM, mobile banking etc.
- It was observed that maximum number of workers visited banks in frequency of two to four times in a month.
- Numbers of workers were aware about ATM/ Debit card, mobile banking, loan facility and locker facility. However the awareness of internet banking, core banking services, microfinance and electronic fund transfer is very less amongst workers.

• Conclusion:-

The entire discussion in this study reveals that there is a negative correlation between banking development and perception of marginal workers towards banking. Low level of literacy rate, lack of employment opportunities, inadequate incomes etc. are the major barriers in the use of banking products & services by marginal workers. The provision for increase in overall literacy rate to be made in order to spread awareness about banking will lead to increase in bank

access by marginal workers. There is need to develop constructive programmes by banks to increase number of account holders from lower income groups. Government must introduce and implement different employment generation schemes to increase the percentage of main workers. Use of electronic media like Television, Mobile etc. should also be used to aware these workers about banking services. With all these measures it is possible to increase the access of banking products and services by the marginal workers.

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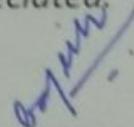
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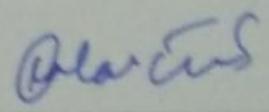
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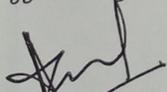
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in the One Day Multidisciplinary International Conference on "Changing Perspectives in Management, Humanities, Science
& Technology" on 23rd March, 2019 held at DRT's A.E.Kalsekar Degree College Kausa, Mumbra, Thane-Maharashtra.


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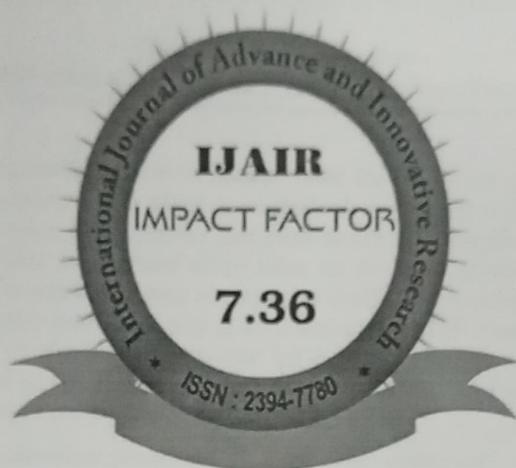
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SOCIAL RESPONSIBILITY OF J S W FOUNDATION FOR THE BENEFITS OF THE SOCIETY

Mukta A Mangalvedhekar

Assistant Professor, Accountancy, N K T T Collage, Thane (West)

ABSTRACT

The term corporate social responsibility gives a chance to all the employees of an organization to contribute towards the society and environment . It plays a crucial role in making a brand popular not only among competitors but also media, other organizations and most importantly people who are its direct customers. People develop a positive feeling for a brand which takes the initiative of educating poor children, planting more trees for a greener environment, bringing electricity to a village, providing employment to people and so on. The research paper is mainly based on study of CSR activities of JSW Foundation for the benefits of the society . For the purpose of analysis secondary data has been collected from books , related websites and annual reports . The objective of the study is to analyse main provisions of Companies Act 2013 and to study CSR activities of JSW Foundation and also amount spent on activities .

Keywords: living conditions, education, environment, employment . sports, art .

INTRODUCTION

India has a long rich history of close business involvement in social causes for national development such as donations to charity , services to the community , enhancing employee welfare and promoting religious conduct . After independence JRD Tata , pointed out that there were many ways in which business enterprises can contribute to public welfare beyond the scope of their normal activities . He advised that apart from donating funds for good causes which has been normal practise for years , they could use their financial , managerial and human resources to provide task forces for undertaking direct relief and reconstruction measures. Slowly it began to be accepted , that businesses started sharing part of their social overhead costs . Traditionally it had discharged its responsibility to society through benefactions for education , medical facilities and scientific research among other objects .

OBJECTIVES

1. To study the concept corporate social responsibility and the main provisions of Companies Act 2013 .and
2. To study CSR activities of JSW Foundation for the benefits of the society.

RESEARCH METHODOLOGY

The research paper is completely based on secondary data . For the purpose of research, secondary data has been collected from the following sources :

- a) Relevant books .
- b) Annual reports of JSW Steel company .
- c) Information from related web sites .

MEANING OF CORPORATE SOCIAL RESPONSIBILITY

The term "corporate social responsibility" became popular in the 1960s and has remained a term used indiscriminately by many to cover legal and moral responsibility . Corporate Social Responsibility (CSR)Refers to the obligations and duties of business to the society . Now a days there has been growing acceptance of view that every business should be responsible to all the stake holders says shareholders , employees , consumers , government suppliers and society . CSR if implemented in true sense , it helps in enhancing the quality of stakeholders and the society at large. In simple words corporate social responsibility means voluntary effort on the part of business to take various steps to satisfy the needs of different groups.

Recently , the Parliament has enacted the Company's Act 2013 . CSR is an integrated part in Companies Act 2013 . Few provisions have been added to make it more obligatory and mandatory for private corporate houses to integrate CSR in their companies Policies .

The concept of CSR is defined in clause 135 of the Act, and it is applicable to companies which have an annual turnover of Rs 1,000 crore or more, or a net worth of Rs 500 crore or more, or a net profit of Rs 5 crore or more. Under this clause, these companies are supposed to set aside at least 2% of their average profit in the last three years for CSR activities. The law has listed out a wide spectrum of activities under CSR, which cover various activities . The companies can carry out these activities by collaborating either with a NGO, or through their own trusts and foundations or by pooling their resources with another company.





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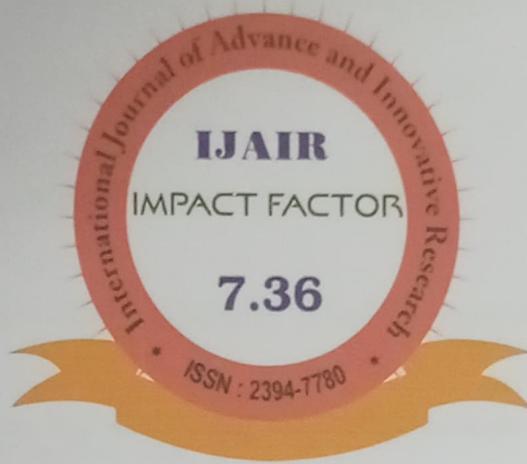
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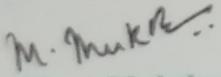
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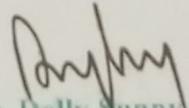


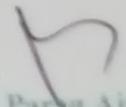
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ENTREPRENEURSHIP DEVELOPMENT : THE INSIGHT OF REAL BUSINESS MANAGEMENT

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On

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Women and Social Entrepreneurship- Challenges and Future Motivational Developments

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Abstract

The area of social entrepreneurship is specifically appealing because of its interdisciplinary focus as it intersects number of boundaries drawing explicitly from anthropology, economics, psychology, sociology and political science. Indian women have demonstrated their great potential as a successful entrepreneur. Few of the women entrepreneurs are leading the biggest shipping companies, brewing plants, plastic factories trading and export houses and electronic establishments. Handicrafts and garments exports are primarily in the hands of women entrepreneurs. In this paper, we try to examine the social entrepreneurship as an area of academic inquiry. The paper discusses what social entrepreneurship is and what is the role of women in social entrepreneurship? And what are the challenges and concerns that characterizes this field? Finally, we discuss the strategies to empower women and motivate them to become successful entrepreneurs.

Keywords: Women, Social Entrepreneurship, Challenges, Motivation

Social Entrepreneurship – An Overview

The entrepreneur denotes a person who discharges the entrepreneurial function of coordination, organisation, supervision and risk bearing (Say, 1827), innovator with unusual will and energy, clarity of vision and an ability to act, high need for achievement, problem solver, setting goals and reaching these goals by one's own efforts (McClelland, 1961). On the basis of definitions given by different authors, it may be stated that the entrepreneur is perceived as an individual with certain characteristics helpful in conceiving, initiating, establishing, running and finally managing an enterprise.

Defining Social Entrepreneurship

Social entrepreneurship is "a process involving the innovative use and combinations of resources to pursue opportunities to catalyse social change and/or address social needs" (Mair et al. 2006c)





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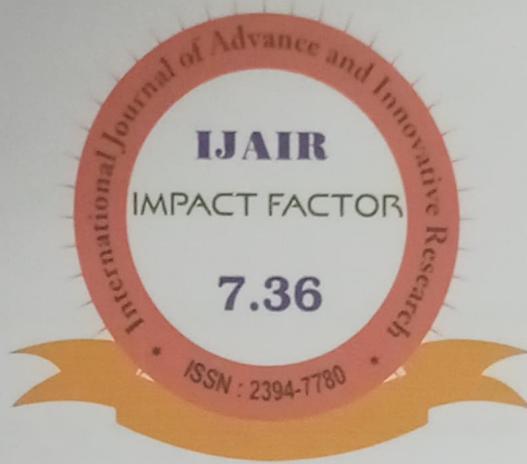
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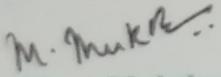
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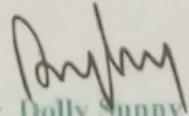


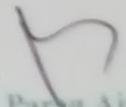
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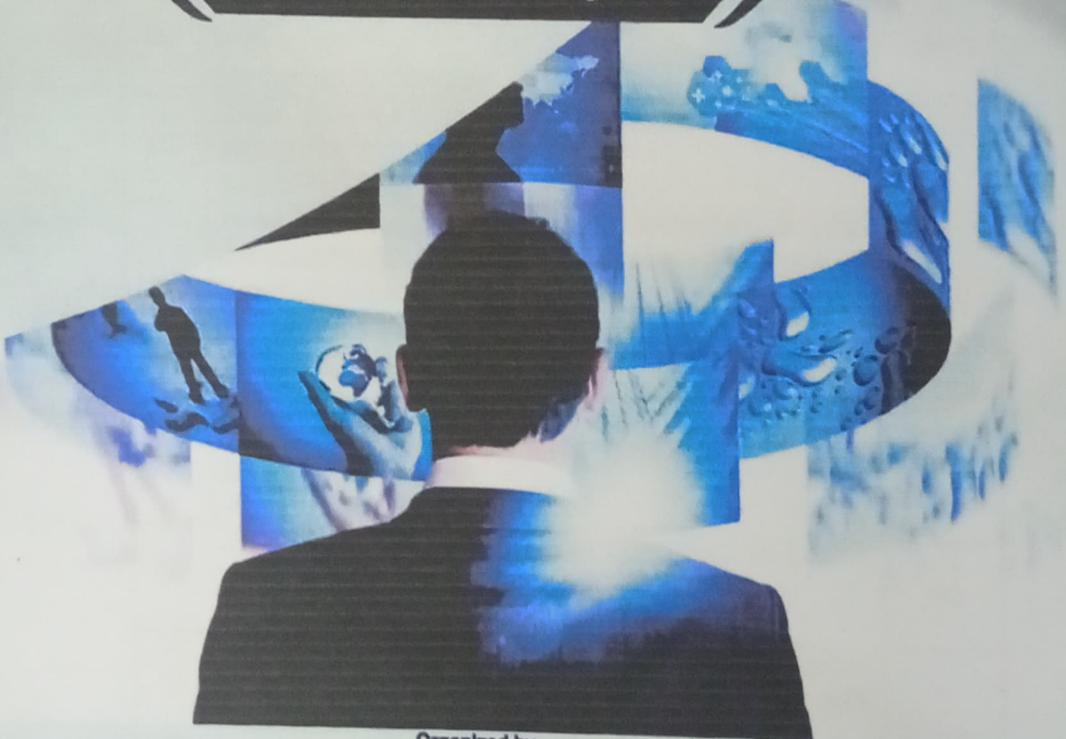
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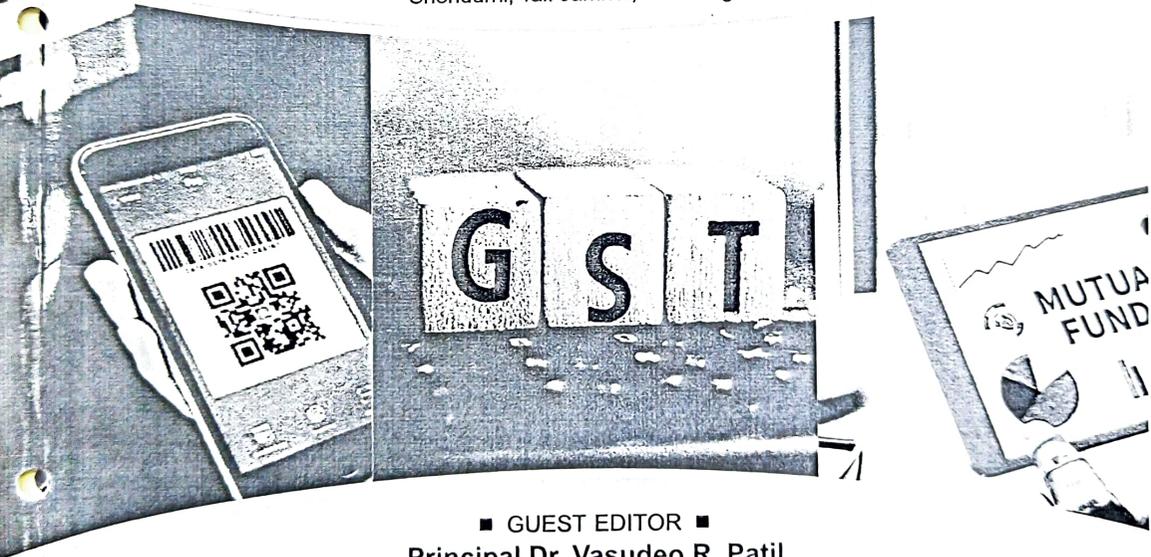
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A study on implementation of GST and Challenges for Success

Dr.Himanshi D. Mansukhani,

Asstt. Professor, Dept. of Accountancy Sheth N.K.T.T College of Commerce and J.T.T College of Arts, Thane, (W) 400 601

Abstract:

The purpose of this paper is to examine why GST was implemented for India and basic issues after implementation of GST. The Goods and Services Tax (GST) has been the biggest tax reform in India. Looking to the global developments and tax structure of developed countries, GST is the need of the hour. It was expected that it will have a huge impact on various sectors of the Indian economy and to reduce tax evasion and give rise to transparency. The amount of procedural compliance and paperwork will decrease immensely due to the subsuming of many consumption taxes and bringing it under one tax – the GST. This paper presents the challenges and issues of GST.

Key Words: Tax evasion, transparency, Procedural compliance, Challenges

Introduction:

The year 2017 will always be remembered as the year which saw the implementation of the biggest and most important reform since Independence—the Goods and Services Tax (GST). The tax structure of India was very complex. At central level and state level various taxes were levied where was possibilities of double taxation and complicated tax system. Over the years the newer additions of Value added tax which were made to the existing list has made issues to overlap, lack clarity in the tax structure which creates a situation of confusion and made the tax collection process to avoidable leakages and litigations. So in order to overcome these rigorous circumstances, the government decided to harmonize the Goods and Services tax so that both can be levied in a comprehensive and rational manner in a new system of tax regime the Goods and Services tax (GST). The reform, which took more than a decade of intense debate to come to fruition, was finally implemented with effect from 1 July 2017, subsuming almost all indirect taxes at the central and state level.

This implementation of GST in the Indian economy has made the nationals of India to face contemporary challenges and issues. GST was a welcome change for the economy since it is expected to simplify the indirect tax structure in India. However, it is expected to have far-reaching impact on businesses. At this initiative by the government, the businesses prepare for GST by undertaking GST impact assessment study and have a high-level plan for the GST transition.

Basic Challenges In The Implementation of GST

- Uniformity
- Increase in compliance cost for business
- Avoidance of cascading effect cornerstone of GST
 - RCM pressure
 - legal restrictions
 - Discretionary disallowance
- Exemption/ threshold may distort RNR & GST
- Effectiveness of GST Council and adherence to its recommendations
- Effectiveness of GSTN
- Tax administration.

Objectives

The objectives for this paper are as follows:

1. To study need of GST in India.
2. To understand implementation procedure.
3. To know the challenges for successful implementation of GST
4. To examine Government initiatives for success of GST.

Research Methodology

The source of information is on the basis of secondary data available on various websites.

The Need of GST

A study had stated that roll out of GST is needed to boost the India's GDP growth by 1 percent to 2 percent. Crisil had also reported that GST is the best way to mobilise revenue and reduce the fiscal deficit. GST has been commonly accepted by more than 140 countries in the world. Looking at the magnitude, GST is going to impact all sections of the society from small time businessmen to huge companies and from a developing state to a developed state in this country. The implementation of GST will give a boost to the growth engine pursued by the government.

- The fundamental purpose of GST is to make "INDIA" as one state where inter-state movement of goods is common.
- There are various definitional issues related to manufacturing, sale, service, valuation etc. arises. These needs to be rationalized.
- Several transactions take the character of sales as well as services, thus there is complexity in determining the nature of transaction.
- The mechanism of imposing taxes, exemptions, abatements, other benefits are different in state and centre level.
- Existing law has resulted in significant number of issues related to interpretation or various provisions and the category of the products and the nature of services.



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Saturday 23rd March 2019

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This is to certify that ~~Mr./Mrs./Miss./Dr.~~ Manoshi. S. Baschi
of Sheth N. K. T. T. College of commerce & arts, Kaskhar Ali, court naka, Thane (west)
has Participated and Presented a Paper Titled "Problems faced by vernacular students in
learning English."

in the One Day Multidisciplinary International Conference on "Changing Perspectives in Management, Humanities, Science & Technology" on 23rd March, 2019 held at DRT's A.E.Kalsekar Degree College Kausa, Mumbra, Thane-Maharashtra.

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ON

**CHANGING PERSPECTIVES IN MANAGEMENT,
HUMANITIES, SCIENCE & TECHNOLOGY**

ORGANIZED BY

**DRT's A. E. KALSEKAR DEGREE COLLEGE
MUMBRA, THANE**

23rd March, 2019



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POPULATION TRENDS OF MUGGERS (*CROCODYLOUS PALUSTRIS*) – CROCODILES OF RIVER SAVITRI, MAHAD, RAIGAD, MAHARASHTRA

Utkarsha Chavan and Riyazuddin Shaikh

CHANGING DIMENSIONS IN TOURISM INDUSTRY – AN OVERVIEW

Dhanashree P. Sawant

Associate Professor, Department of Economics, Sheth NKTT College, Thane

ABSTRACT

The study deals with new dimensions in tourism business, such as, eco-tourism, natural tourism, agritourism, health tourism, medical tourism, religious tourism, cultural tourism, wildlife tourism, adventure tourism and sport tourism. The objective of the study is to study the changing dimensions in tourism and the prospect of tourism in India. It is hypothesized that the new dimensions in tourism would lead to an increase in employment and national income. The study used secondary data for the analysis of new dimensions in tourism. Due to lack of data since many types of tourism are yet to start in India on a large scale. It is concluded that the new dimensions in tourism are developed in India and worldwide. Broadly tourism has contributed to increase in government revenue of countries in the world and specifically in India the new types of tourism which are

b. The stress and intonation which play an important role in English language are not found in their mother tongue. Just by shifting the stress mark from one syllable to the other in the same word gives different functions as verb and noun. e.g. 'conduct – noun, con'duct- verb

c. The most important interference is the sentence pattern. English has its own structural pattern. It should be written in that pattern only. The word order cannot be changed like other regional language such as Tamil, Telugu, Hindi, Bhojpuri etc..... without changing its meaning because English has lost its inflection. e.g... English- Raju buys a car [svo pattern].

d. Verb has changed according to subject gender in regional languages but in English there is no change in verb. e.g... She buys a car. He buys a car.

e. Adjectives also change according to the gender in regional languages but it is not so in English. e.g... Good brother & Good sister – genders

The sound system, the structure and the sentence pattern in the mother tongue are found to be contrary to that of English. Apart from the problems of pronunciation, the Marathi speakers have other problems too. For example, Most of the Marathi speakers of English commit some common mistakes. The /t/ sound is used at the end of the word when it is not pronounced in English. The Marathi speakers have a tendency to pronounce /t/ at the end of the words. e.g. ear, car, pure. As there is no article in Marathi, Marathi speakers may tend to omit it while speaking English. They omit the definite article ('world' in place of 'the world'). They have a problem in using prepositions as well. In Marathi, preposition comes after noun. e.g.

pen (N) tabla(N) + war (Prep.) aahe (V). Pen table + on is. Pen is on the table.

A funny example of wrong usage of 'on' is ...in Marathi

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Maze tuzya + war prem aahe. I you + on love is/am. I love you. We may translate it as it is and say * 'I love on you'

We cannot distinguish between 'on' and 'above', as Marathi has only one word for 'on and above' i.e., war and 'under' and 'below' and one word for 'under and below'. Certain verbs like 'know', 'understand' are not used in the present progressive in English but the Marathi speakers say 'I am not understanding' in place of 'I do not understand'. They use singular in place of plural e.g. 'foreign thing' instead of 'foreign things)

Marathi is an SOV language i.e. a Marathi sentence has an SOV (Subject +Object +Verb) order. Any change in this surface order will only be possible with the change in pitch and intonation.

The normal unmarked word-order in Marathi is as shown in the example below:

raam (subject) šaalet (Object) jaa-t-o (verb).

Ram-n (school- in) go. Ram goes to school.

And English has a SVO pattern. So students often make mistakes while speaking. The speakers have problems with certain consonants and vowels of English. They use their equivalents from their mother tongue. They should remember that both Marathi and English are two different languages with different sounds. Marathi is a syllable-timed language and the accentual pattern of Marathi is different from English. All speakers of Marathi speech community have a tendency to use the pattern of Marathi language in their English speech.

HOW TO RECTIFY THE PROBLEMS

From the above information, it's quite clear that the Marathi speakers have problems while pronouncing English sounds. Following are some of the strategies used to rectify the problem. Lots of practice should be given to the students so that while speaking, esp. in case of facing the interview, they will not face any problems.

To improve pronunciation, patient listening is very important. This listening will help the speaker (here the listener) to discriminate between sounds.

Students must be encouraged to use dictionary. It will help them with the pronunciation of English words.

A dictation exercise may appear in different forms. First, it may consist of a whole passage incorporating target words to be tested. It may also consist of a set of individual words incorporating the segmental or stress features being tested. A third interesting type of dictation consists in a cloze test: the testee is given a text from which target words have been removed and replaced by blanks; the examiner reads the full passage and the testee fills in the blanks with the words he has heard. One precaution to take here is that the context should be as neutral as possible; a context that is too supportive will elicit the correct word even if the student's pronunciation of it is faulty.

CONCLUSION

Learning a language is a habit to be got at, an activity to be developed, a skill to be practiced and an enthusiasm to be caught. Hence, vigorous and regular practice should be given to the learners. It may help the learners familiarize with English. Despite all the above efforts, Mother tongue interference may be reduced to a large extent but cannot be eliminated completely.

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During the post-independence time in India, English is used for many purposes – i. literary ii. Legal iii. Trade iv. Medium of instruction in higher education v. Link between states. The correct knowledge of English is necessary for students studying in higher education in general and in professional courses in particular. Although Hindi has been pronounced as the national language in India, it has not been followed and accepted by many of the state governments and they use English as second language in educational institutions and link language in administration and politics. Mother tongue or first language

First language is the language through which the child makes acquaintance with everything about it to communicate. Mostly it may be their mother tongue. Learning of mother tongue takes place in very natural way and through proper imitation and exposition. The language skills listening and speaking are learnt at home and then child is sent to school for learning other skills such as reading and writing of the language. The child has more exposure to use his mother tongue and possibility of getting corrected the mistake is more. Regional language is learnt by birth. But the process of second language which is known as foreign tongue is quite different. The language skills listening, speaking precede reading and writing at school only. Learning of foreign tongue is an artificial process. Mistakes are not corrected on the spot. No proper model is available in plenty. Lack of exposure to use the language is another reason.

Why the interference of Mother Tongue caused while learning second language?

The interference of Mother Tongue in learning English as a second language is generally a lifelong while speaking, reading and writing. Learners never manage to shake off the lexical stress pattern of mother tongue in their English oral production. When a child learns mother tongue his mind is a clear one as he learns his mother tongue easily by imitate. But when he learns a foreign language i.e. English the difficulties of accepting the rules which is against the rule of their mother tongue. So the interference of mother tongue is felt in their learning and communication.

DIFFICULTIES OF THE LEARNERS

The difficulties of the learners while learning English are listed as follows:

- Except English most of the Indian languages are phonetic languages. In their Mother tongue they are used to produce sounds and their spoken and writing system are same. But while learning English they are to know that there is no one – to – one correlation between spelling and pronunciation.
e.g... 'Listen' pronounced leaving 't' sound. Often pronounced using 't' sound.
- The stress and intonation which play an important role in English language are not found in the mother tongue. Just by shifting the stress mark from one syllable to the other in the same word gives different meaning as verb and noun. e.g. 'conduct – noun, con'duct- verb
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PROBLEMS FACED BY VERNACULAR MEDIUM STUDENTS IN LEARNING ENGLISH

Manoshi S Bagchi

Assistant Professor, Department of English, Sheth N K T T College of Commerce & Sheth J T T College of Arts, Thane (West)

ABSTRACT

This paper tries to find out the problem areas in pronunciation faced by vernacular speakers of English and it also tries to find out the causes of these problems of mother tongue (L1) interference/ pull. After taking into consideration the problems of the learners, it also tries to suggest some pedagogical measures so that the problem of (L1) interference will be not eradicated totally but certainly will be reduced to some extent. The author ensures the possibilities of avoiding mother tongue interference in learning English. It is not easy task to make learners talk in English easily and fluently without interference of their mother tongue. This paper focuses on some parts of the grammar topic only which interrupt the learners. Interference of mother tongue is a lifelong experience; it cannot be eliminated but can be reduced. This article is geared towards that.

Keywords: Language, mother tongue, translation, interference.

OBJECTIVES

- To understand the importance of language.
- To assess the interference of mother tongue on second language.
- To analyse the difficulties of learners.
- To suggest some remedies.

WHAT IS LANGUAGE?

Language is only humane. It is used for expressing our thoughts and ideas by modulating the sounds. It is for communication purpose. It is God's gift to man to interact with others and to communicate meaningfully at various levels such as personal, social and intellectual. Language means cultivating and developing some kinds of patterns which are used by a social group. Language is a system related with sounds, words and structures. It is a system of symbols. A language is known by its clarity and refinement. Articulation is the key word in a language. The study of language is known as 'linguistics'. Language plays an important role in all activities of life. The intense need to communicate our thoughts to others creates an urge in man which helps to develop gestures with sounds crystallized later into a variety of languages. Thus language arises out of an accepted code of communication. Language is one of the chief factors of mankind. It helps to grow knowledge and wisdom. It has been realized in many forms.

FUNCTIONS OF A LANGUAGE

The main function of the language is for communicating the common experience of human beings. Each language is the best manifestation of the culture of the people. But there is a misconception that there is an exact equivalence within the language and every language has graphical expression. But in reality it is not so. Language is culture – preserving as well as culture- transmitting. Descartes said, "Thanks to Language, Man became Man". The ideology inscribed only in the language can be challenged. Language reflects the deep rooted attitudes enshrined in our minds. Communication and human needs are unquestionably linked. Language is the embodiment of culture. The use of language primarily involves in two processes. One is making the sounds of speech with the help of our vocal cords and another one is hearing others speech sounds through our ears.

IMPORTANCE OF ENGLISH LANGUAGE

Out of all the languages in the world, English is considered as the international language. There are some reasons why English is so important and many people attempt to learn it. Taking up a professional degree in the higher level of study, English being inevitable. Sound knowledge and mastery of English can't be set aside. For employability in the present setup and communication English plays a significant role. Every organization is in search of qualified, talented, smart and confident employees. English place a vital role in higher education, research, for aesthetic aspect and employment too in this modern scenario. We are at present a member of the global village. Communication is possible mostly through English. It is used as a link language. Reference books necessary for carrying out higher education and for research are available mostly in English language. Books from many languages are translated to English language in order to enable the non – native speaker benefit in their day to day life. Many valuable books in Tamil, Hindi, Chinese, Sinhalese, Telugu, are being

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**CONTACTLESS CARDS ARE SAFE TO USE: MYTH OR REALITY.
A STUDY TO UNDERSTAND THE FINANCIAL LITERACY AMONGST INVESTORS**

Dr. Pallavi Shah

“Swipe karo, aash karo” was the moto of the of first decade of the 21st century, wherein person irrespective of age was happily using his debit/credit card for shopping. The Digital India movement of the NaMo Government also boosted the use of plastic money. Ever since the demonetisation people are afraid of hoarding spare cash at home and are seen transacting using digital wallets more frequently. PayTm recorded the highest registration in a single day (over 130 million registration) & ever since then people were happy to use plastic money instead of physical currency. What if banks provided something more of innovation to the traditional cards?

CONTACTLESS CARDS: INTRODUCTION

Contactless payments are becoming increasingly popular as it is faster and easier alternative than to enter PIN for every card transaction. It allows you to make a payment by tapping your contactless card on a payment terminal and complete transaction without any authentication. Short range proximity contact will require 2 cm to 10 cm distance from the portal to tap and make the payment in less than 1 second as opposed to 10 in the traditional cards.

COMPONENTS

These cards are embedded with RFID (Radio Frequency Identification) or NFC (Near Field Communication). These could be stored in form of digital wallets, payment apps in smartphones or devices. No signature is required for verification which provides a small window for fraudulent activities. EMV (EuroPay, Mastercard and Visa) chip that is stored in the card provides larger spectrum for the point of sale transactions. Contactless transactions could be traced back to early 2007's.

LAWS GOVERNING CONTACTLESS CARDS

RBI has made only a bye-law to prevent misuse by keeping a Rupees Two Thousand cap on authentication less transaction; however, no strong security measures are being made by Central Banks. Further, the magnetic strip cards are disbanded, bank have started to issue Contactless Cards altogether; irrespective of the need or desire of the customer. It has led to a great grievance amongst investors especially of the age group above 40 years. The banks are making excuses to push the contactless cards and creating hoax that traditional cards would not be effective, they will be worthless etc. however in truth, the traditional magnetic strip cards would be still in use, but the transaction limit would be set up to rupees two thousand only.

Electronic Fund Transfer Act (EFTA) is the federal law that governs all the financial transactions using plastic money or e-commerce in the United States of America & on the same footing Indian Parliament has drafted an act called as “The Payment and Settlement System Act, 2007.” The act has several classical features o tackle the present scenario in Indian Financial World.

The key areas of the act are:

1. Discretion of the RBI to make Committee to authorise and supervise payments
2. Authorisation of Payment Systems
3. Regulatory and Supervisory powers of the RBI
4. System Providers, duties & powers
5. Dispute Redressal Mechanisms
6. Classifications of penalties for default, fraud or misuse of sensitive information & other offences.

Even after such a regulation the banks are still seen to be working as loose canons and issuing cards without consultation of the regulators or marginally using grey marketing strategies to lure customer base. Several customers are facing irritation and agitation as the banks are forcing them to use the newly formed contactless cards instead of traditional ones.

FUTURE OF CONTACTLESS CARDS

India is a country of mass opportunities. Similarly, financial world is also quite dynamic in India. Prior Demonetization, no one had wondered that digital wallets, smart cards, plastic money etc could be used so widely and extensively. But with just one stroke of legislative amendment, the government brought us all

towards the edge of discarding all the currency transactions and accepting the e-commerce methods to pay the bills. Below are the areas in which we could expand the horizon of the contactless cards in near future.

1. Grocery
2. Fast tags
3. Fast food joints
4. Convenience stores
5. Public transport

Many a time we struggle to keep the adequate change, we don't have the required cash, we are bored to stand in ATM que etc. so to change all this, we have to carry this plastic money/cards and just swipe whenever we are needed to make payment. The above are the areas where we spend less than rupees two thousand. Hence a special card for such transactions would solve all the solvency issues.

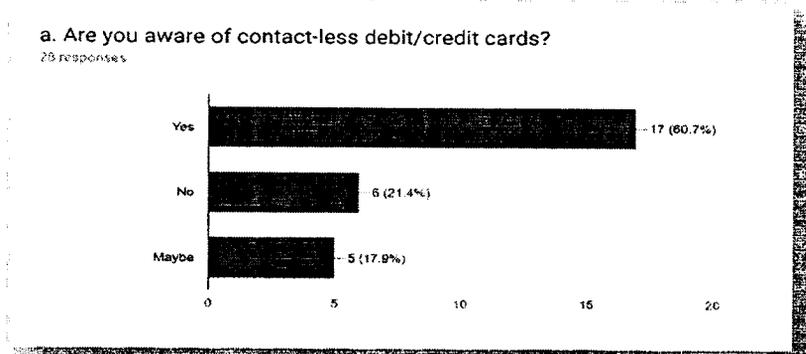
SECURITY FEATURES THAT COULD ENHANCE THE CONFIDENCE OF THE CUSTOMERS

Safety and security of the deposit is the primary criteria which customer undertakes to decide his banker. Using various latest software and technological advancements the banks are providing secured gateways. EMV chip cards have a unique feature that they cannot be duplicated like the magnetic strip cards. Also, two-way verification, OTP, PIN etc improve the security protocols. A secured customer is a happy customer.

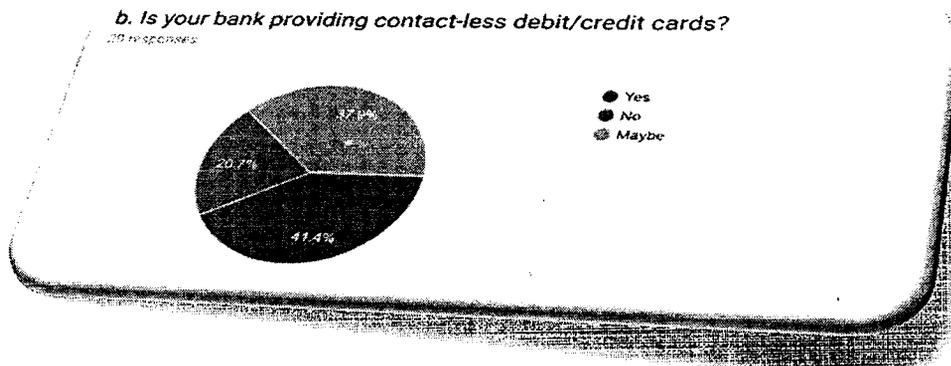
QUESTIONNAIRE

- a. Are you aware of contactless debit/credit cards?
- b. Is your bank providing contactless debit/credit cards?
- c. Do you feel safe using contactless debit/credit cards?
- d. Do you think contactless debit/credit cards have prosperous future?
- e. Are you aware of safety guidelines to use debit/credit cards?
- f. Did your bank force contactless debit/credit cards on you?

Thus, we could see from the following **summary of Questions (a), (b), (e) and (f)** that irrespective of the fact that whether the customers are aware about the contactless cards or not; bank is aggressively dumping the card on the customers against their will. Also, no awareness campaign has being instigated by the bank to spread the knowledge about the contactless cards. Banks threaten the customers that their magnetic strip cards would be invalidated from an effective date and also, they would be blocked. Such unethical practices are being frowned upon and banks are facing suit for malicious treatment to customers and spreading false information affective decision making of the investor. Such are serious cases of misrepresentation making it offence considering the fiduciary responsibility banker has towards his investors.



As you can observe in the above diagram that the majority of the public is aware about the contactless cards, digital wallets or plastic money through the advertisement made by Apple pay, Fitbit pay or Samsung pay. Private companies have now stated to launch their own digital wallets to make it possible to attract crowd to their apps and also provide a one go click payment gateway. The starting of the contactless cards was by Samsung Pay which through its Galaxy S8+ smartphone had launched tap to pay feature. Now even Google Pay app uses the same level of technology to make payment to nearby peoples. Still the rate at which the investors are moving towards such gateways are at snail's pace.



Clearly as many as 37% of the sample isn't aware as of whether their bank is providing them the service of the contactless card. This is because the bank is not involved in aggressive marketing of the featured card. However the 42% people who responded yes are the samples who have recently opened their bank account or have been given a new contactless card by the bank in recent time. And the left universe is still ignorant about the development in the e-commerce payment systems. It is hence to be seen that the customers are being made aware about the ongoing trends. This may be done by:

a. Mail

sending across mails to all the customers. Such a signature mail should include all the relevant details about the card and along with it its image and descriptions. Also the mail should contain a link to the YouTube channel of RBI where it has made a video stating all the key components of the cards, Do's & Don'ts and also the safety guidelines. Finally a safety manual should be accompanied in the attachments stating precautionary measures undertaken by the customers.

b. Advertising

hoarding on the street, bus, bridges etc that catch an eye of the customers are effective tool to generate awareness amongst the public. Spots selected should be such that they will be easy to spot, attractive and also efficiently selected to ensure attention span of larger audience.

c. Banners on site of each branch

are method of cheap and passive advertising. People become aware of the hoarding once they are in the branch waiting for the banker to attend to their query. Also a help desk could be established so as to guide them in proper way.

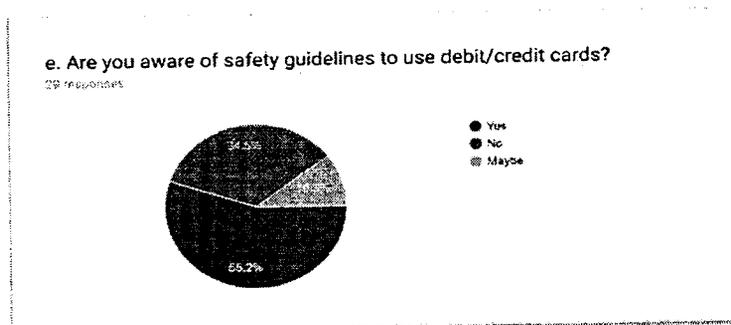
d. Direct Commercial Messaging

Direct bulk messaging to the customers so as to generate a buzz. Sometimes inviting them to the branch and directing them to the card enrolment. It's an ongoing process and will be requiring a frequency in the campaign to make it successful.

e. On-Site Demo

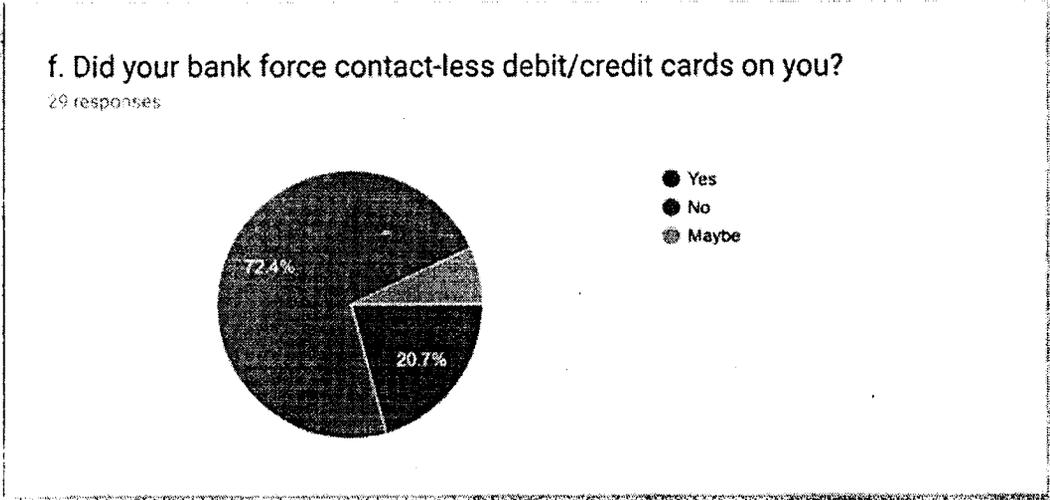
the customer should be invited to the home branch and a demo about the operation of the card should be given to him. Also the information should be stated patiently and in a manner where any normal customer would understand the concept, functioning and the operations

Moreover the manager has to ensure that the advertisement is not over the limits causing customers to feel irritated or unsecured about using either traditional or new contactless cards. Balanced advertisement campaign strategy should be implemented.



RBI has made it a mandate to all the banks that while issuing any card, a standard broucher as to “how to keep the transaction safe” guidelines are to be provided. Standard drafted publication is then send across all the channels to the investor. Hence, over 55% of the universe knows the safety features. Few are still ignorant about the protocols and that is the reason why there is occurance of cyber offences. 45% of the sampel survey are not aware about the safety guidelines.

Many people have habit of writing the PIN on inside cover of ATM cards or on the card itself which makes it even easier for the theifs to steal the money from the accounts. This was pretty basic example of the negligence as a part of the customer.



The sample suggests that the bank did not approach them with the offer to enrol for the new contactless card. As they were not aware of the fact of existance of the cards (as no efforts from their banks are being made to promote) the result is biased towards bankers nor using shady market practices to push the sale of contactless cards. However certain customers feel that they are being targeted by the bank and the card is being pushed to their disposal using various carrot and stic theories. Few of them being :

- a. The old card would be discontinued or be inoperational
- b. RBI has made rule to forbid use of magnetic strip cards
- c. They directly send the new card at the address of the customer accompaning with letter stating that older cards is to be returned.

This is a serious allegation that many of the reported law suits are suggesting. That the bank has mis-informed the customers about the traditional magnetic strip cards being discontinued and forced them to enroll for the contactless cards. We are now on verge of making it a mission to stop banks from promoting cards using such a strategies.

CONCLUSION & SUGGESTIONS

Having countless potential and opportunities, the bankers should not indulge into unfair practices to boost the product. The Indian public is still in its early cradle stage to adopt digital marketing pratices. However efforts are to be made so as the small scale daily transactions like FMCG, Grocery, Railway Ticket, Movie or Shopping etc could be easily handled by the contactless card (just one tap and paid!). Many companies have issued their own digital smart cards so as to push the innovation into the market. For eg. Fitbit has a scan option installed in its own fitness band so as to allow the user to store the card information into the band and scan accordingly. (thus the athlete wouldn't need to carry his wallet when he is on routine jogging.) Sometime we don't even need to carry the card as the image of the card is stored in the smartphone, all we need to do is scan using the phone. But all we need to do is allow the public to adjust to the speed of technology. Excess hurry would cause chaos, panic and leading to too many frauds, theft and simphoning. Respect the adaptability and welcome to the new age of digital advancement.

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This is to certify that Dr./Mr./Ms Pallavi Shah
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10. Women Entrepreneurship in New Era: Opportunities and Challenges

Dr. Pallavi Shah

NKTT College of Commerce and JTT College Thane (W).

Abstract

Entrepreneurship serves as one of the important part of economic development of the country. It is one of the largest sources for capital accumulation. In fact economic growth is the result of the efforts taken by the entrepreneurs. Similarly entrepreneurs can enrich the economic growth by their actions and decisions. Now many have begun to realize that for achieving the goal of economic development, it is obligatory to promote entrepreneurship both qualitatively and quantitatively in the country. Only active and enthusiastic entrepreneurs fully discover the potentialities of the country's available resources – labour, technology and capital.

Introduction

In under developed economies the need of entrepreneurship is been recognized as the major factor of growth in an economy. As the number of entrepreneurs increasing in an economy the growth rate is high, reduction of employment and it also helps in the economic growth of the country. Entrepreneurship serves as a facilitator of economic development of the country. It is one of the largest sections for capital accumulation. In fact economic growth is the result of the efforts taken by the entrepreneurs. Similarly entrepreneurs can dictate the economic growth by their actions and decisions. Now many have begun to recognise that for achieving the goal of economic development, it is necessary to promote entrepreneurship both qualitatively and quantitatively in the country. Only active and enthusiastic entrepreneurs fully explore the potentialities of the country's available resources – labour, technology and capital.

Keywords: Women entrepreneurship, challenges entrepreneurship development,

Key Elements of Entrepreneurship

- Innovation
- Risk taking
- Vision
- Organisational skill
- Optimistic

- Technical & communication skill
- Qualitative Decision making ability

Women Entrepreneurship

Government of India has defined women entrepreneur is “ an enterprise owned and controlled by a women having a minimum financial interest of 51% of the capital and giving at least 51% of the employment spawned in the enterprise to women”.

In most countries, regions and sectors, the mainstream of business owner/managers are male (from 65% to 75%). However, there is increasing indication that more and more women are becoming interested in small business ownership and actually starting up in business. In addition, rates of self employment among women are increasing in several EU countries. Although there are no official statistics relating businesses to the gender of their owner/manager, there is a good deal of evidence to suggest a significant increase in female entrepreneurship.

According to the Women’s Financial Network, women start businesses at two times the rate of men. While women are starting more businesses than men, they find it harder at the outset to grow their businesses and admittance venture capital. Women entrepreneurs constitute 10 % of the number of entrepreneurs in our country. "All over the world there is a realization that the best way to challenge poverty and enable the community to improve its quality of life is through social utilisation of poor, especially women into self help groups. Ever since independence a number of innovative schemes have been thrown for the upliftment of women in our country. Indian government has taken lot of initiatives to strengthen the institutional rural credit system and development programmes. Viewing it in the welfare programmes of Ninth Five Year Plan (1997-2002) and shifting the concept of Development to Empowerment. The Indian government implemented the approach of Self Help Groups (SHGs) to uplift the rural poor women. The empowerment of women through Self Help Groups (SHGs) would lead to benefits not only to the individual woman and women groups but also the families and community as a whole through collective action for development. Most women business owners in Indian organization were either housewives or fresh graduates with no previous experience of running a business, These women business owners were in conventionally women - oriented business like garments, beauty care, and fashion designing, which either do not require any formalized training or are developed from a hobby or an interest into a business, The classic example will be of herbal queen Lady Shehnaz Hussain who started her herbal-based treatment from a relatively small scale. In fact, she started literally from her kitchen domain to a chain of beauty parlors certainty out across the nation and world.

AIMS, Objectives and Methodology

The main objective of the research was to identify the significant issues and problems facing women entrepreneurs (i.e. women running their own businesses), co-entrepreneurs (i.e. female entrepreneurs assisting their spouses) and entrepreneurs from indigenous minorities,. It is a descriptive research work carried out by the researcher. Secondary data is the source for this study.

Role of Women Entrepreneurs

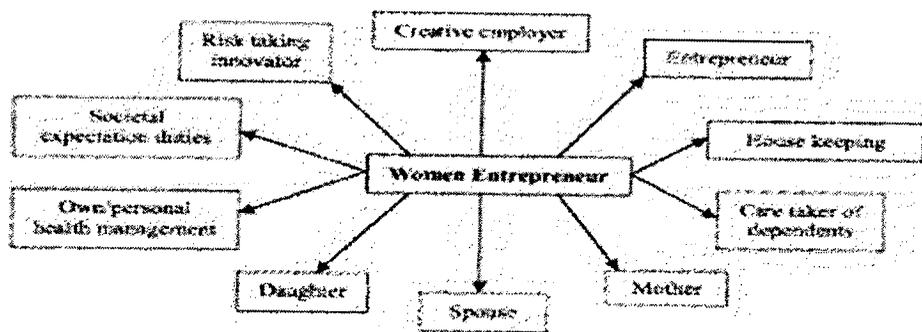
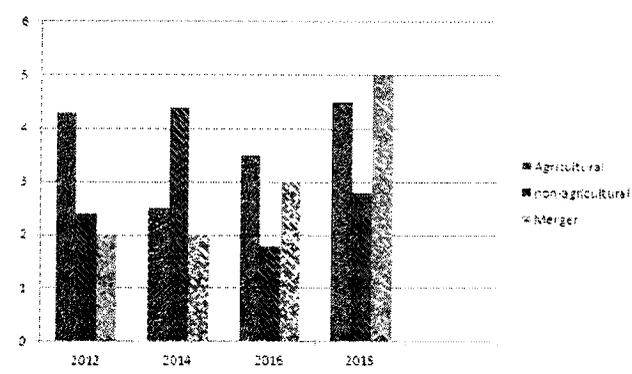


Figure 1: Entrepreneurial women and her multidimensional roles

According to Sixth Economic Census released by the Ministry of Statistics and Programme Implementation, women constitute around 14% of the total entrepreneurship i.e. 8.05 million out of the total 58.5 million entrepreneurs, noted the Vice President of India, M. Venkaiah Naidu. Out of this, 2.76 million women constituting 13.3% of women entrepreneurs work in agriculture sector whereas 5.29 million women constituting more than 65% work in non-agriculture sector. The average employment in women-owned enterprises is meager 1.67.



Contribution of women in different sector as per Industrial economic survey 2017-18

Reasons for the rise of women entrepreneurs

- Overall changing perception of entrepreneurship

- Better access of education
- Increasing social acceptance of women entrepreneurship
- Better infrastructure, especially in technology
- Better access to finance
- Rise of Role Models

Current Senario of Women Entrepreneurs

Since the 21st century, the status of women in India has been changing as a result to growing industrialization and urbanization, occasional mobility and social regulation. Over the years, more and more women are going in for higher education, technical and professional education and their proportion in the workforce has also been increased. With the spread of education and awareness, women have shifted from the kitchen, handicrafts and traditional cottage industries to non-traditional higher levels of activities. Even the government has laid special prominence on the need for accompanying special entrepreneurial training programs for women to enable them to start their own speculations. Financial institutions and banks have also set up special cells to assist women entrepreneurs, this has rebound the women entrepreneurs on the economic scene in the recent years although many women's entrepreneurship enterprises are still remained a much neglected field. However, for women there are several handicaps to enter into and manage business ownership due to the deeply embedded traditional mindset and strict values of the Indian society. Lets us look at what these obstacles that are faced by women entrepreneurs.

Challengesfaced by Women Entrepreneurs

The problems and constraints experienced by women entrepreneurs have resulted in restricting and inhibited the expansion of women entrepreneurship. The major barriers encountered y women entrepreneurs are displayed in the chart.

1. Financial Challenges

The majority of women business owners have had to rely to a significant extent on self generated finance during the start up period of their business. Bank loans and grants have only been used in a minority of cases and have usually been accompanied by some form of self generated finance. The availability of bank credit appears to increase once businesses become established and a good relationship with the bank has been developed. Banks are reported to have been more approaching in the provision of loans once a business has begun to demonstrate a track record. Because of limited funds, they are not able to stock new materials and spend on advertising.

2. Administrative and regulatory requirements

Problems with administrative and/or regulatory requirements were judged to be major issues of female entrepreneurs. Micro enterprises of all types can experience problems in meeting administrative and regulatory requirements, because of the disproportionate effect of compliance costs on small companies compared with large firms. As a consequence, it is not surprising that almost half the support organizations specializing in support for female entrepreneurs identified a problem for their clients in this respect. At the same time, with a few exceptions, administrative and regulatory barriers more significant for female owned businesses than for male owned firms of a similar size.

3. Lack of management skills or training

Women entrepreneurs lacked management skills to a greater scope than small businesses in general, possibly because of their lower propensity to have had previous business experience. Although difficulties in accessing business advice or support appears to be a minor rather than major problem for women entrepreneurs, a significant minority of specialist organizations felt that women are particularly disadvantaged in this respect. Difficulties with language caused problems for their clients or members, with five feeling that women faced specific complications in this respect.

4. Marketing problem

A lack of sales and marketing skills was the most commonly reported problem faced by female entrepreneurs, after finance. The fact that this is a characteristic shared with many other micro enterprises and small firms does not make it any less important to female entrepreneurs. It may be seen as part of a general need to raise the level of management skills and experiences in female owned and other small businesses.

5. Technology challenged

Access to technology and problems with intellectual property protection were regarded as problems for women entrepreneurs. The lack of computer knowledge of employees is a major problem as computer skills are a key part of the business. Another firm used computer extensively for word processing, desk top publishing, e-mail and research purposes but saw no value in increasing their use further.

6. Lack of confidence

As women are accepting a subordinate status, as a result they lack confidence of their own capabilities, Even at home, family members do not have much faith in women possessing the abilities of decision-making.

7. lack of working capital

To be women and to do something on their own becomes quite difficult for them because of lack of access to funds as women do not possess any tangible security and credit in the market. Before marriage she has to depend on father and after marriage she has to follow the footsteps of the husband. As such, women do not enjoy the right over the property of any form and they have limited access over external sources of funds, even getting loans from either a bank or financial institution becomes exceedingly difficult.

8. Limited accessibility

Due to primary household responsibilities towards her family, her time gets divided between the two worlds. She has reserved timings for work due to which, she is not in a position to travel frequently and be away for longer periods. Thus, her mobility is restricted. This also has an implication on business.

9. Male dominated society

A woman is controlled by men in her family as well as business. Often she has to obtain permission from men for almost everything. They are not treated as equals. Her freedom is restricted. She always has to consult and get consent of men.

10. Low risk bearing ability

This is so because right from the childhood, her parents take decisions for her and after marriage her husband takes over. She is endangered throughout and thus the risk bearing ability gets reduced.

11. Socio-cultural complications

Woman has to perform numerous roles be it familial or social irrespective of her career as working woman or an entrepreneur. In our society, more importance is being given to male child as compared to female child. This mindset results in lack of schooling and necessary training for women. As a result this impediments the progress of women and handicap them in the world of work.

Suggestions

- Women entrepreneurs also explored their perceptions of the types of support that might be most helpful for them in addressing the issues and problems that they are facing.
- **Financial Support:** Special schemes should be implemented whereby women can get bank loans at decent conditions and at concessional rate of interest.
- **Child responsibilities:** More childcare facilities should be provided to fit women entrepreneurs' needs. This would entail extended opening hours or flexible opening

hours according to the woman entrepreneur's needs. Instead measures should be taken for fathers to be in the position to take parental leave, and men should be encouraged to take the leave.

- **Householdwork:** It should be made easier for women entrepreneurs to get help for their households, and initiatives like the "cheques services" implemented by the Belgian government should be copied. This system would improve the work load of the female entrepreneurs and at the same time decrease the number of unemployed persons.
- **Working time:** Self-employed women should be encouraged to employ on a part-time or full-time basis at least one person so that they have more time for their family and can take interest in other occupations, actively contribute in decision-making bodies.
- Training, advice or consultancy targeted solely or mainly at women entrepreneurs
- **Working time:** Self-employed women should be fortified to employ on a part-time or full-time basis at least one person so that they have more time for their family and can take interest in other occupations, actively participate in decision-making bodies.
- Equal opportunities policies aiming for equal access for women to services.
- Need to have network with other firms to generate business and access informal advice.
- Encouraging and assisting relevant business support initiatives
- Wild Women Entrepreneurs (Wild WE), the leading networking organization for women entrepreneurs, declared today that the organization has entered into a partnership with Ready Talk to help area women enhance their professional development without restrictions.. It is also found that compared to men, women were less concerned with making money and often choose business proprietorship as a result of career disappointment. Secondly, women find entrepreneurship as a tool of meeting their career needs and childcare role.

Conclusions

In most countries, regions and sectors, the majority of business owner/managers are male (from 65% to 75%). However, there is increasing evidence that more and more women are becoming interested in small business ownership and/or actually starting up in business. Women are working in this multifaceted world. The organization scenario changes like a kaleidoscope with every responsibility, accountability and multiple pulls and pushes, which women have faced and came out with success. In addition, rates of self employment among women are increasing in several countries. Although there are no official statistics relating businesses to the gender of their owner/manager, there is a good deal of evidence to suggest a significant increase in female

entrepreneurship. One consequence of this is that women are a relatively new group of entrepreneurs compared with men, which means that they are more likely to run younger businesses. This in turn has some implications for the problems they face and their ability to deal with them.

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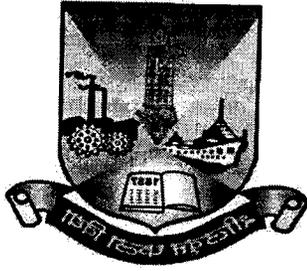
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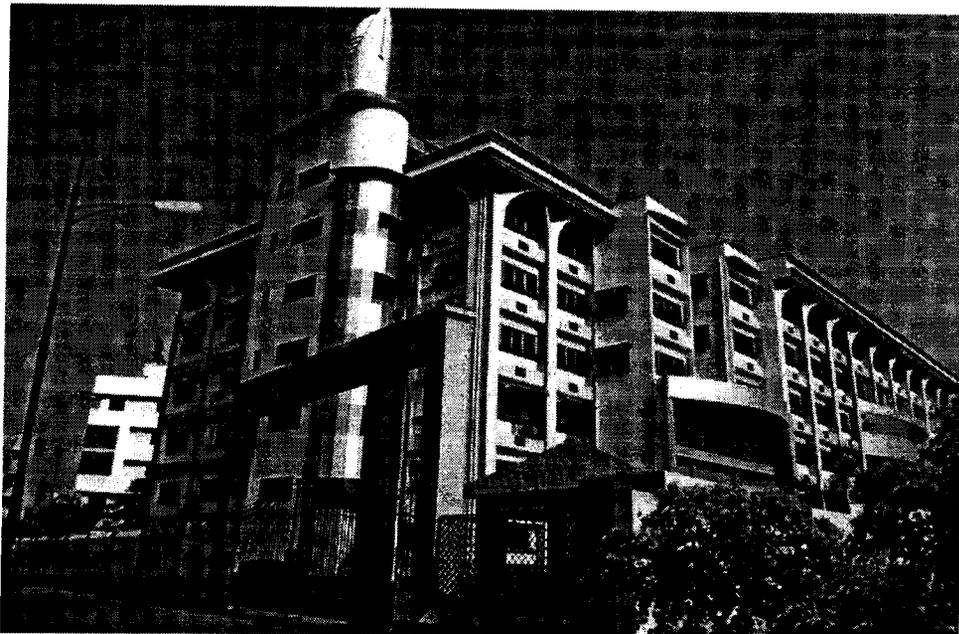
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THE CORPORATE SOCIAL RESPONSIBILITY AND CORPORATE GOVERNANCE – A TOOL FOR BUSINESS ETHOS

Pallavi Shah

ABSTRACT

This paper intends to explore Role of CSR & CG in Business growth. Expansion and economic development. The Changes to society and the business environment at the beginning of the 21st century that brings Corporate Social Responsibility (CSR) and Corporate Governance (CG) under the spotlight with ever-increasing levels of shareholder, public and governmental scrutiny. CSR and CG are quickly becoming watchwords for every boardroom, major investor and all other organizational stakeholders at larger extend. The emerging need is to demonstrate that the organization is directed, managed, organised and internally controlled with thorough consideration of stakeholders' expectations and of the impact of the organization on stakeholders – economically, environmentally and socially.

Both CSR and CG are concepts that allow organizations to operate profitably yet in a socially and environmentally responsible manner to achieve business sustainability and stakeholder satisfactions is concerned with the impacts that the activities of an organization have on the social, Environmental and economic environment in which it operates. CG is concerned with the Manner in which the senior management or Board of Directors direct, manage and control the Organization and relate to shareholders. The concepts cannot be mutually exclusive but merge Together, each offering a different yet complementary perspective on the activities of an organization, to form a robust strategic business management tool. The aim of the CSR and CG management system is to define, understand and improve the balance between entrepreneurship and ethical practice. Organizations must demonstrate this core organizational competence, not only to investors but also to other stakeholders, to comply with requirements of the escalating CSR and CG agendas. In other words, directors and managers of organizations must run their businesses profitably yet also be accountable for the impact of the actions of their organizations. Therefore, the key challenge for organizations is to find sustainable solutions that address their 'Triple Bottom Line (TBL)', i.e. economic, environmental, and social aspects of their performance based on dialogue with their stakeholders. The development of this CSR and management system provides the roadmap to meet this CSR and CG sustainability challenge. It takes a practical 'real world' approach to both subjects. What is certain is that CSR and CG requirements have evolved and will evolve over time – hence the need for a flexible management system to manage measure and improve the effectiveness and compliance of CSR and CG.

Keywords: Corporate Social responsibilities, Corporate Governance, Business development .Economic Development & Growth, Human resource management, stakeholders.

INTRODUCTION

Corporate Social Responsibility (CSR), can be described as, the continuous commitment by corporations towards the economic and social development of communities in which they operate. The concept of corporate social responsibility of large industrial groups has occupied a prominent place in the greater national discourse on economic issues since the pre-independence era in India. Gandhi described large business as 'trusts' of the 'wealth of the people' and thus emphasized on the larger social purpose that industrial wealth should serve in independent India. In the early days of the post- independence period, the Indian state under the heavy influence of Peruvian socialism encouraged private industries to play an active role in the economic and social development of the backward sections of the society, while at the same time setup a mammoth public sector for serving larger societal interests. As Nehru's gentle socialism gave way to the more radical policies of nationalization and extensive state regulation of the Indira Gandhi era, industrial groups desperate to avoid the draconian state policies and regulations in economic affairs resorted to large scale corporate welfare programs to demonstrate that private wealth also played a important role in poverty alleviation and the socio-economic development of the nation and was not anti-people.

ROLE OF CSR

- Boost in brand image and reputation.
- Increased sales and customer loyalty.
- Reduction in operating costs.
- Higher productivity and quality.

- Attract and retain employees.
- Reduced regulatory oversight

OBJECTIVE

To Study the Importance of CSR

To Study the Role of CSR in modern Business

To understand the Key Drivers of CSR in Business

To understand the positive changes in the business aspect through CSR & CG

CURRENT SCENARIO OF CSR IN MODERN BUSINESS WORLD

There is a growing awareness that business needs to manage its relationship with the wider society at larger extend. Corporate leaders are responsible for their corporations' impact on society and the natural environment beyond legal compliance and the liability of individuals. To the novice, this annotated bibliography offers a short but nevertheless deep introduction to the field. More experienced leaders can gain new perspectives on how to grow in their approach to sustainability and how to develop innovative business models in accord with the triple bottom line.

CSR is becoming a leading principle of top management and of entrepreneurs. The number of observations in research in this field clearly delineated models, leadership competencies, accountability, and structure of partnerships as well as organizational challenges and limitations and ethics. Organizations can reexamine their pattern of behaviors in the TBL framework and begin their journey toward a sustainable approach that is integrated into their business strategy.

Business Ethics, being a vital part of Modern Concept of CSR, has been low profile in Business Publication and Business School Curriculum, has suddenly gained status. The word, "ETHICS" was once considered irrelevant by corporate loyalists but now discussion of it is increasingly seen as not only important but also as critical to a company's success. Till the 1990's Indian corporate regarded Business Ethics as a mere extension of Philanthropy. Although corporate giants like TATA(s) and BIRLA(s) contributed generously to Philanthropic causes, it was only after the concept GML of Resources (Globalization, Mobilization and Liberalization of Resources) was introduced by Dr. Manmohan Singh (The Then Finance Minister of India) that the Philanthropic Concepts broadened.

Today consumers have:

1. A substantial increase in buying power of consumer
2. A greater variety of available goods and services at larger extent
3. A greater amount of information and details about practically anything,
4. A greater ease in interacting , communicating and placing and receiving orders
5. An ability to compare notes on various Products and Services

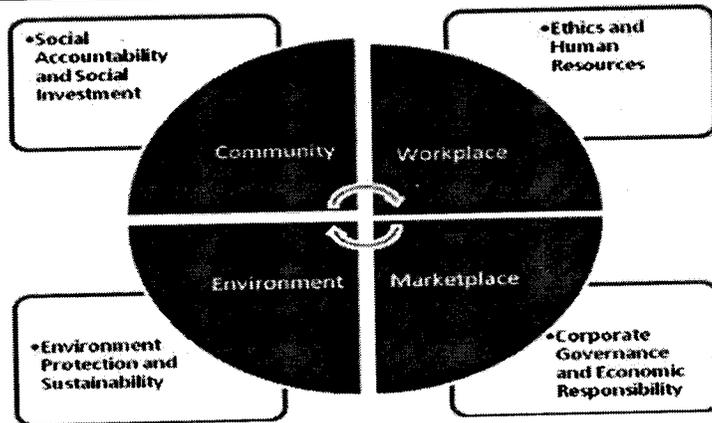
These benefits have come in the way of consumers because with continuous change and development of the society is becoming literate and practical. This literacy of the society has led to the development of a concept called "Corporate Social Responsibility (CSR)".

IDEAS AND DETAILS

In developing countries like India, it is being clearly seen that the ground realities like unemployment, availability of basic amenities, corruption, poverty, weak education system etc... are not being looked into "Practically". The viability of the Government schemes, policies and Projects are under the scanner. The question that arises at this juncture – Is it the Responsibility only of the Government?

From the view point of renowned academicians, both the Public and the Private Sector has to play a Vital Role to create an increasing database of customer on the concept of an all-round CSR need to be put in place.

CSR may have become a hot and famous topic in some management circles for the past few years, but for a significant proportion of ordinary employees it is completely irrelevant. This is because CSR has not been made to understand down the line particularly.



KEY DRIVER OF CSR

1) The concept of Ethical consumerism

Over the last two decades can be linked to the rise of CSR Industrialization in many developing countries improving and accelerating as a result of technology and globalization. Consumers are becoming more aware of the environmental and social implications of their day-to-day consumer decisions and are beginning to make purchasing decisions related to their environmental and ethical concerns.

2) Transparency, accountability and trust.

Business has low ratings of trust in public perception and aspects. There is growing expectation that companies will be more open, more accountable and be prepared to report publicly on their performance in social and environmental aspects.

3) Increased public expectations of business.

Globally companies are expected to do more than merely provide jobs, employment opportunities and contribute to the economy through taxes and employment. As corporations pursue growth through globalization, they have encountered new challenges and strategies that impose limits to their growth and potential profits. Global competition forces multinational corporations to examine and test not only their own labour practices, but those of their entire supply chain management from a CSR perspective.

4) Employee motivation and training Programme.

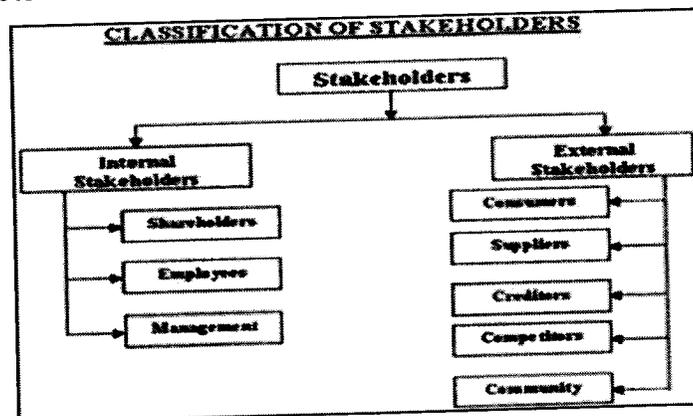
A KPMG survey of 1600 of the world's largest companies across 16 industrialized countries, including Australia, examined why they are committed to corporate responsibility and what influenced the content of the reports. By the survey almost half of the world's largest companies believe employee motivations a key driver when it comes to corporate social responsibility and CG.

5) Laws and regulation.

Independent mediators, specially the government, making assurance that corporations are prevented from harming the broader social good, including people and the environment. Governments should set the agenda for social responsibility by the way of laws and regulation that will allow a business to conduct them responsibly.

6) Stakeholder priorities and interest.

Increasingly, corporations are motivated to become more socially responsible because their key Business stakeholders expect them to understand and address the social and community issues that are important to them.



As far as the community is concerned, it gives the business the right to build or rent facilities, benefit from the tax revenues raised in the form of local services, infrastructure, etc. In return for their services, the firm should act in a responsible way. The firm cannot expose the community to unreasonable hazards and hurdle in form of pollution and toxic waste. A firm's responsibility towards the society includes:

- To Respecting human rights and democratic institutions,
- To Supporting public policies and practices that promote human development through harmonious relations between business and other segments of society.
- To Collaborating with such activities that aim at improving the standards of health, education, work place safety and economic well-being,
- To Promoting and stimulating sustainable development and playing a leading role in preserving and enhancing the physical environment and conserving the earth's resources,
- To Supporting peace, security, diversity and social integration: respecting the integrity of local cultures,
- To Encouraging charitable donations, educational and cultural contributions and employee participation in community and civic affairs

Therefore business and society are bound by contracts and agreement as such in which they operate. While business is expected to create wealth, financial assistant and provide opportunity for employment, society is expected to provide an environment conducive for positive business. As business depends on the community and say society in which it operates, society also expects positive business to make its contribution and assistant to the community. This can include providing the necessary goods and services, employment opportunities for the members of the community. The best example can be cited is of TATA Groups in Jamshedpur and Small Scale Industries under AIADA in Jamshedpur. They have a symbiotic relationship with the help of which a huge amount of skilled semi-skilled and unskilled labourers are employed over their . The development of the remote villages in the outskirts of the city has taken place at larger extend. Rural industrial employment have grown positively because of which individual business have come into existence. The average family income has increased and improve standard of living.

To successfully implement the social responsibility the firms should first audit and examine its resources and capacity so that it can add real value to its activities over all . They are:

- To Set practical, clear and achievable objectives,
- To Identifying the primary aim of the programs that the organizations want to be involved in,
- To Having some well-defined criteria for choosing beneficiary organizations like health care, education, basic requirement .
- To Clearly identify what not to support,
- To Having fixed budgets for specific programs and policies
- To Appoint specialists and other required staff for organizing and delivering the support,
- To Install systems for report evaluation, feedback and change,
- To Processed information obtained from these activities have to be updated on a regular basis,

Besides taking up specific projects for their social responsibilities, the corporate sector is also expected to create wealth and jobs. Different stakeholders of a company have different expectations of the company.

STAKEHOLDERS AND THEIR EXPECTATIONS

STAKEHOLDERS AND THEIR EXPECTATIONS	STAKEHOLDERS AND THEIR EXPECTATIONS	
	STAKEHOLDERS AND THEIR EXPECTATIONS	Secondary
STAKEHOLDERS AND THEIR EXPECTATIONS	STAKEHOLDERS AND THEIR EXPECTATIONS	• Added value
STAKEHOLDERS AND THEIR EXPECTATIONS	STAKEHOLDERS AND THEIR EXPECTATIONS	• Work satisfaction
STAKEHOLDERS AND THEIR EXPECTATIONS	STAKEHOLDERS AND THEIR EXPECTATIONS	• Quality

STAKEHOLDERS AND THEIR EXPECTATIONS	STAKEHOLDERS AND THEIR EXPECTATIONS	<ul style="list-style-type: none"> • Security
STAKEHOLDERS AND THEIR EXPECTATIONS	STAKEHOLDERS AND THEIR EXPECTATIONS	<ul style="list-style-type: none"> • Long term relationships
STAKEHOLDERS AND THEIR EXPECTATIONS	STAKEHOLDERS AND THEIR EXPECTATIONS	<ul style="list-style-type: none"> • Contributions to the community
STAKEHOLDERS AND THEIR EXPECTATIONS	STAKEHOLDERS AND THEIR EXPECTATIONS	<ul style="list-style-type: none"> • Improved competitiveness

An analysis conducted by the Work Foundation and the Virtuous Circle argues that there is a sufficient weight of empirical evidence to indicate that building CSR activities into the heart of business strategy leads to higher productivity and profitability. While a few business leaders has been sufficiently convinced about the business benefits of CSR that they have embedded those activities throughout their organizations, the major still pay lip service to CSR. CSR is no longer bluffing up one's corporate reputation. It's about doing good business. Employee's made a greater contribution towards their organization if they saw it as being a more responsible employer and this in turn influenced their decision to remain with the employer. Conversely, a strong correlation exists between increased sales volume and the perceived quality of line management, corporate culture, employee commitment and customer retention. The company's who placed CSR Policy and practice at the very heart of their business strategy gain most in terms of performance outcomes.

CONCLUSION

An organizations reputation is built on its relationship with staff, customers, suppliers, investors and the community they operate within an organisation and outside organisation. These stakeholders are the very same that CSR activities seek to involve. This is why CSR can help maintain and enhance repetitions. However, lack of leadership from the top is still a barrier to placing CSR at heart of business; a state of affairs can be addressed with a leadership agenda to help business leaders relate to the stakeholders. This paper summarizes the results of the present study, which aimed to examine corporate governance practice in Indian industry. It was imperative to conduct a detailed study on corporate governance, due to the worldwide financial scandals and others much closer to home, such as the Satyam cases, which have rocked the corporate world across the globe. These have caused severe damage, leading to bankruptcies, unstable stock markets, and shaken investor confidence. Thus, the concept of corporate governance and Corporate social responsibility increased to meet these challenges, with due emphasis on accountability, transparency, perfection and fairness in disclosures, as well as identifying the role and responsibilities of the Top level management .Hence , the need arose to check the level of compliance in terms of corporate governance codes and standards level , as framed from time-to-time based on several committee recommendations, suggestion and approaches aspects , which worked to improve the existing practices and actions..

EXCELSSIOR EDUCATION SOCIETY'S
K. B. COLLEGE OF ARTS AND COMMERCE FOR WOMEN, THANE

ONE DAY MULTIDISCIPLINARY INTERNATIONAL
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ON

HERITAGE AND ONGOING INNOVATIONS:
THE MAGIC OF ACHIEVING UNREALISTIC HEIGHTS

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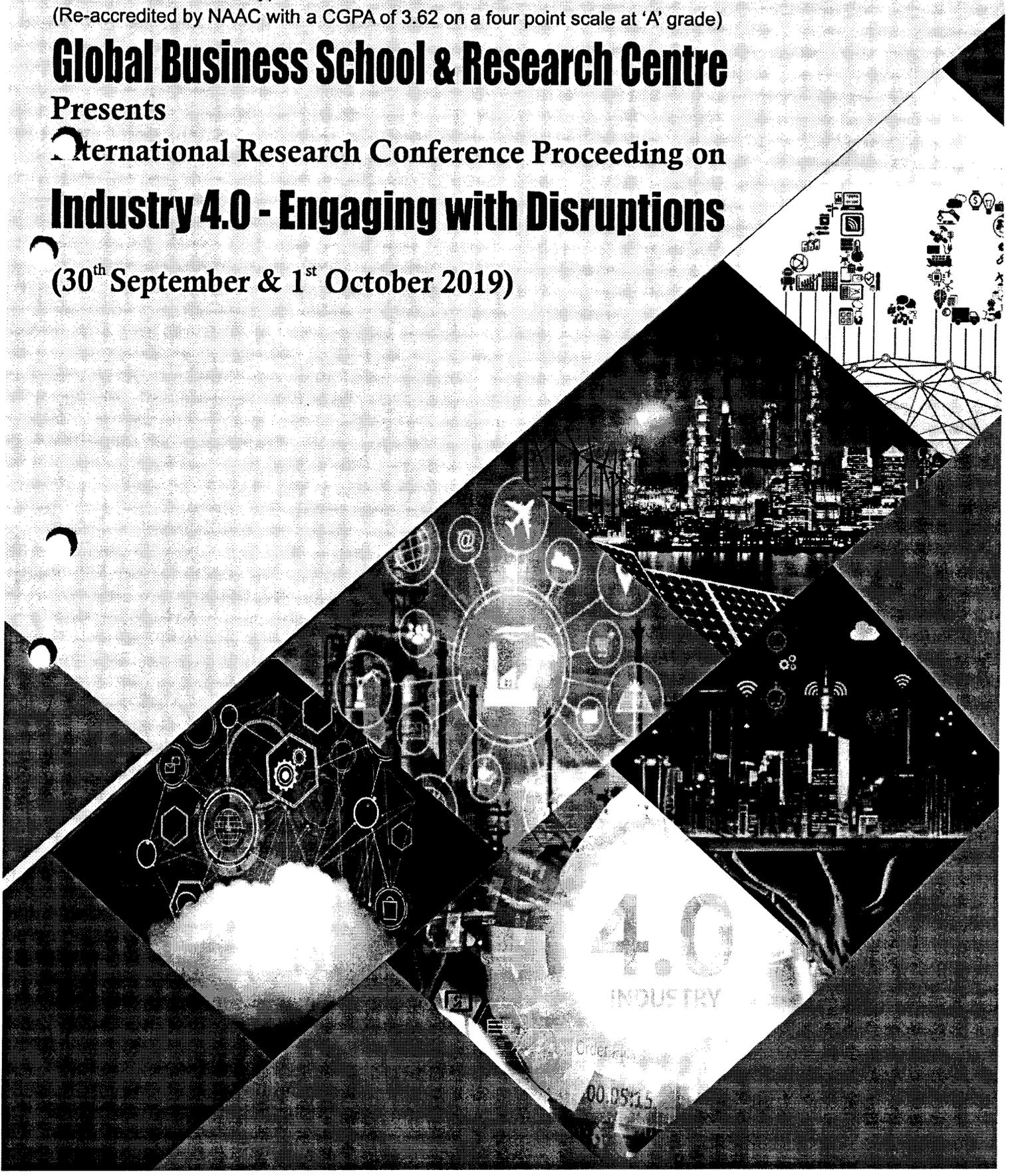
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“Growth of teenage entrepreneurs using social media marketing”

Dr. Pallavi A. Shah¹, Vibhav Rajendra Galadagekar²

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Honourable Prime Minister said the words to young India as ‘yuvadevobhava, yuvashaktidevobhava’. Such was a blessing to the inspired and motivated minds of our Young-star nation. A youth is a person between the age ranges of 15 to 29 years as per National Youth Policy, 2014. As of 2021, the youth population of India would stand as high as 34.1%. These young Indians aren’t just educationally qualified, academically strong but are also creative, innovative and have a spark to rise above expectations and leave a new mark of their names on every field. They are exploring various new avenues to work, earn money or make a reputation. Since 2010, we are finding newer things to earn money, new business ideas to generate revenue or events just to satisfy our hobbies. Unemployment rate will be hitting the rock bottom and at present is at all-time high. Youths have also understood that it is the time to find unimagined ways to earn money. Make-In-India moment has also pitched in at the right time, Mudra is providing loans without any security or collateral etc is now favouring the youth entrepreneurship. The latest report indicate that India is among top 3 countries using cellular devices. With data prices dropping out, all people now are having 4G data cards. Ideally this is the right opportunity for the youths to exploit the Web of Social Media, which is free, cost effective (absolutely free), has a large reach and is socially appealing. So, this paper would try and found out the following relations between the youth, social media tools, cost effectiveness & crowd retention techniques.

To attract more crowd, it was seen that on some occasions work as booster and enthusiastic buyers are more encouraged in that way to shop using digital media. Even physical stores are mostly using websites on large scale to create a brand awareness and improve loyalty. Physical storage of commodities is an ancient technique now. Most common way is to outsource the production or produce just in time as requirement arises. The most of the cost related to the physical layout of the store is absolutely nullified. Also, the ancillary cost associated are being reduced substantially. The attractive showrooms and posh offices are now converted into appealing websites.

It is creating a parallel economy of create a plastic and artificial money by way of reward points, bonus or loyalty points which can be converted or straight way reduced from the overall bill. This may attract more customers to shop frequently with lure of redeeming the accumulated points. Also, this small discount coupons distributed keeps a steady flow of future revenue.

Teenage are becoming self-employed, independent and creative to earn a money through creative and innovative means. They are finding newer avenues to create a Unique Service Provider (USP). When they are creating a new service or product, people are curious to try out the new stuff.

With low or even zero investment, a student can start a business account across social media which results into his direct interaction with potential customers.

Use of social media provides the following benefits to the users:

A. To Entrepreneurs:

- a. Reduced cost of production:
- b. Reduced wastage of printing & stationary material
- c. Greater reach to large audience at one go
- d. Appealing layout, textures and designs
- e. Use of creative media to fascinate the end user
- f. Multi-level marketing possible
- g. Customer mostly make impulse buying decisions
- h. No worries about the budget constraints for advertisement
- i. Higher recall changes about the brand by customers

B. To Customers:

- a. Easy to understand
- b. Could browse at own convenience
- c. No extra space required for storage
- d. Shopping experience is enriched

- e. Product reviews compared with past users
- f. Image of the product also gives a product perception

The following are the objectives of the study:

- To study the importance of use of social media amongst teenage entrepreneurs.
- To study the rate of growth of business run by teenage entrepreneurs that are using social media as a tool for marketing.
- To study the impact of digital marketing on gathering crowd on social media.
- To study the significance of practical course work in college to boost social entrepreneurship.
- To study the cost effectiveness of social media entrepreneurship.

Hypothesis -

H₀ - There is no growth in customer’s attraction by using social media.

H₁ - There is growth in customer’s attraction by use of social media.

Now lets us consider our **null hypothesis** – which states that there is no relation between the social media tools used and the expected growth achieved in the field of

We have taken a total of 17 samples. All those were students between the age group of 16 to 21 years of age completing basic graduation course. All of them were also socially active and conducting some or the other business and marketing it through social media. We have studied the growth that has taken place in their business since they have undertaken digital campaigns. The sample data collected is as follows:

Student	Customers Attracted		Difference D	Difference Square D ²
	Before promotion	After promotion		
1	12	8	4	16
2	53	59	-6	36
3	28	28	0	0
4	23	25	-2	4
5	2	6	-4	16
6	18	30	-12	144
7	6	20	-14	196
8	90	114	-24	576
9	32	28	4	16
10	12	31	-19	361
11	120	96	24	576
12	14	40	-26	676
13	8	9	-1	1
14	3	5	-2	4
15	61	66	-5	25
16	47	49	-2	4
17	5	8	-3	9
n = 17			D ₁ = -88	(D ₁) ² = 2660

$$\sigma = \sqrt{\frac{\sum D_2 - (D_1)^2 \times n}{n - 1}}$$

$$\sigma = \sqrt{\frac{2660 - 26.79 \times 17}{16}}$$

= 2660-455.446/16 = Sq. root (137.78) = 11.737

$$t = \frac{\sum D_1^2 - (D_1)^2 \times n}{\sigma / \sqrt{n}}$$

$$t = \frac{-5.17 - 0}{11.737 / \sqrt{17}}$$

-1.8165

Degrees of Freedom = $n-1 = 17-1 = 16$

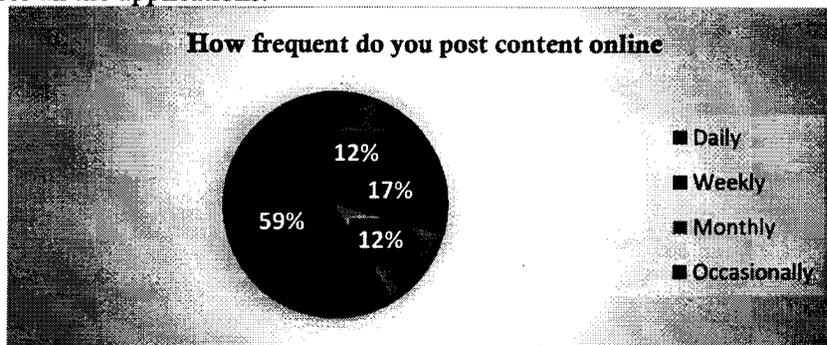
As H_0 is one sided test, we shall apply a one tailed test for determining the rejection region at 17% level of significance which come to as under, using table of t-distribution for 16 degrees of freedom.

R: $t < -1.8165$

Observed value of t is -1.8165 which falls in the range of rejection region; hence we reject H_0 at 16 percent and conclude that sales promotional campaigns using social media give rise to numbers of user & hence Social Media is directly related to growth rate of business.

Conclusion: there exist a direct relation between social media promotion tools and growth in the number of customers attracted.

Questions were also asked regarding the frequency of the social activeness of the entrepreneurs on the digital media across all the applications:



It was observed that: majority of the teenage entrepreneurs are not that socially active on digital marketing applications. The main reasons for not being so socially active were:

- a. lack of social/professional circle
- b. inadequate market knowledge
- c. limited exposure outside college premise

Suggestion for these entrepreneurs: College should conduct competition based on digital media marketing. Guest lectures from industry resource person having relevant experience. Training exercise conducted during regular lectures

Next we enquired about whether those people regular check their crowd momentum or crowd retention generated on social apps; the result was also disappointing since there was little or no follow up conducted by the students.



Conclusion & Closing Remarks:

Here we can now conclude, that the social media is a boon to the youth of the young and developing nation. But it has to be seen that appropriate and effective use has to be conducted. Sometimes overuse and abuse of these marketing channels can also be a serious concern for productive use of media tools. However, the rate of growth through which business is flowing in can be seen in the above sample testing. Thus, social media is a widely accepted dynamic channel in the field of marketing.

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GROWTH AND DEVELOPMENT OF TOURISM INDUSTRY IN KONKAN-A CASE STUDY OF RATNAGIRI

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ABSTRACT:

Owing to globalisation and other economic reforms initiated by the government, the region earns a good amount of foreign exchange for the exports of famous Alphonso mango, cashew nuts and fishes. The government of Maharashtra announced "Tourism Policy" in 2006 as well as in 2016 and long-term vision for the year 2025. The policy covers development of infrastructure, accessibility to amenities, recreational facilities, conservation of heritage sites, rural and cultural tourism, public-private-partnership, development and control of tourist destinations and many other reforms. The study aims to study growth and impact of tourism industry in Ratnagiri district. It is hypothesized that tourism industry is growing fast in the district and has a good economic impact. The study uses ANOVA and Chi-square techniques for analyzing local people's responses. It is concluded that tourism industry is growing fast in the district and has a good economic impact.

Key words: Tourism industry, local people, economic impact, tourism-based services and district GDP.

INTRODUCTION

Konkan region includes four districts, viz. 1) Sindhudurg, 2) Ratnagiri, 3) Raigad and 4) Thane (Mumbai & Navi Mumbai). Konkan region is surrounded by four boundaries. To its south is Ajgaon in Sindhudurg district and Gholvad in Dahanu Taluka, Thane is to the north of Konkan. The long strip of Arabian Sea is to its west and it has range of Sahyadri Mountain to its east. Konkan is endowed with all round natural beauty which makes it attractive for tourists. Traditionally speaking, Konkan population is engaged with cultivation, fisheries, horticulture and floriculture. Main crops of the region are rice, ragi, mangoes, cashew-nuts, kokum, coconut, betanlut, and flowers like marigold, aboli, lily and champa are produced on a large scale.

Owing to globalisation and other economic reforms initiated by the government, the region earns a good amount of foreign exchange for the exports of famous Alphonso mango, cashew nuts and fishes. Other sources of livelihood are fisheries, dairying and poultry. Industrial activities are mainly supported by Maharashtra Industrial Development Corporation (MIDC) estate. Food processing and fruit processing activities also run of a big scale in the region.

The region has great potential for tourism. There are numerous tourist attractions like beaches, temples, ancient forts and palaces, waterfalls, hill station, historical monuments and wildlife. The rapid growth of tourism is due to rise of middle class, increase in income, improved facilities, improved connectivity and of course the government's tourism policy. The government of Maharashtra announced "Tourism Policy" in 2006 as well as in 2016 and long-term vision for the year 2025. The policy covers development of infrastructure, accessibility to amenities, recreational facilities, conservation of heritage sites, rural and cultural tourism, public-private-partnership, development and control of tourist destinations and many other reforms.

BRIEF REVIEW OF RATNAGIRI:

The district is blessed with unlimited beauty which attracts many tourists. It has a variety of tourist spots such as Ganesh temple at Ganpatipule, historical monuments of Lokmanya Tilak, great Marathi poet Keshavsut and freedom fighter Swatantryaveer Savarkar, Thibaw palace, Marleshwar temple at Sangameshwar, Ganga water spring at Rajapur, Lord Parshuram temple and many more such tourist spots. The district is a blend of Northern and Southern culture. The main festivals celebrated in the district are Ganpati and Gaouree festival in August or September, Shimga or Holi in March, folk arts and dances like Dashavtar and Jakhadi.

OBJECTIVES

1. To study tourism industry in Ratnagiri.
2. To analyse the impact of tourism industry in Ratnagiri.

HYPOTHESES

1. Tourism industry is growing in Ratnagiri.
2. Growth of tourism industry has improved the economic conditions in Ratnagiri.

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CHANGING DIMENSIONS IN TOURISM INDUSTRY – AN OVERVIEW

Dhanashree P. Sawant

Associate Professor, Department of Economics, Sheth NKT College, Thane

ABSTRACT

The study deals with new dimensions in tourism business, such as, eco-tourism, natural tourism, agritourism, health tourism, medical tourism, religious tourism, cultural tourism, wildlife tourism, adventure tourism and sport tourism. The objective of the study is to study the changing dimensions in tourism and the prospect of tourism in India. It is hypothesized that the new dimensions in tourism would lead to an increase in employment and national income. The study used secondary data for the analysis of new dimensions in tourism. Due to lack of data since many types of tourism are yet to start in India on a large scale. It is concluded that the new dimensions in tourism are developed in India and worldwide. Broadly tourism has contributed to increase in government revenue of countries in the world and specifically in India the new types of tourism which are initiated in different parts of India and the new dimensions which are yet to be developed, have a bright future in coming years.

Keywords: Eco tourism, agritourism, religious tourism, health tourism and adventure tourism.

INTRODUCTION

From very ancient times voyage had been integral part of mankind. The reasons for travel ranges from conquering the places to rule over the captured country, or as a refugee, or to fleeing away from the spread of epidemic diseases, or to get education or for religious reasons. Bhatia (2007) has given various reasons for travel such as, trade and commerce, pilgrimage, pleasure travel to Roman Empire, spas and seaside resorts in European countries, development of rail and road transport, ocean transport etc. have contributed to the growth of tourism in the world.

The study deals with different dimensions of tourism such as tourism, such as, eco-tourism, natural tourism, agritourism, health tourism, medical tourism, religious tourism, cultural tourism, wildlife tourism, adventure tourism, sport tourism, beach tourism and special interest tourism.

OBJECTIVE

The objective of the study is to study new dimensions in tourism business and the prospect of tourism in India.

HYPOTHESIS

It is hypothesized that the new dimensions in tourism would lead to an increase in employment and national income.

SCOPE AND LIMITATIONS

The study used secondary data for the analysis of new dimensions in tourism. On account of lack of data since many types of tourism are yet to start in India on a large scale.

REVIEW OF LITERATURE

The different forms of tourism have shown phenomenal growth in last few years. There have been various interpretations about different types of tourism. Some of them are discussed below.

i) Ecotourism

This form of ecotourism is developed recently in India. It encourages the sustainable preservation of naturally endowed factors. As far as Indian ecotourism is concerned, tourists can go to places like Kaziranga National Park, Gir National Park and Kanha National Park. Ecotourism is a form of tourism involving visiting fragile, pristine and relatively undisturbed natural areas, intended as a low impact and often small-scale alternative to standard commercial mass tourism. Barbudde (2014) states that the main value of the eco-tourism is its potential for promoting alliance among environment and nature and conserving and developing it. Andage (2017) states that the concept of eco-tourism as, “a tour in which the environment, the soil, water, plants, minimum pollution, use of bio-energy and encouraging local people in the process of development and creating a love for nature”.

As pointed out by Bansal et al (2015), eco-tourism has been perceived as an excellent tool for promoting development. He argues that since tourism provides significant economic benefits, employment opportunities and additional income to the local people; it is necessary to make efforts to sustain it in the rural areas. The study argues that in Maharashtra the state government has not taken enough steps to develop eco-tourism in Ratnagiri district.

**Women Related Policies in India
with Special Reference to
International Conventions and Conferences
On Women : An overview**

FSD0802

By



**Drishti Stree Adhyayan
Prabodhan Kendra
Bharatiya Stree Shakti**



For the Library of ✓
Sheth N.K.T.T. College,
Thane.

**Women Related Policies in India with Special Reference to
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An Overview**

with regards
from
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Asso. Prof.
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Preface

Bharatiya Stree Shakti (BSS) envisage a gender-just society ensuring eradication of discrimination at all levels and recognizing women's contribution and role in family and nation-building. Founded in 1988, BSS is a voluntary, autonomous, apolitical organization committed to empowering women, families and the society at large.

Bharatiya Stree Shakti has published many study reports like *A study on Gender Issues in Sports in India-2005*, *The Issues of Widows and Destitute Women Stay at Vrindavan, 2013* and *A National Consultative Seminar- 'Smart Cities with Focus on inclusive Gender Empowerment'*. BSS has to its credit 42 publications including other such reports, survey reports, books for guiding women and making aware of different issues.

The current study was conducted by the team of BSS as a part of Nationwide Study on **Status of Women in India**, organized under the auspices of Drishti Stree Adhyayan Prabhodhan Kendra on different subjects by different social organizations. Bharatiya Stree Shakti has conducted this study on **Women Related Policies in India with Special Reference to International Conventions and Conferences** for Drishti Stree Adhyayan Prabhodhan Kendra. The report of this study is being republished by Bharatiya Stree Shakti as a report which is its 4th publication.

The constitution of India conveys a powerful mandate for a quality and rights-based life for women in its Preamble, Fundamental Rights and Duties and also provides for specific provisions for affirmative action.

Notwithstanding the Constitutional mandate, the discourse on women's empowerment has been gradually evolving over last few decades, where paradigm shifts have occurred- from seeing women as mere recipients of welfare benefits to mainstreaming gender concerns and engaging them in the development process of the country.

This change in scenario is a result of efforts made by govt., social activists and women activists. India is a signatory to a number of UN conventions, primarily the Convention on Eliminating all forms of discrimination against women (CEDAW) and the Beijing Platform for Action where commitment of the nation to protect and empower its women and girls is quite pronounced. The recent endorsement by India, of the ambitious 2030.

Sustainable Development Goals (SDGs) will further change the course of development by addressing the key challenges such as poverty, inequality and violence against women, which is critical for the global success of the goals as well. Since independence govt of India has framed policies and programmes for the benefit of women.

The Ministry of Women and Child Development is constituted for the welfare of women and child. In its mission statement it is stated that the ministry is for promoting social and economic empowerment of women through cross-cutting policies and programmes, main streaming gender concerns, creating awareness about their rights and facilitating institutional and legislative support for enabling them to realize their human rights and develop to their full potential.

It has been observed that in India, so many schemes and programmes are launched by the govt. for the empowerment of women. To know about the push factor for these policies, BSS team decided to study the policies on women, how they are framed and what influenced them.

The study team has taken sincere efforts, made their observations and presented a full canvas beautifully. It might be a first of this kind of study and will enrich the people working in this field who are working as policymakers as well as the activists.

Dr. Maneesha Kotheekar,
Project Director

Varsha Pawar Tawde
Study Coordinator

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About Bharatiya Stree Shakti

We, at Bharatiya Stree Shakti (BSS) envisage a gender-just society ensuring eradication of discrimination at all levels and recognizing women's contribution and role in family and nation-building. Founded in 1988, BSS is a voluntary, autonomous, apolitical organization committed to empowering women, families and the society at large.

BSS believes in collective efforts to create a cohesive environment where every woman lives with dignity and freedom. It requires the active participation of women, men and families. In other words, it needs the entire society's involvement through dialogue, action, compassion and cooperation. We see ourselves as catalyst for a holistic, unbiased and inclusive approach to women empowerment.

Our activities focus on five key aspects or *Panchasutri* - Education, Health, Economic Independence, Gender Equality and Self Esteem. We address these aspects through our campaigns, surveys and research, workshops and training, events and festivals, seminars and conferences as well as personal and family counselling.

Our VISION

- To contribute in the efforts of nation building.
- To reinstate the innate strengths, qualities and capacities of women; dignity and equal status of women in the family and society.
- We envision a gender-just society ensuring eradication of discrimination at all levels and recognizing and enhancing women's contribution and role in family and nation-building.

Our MISSION

- To create a conducive environment befitting to empower women and to sensitize men.
- To work together for equality, justice and action against exploitative compulsions, perpetuated by male dominant social structures.
- To reach out to all women in every strata of society.

Achievements

- We are a registered NGO on NITI (National Institution for Transforming India) Aayog's Darpan Portal.
- We are empanelled by Women and Child Development Ministry, Govt. of India in 2017 for conducting Awareness programmes on Sexual Harassment at Workplace (Prevention, Prohibition and Redressal Act 2013)
- We are registered with National and State Commission for Women.
- We contributed in The Surrogacy Regulation Bill (draft) 2016.
- We are one of the firsts to work at policy level for "Gender Smart City Mission"
- We are official counsellors for select special cells attached to police stations in Maharashtra.

Activities

- 'Fund for Education' scheme for education of girls from lower economic groups.
- Family life education for adolescent girls.
- Our workshop "*Kali Umaltana*" – an adolescent age training – has empowered over 2 lakh girls and boys as well.
- We've conducted Gender Sensitization programs for over 7000 teachers and students.
- Awareness campaign for child sexual abuse.
- Vocational guidance and training for entrepreneurship development among women.
- Organised physical and mental health camps for women.
- Premarital guidance camps for youth.
- Family counselling centers.
- Help centers and child care at family courts.
- Readers Forum and study circles
- Organised workshops and seminars on Women's Education and Employment, Family Counselling and Law for Women's welfare and protection, Panchajanya, Independence Indian Politics and Women in India, Problems of Dalit Women, Beijing Platform for Action.

Surveys and Studies

- Electoral Process in Corporation Elections – A Gender Study
- A Study on Gender Issues in Sports in India (NCW)
- Bharatiya Stree Shakti's Family Counselling and Guidance Centers in Maharashtra
- Tackling Violence Against Women—A study of State Intervention Measures (NCW)
- Services for Orphaned Girls (over 18 years) out of Shelter Homes /Children's Homes in Maharashtra (MSCW)

BSS Study Blurb

Policies are course of action through which governments are committing to the development of a nation and its citizens. It is uphill task to frame the policies in a complex society like India and especially for Indian women, as the gender stereotyping of men and women has a profound impact on our society. The present status of women in India is the result of an ever changing national and international scenario, various National and International Women's Movements, United Nations Initiatives, dramatic social upheaval (including World Wars I and II), pre-Independence legislations, Industrial Revolution followed by Globalisation as well as the policies of the Indian government. Passionate and consistent efforts by social reformers, independence movement and the government and non-government organisations in India have also played a direct and crucial role in women's development in India. This study report is an effort by Bhartiya Stree Shakti (BSS) to find out the trajectory of women's policies in India. BSS has suggested ways to achieve Gender Equality based on this study.