

VOLUME 4

ISSUE 4

SEPTEMBER 2021

ISSN. 2394-8922

# CONCEPT

MULTIDISCIPLINARY PEER REVIEWED JOURNAL



**SEVA MANDAL EDUCATION SOCIETY'S**

**SMT. MANIBEN M. P. SHAH WOMEN'S COLLEGE OF  
ARTS AND COMMERCE (Autonomous )**

**NAAC REACCREDITED 'B++' WITH 2.88/4 CGPA**

**UGC STATUS- COLLEGE WITH POTENTIAL FOR EXCELLENCE**

**Adjudged Best College (2017-18) S.N.D.T. Women's University**

**ISSN.2394-8922**

**MULTIDISCIPLINARY PEER REVIEWED JOURNAL**

**CONCEPT**

**VOLUME -4**

**ISSUE-4**

**SEPTEMBER 2021**



**Chief Editor**

**Dr. Leena Raje**

**Published by**

**Smt. Maniben M.P. Shah Women's College of Arts and Commerce**

**NAAC Reaccredited 'B++' with 2.88/4 CGPA**

**UGC Honour: College with Potential for Excellence**

**Recipient of SNDT Women's University Best College Award: 2017-18**

*Chief Editor*

**Dr. Leena Raje**

*Principal*

**EXPERT ADVISORY AND REVIEW BOARD**

Dr. Vibhuti Patel	: <i>Former Professor, Tata Institute of Social Sciences, Deonar, Mumbai</i>
Dr. Sudha Vyas	: <i>Former Principal, Shri. K. J. Somaiya College of Arts &amp; Commerce, Vidyavihar</i>
Dr. Janak Barot	: <i>Principal, Smt. R. M. Prajapati Arts College, Mehsana</i>
Dr. Arun Mishra (D. Lit.)	: <i>Former Professor and Head, Dept. of Hindi, Mankuvar Bai Women's College Jablapur</i>
Dr. Satyadev Tripathi	: <i>Former Professor and Head, Dept. of Hindi. SNDT Women's University, Mumbai</i>
Dr. Pushplata Rajapure Tapas	: <i>Former Professor and Head, P.G. Dept. of Marathi, University of Mumbai</i>
Dr. Mrinalini Purandare	: <i>Professor, Dept. of Psychology, SNDT Women's University Mumbai</i>
Dr. Arvind Dhond	: <i>Professor and Head, Dept. of Commerce, St. Xavier's College, Mumbai</i>
Dr. T.V. Shekhar	: <i>Professor, Dept. of Population Policies and Programmes, International Institute of Population Studies, Mumbai</i>
Dr. Sampati Guha	: <i>Professor in Humanities, Tata Institute of Social Science, Mumbai</i>
Dr. Illa Jogi	: <i>Professor and Head, Dept. of Human Development, Mahila Mahavidhyalay, Karhad, Kolhapur</i>
Dr. Deepali Kotwal	: <i>Principal, Dept. of Home Science, L.A.D. and Smt. R.P. College for Women, Nagpur</i>
Dr. Beena Choksi	: <i>Executive Director, Sahyog: An initiative of Chehak Trust, Mumbai</i>

Dr. Mohsina Mukadam : *Head, Dept. of History, Rmanarian Ruia College of Arts and Science, Mumbai*

Dr. Anand Acharya : *Associate Professor, Dept. of Sociology, Gujarat Arts and Science College, Ahmedabad*

Dr. Suryakant Aajgaokar : *Associate Professor, Dept. of Marathi, Khalsa College of Arts, Commerce and Science, Mumbai*

Dr. Daksha Pratap Sinh Gohil : *Dean Faculty of Commerce, Saurashtra University, Rajkot*

#### **PUBLICATION COMMITTEE**

Dr. Daksha Dave : *Founder Editor and Convener*

Ms. Ashwini Prabhu : *Member*

Dr. Shital Mandhare : *Member*





### **From the Principal's Desk.....**

Teaching and research are two sides of the same coin and enhance higher education paving the way for a better society. Researcher's in our country face a lot of infrastructural, social, economical and aspirational issues unfortunately, which undermine the qualitative aspects of research. The National Education Policy 2020 lays a lot of thrust on generating and sharing ideas which can be realistic and implementable. For every academic institution Research should be prioritised and given sufficient scope.

In the endeavour to give a proper platform to our teachers to express their through research we have initiated the publication of our in house research journal Concept. I am very happy to declare the release of the next volume of Concept and hand it over to academicians. Wishing all the best to our team.

Happy Reading!!!

# CONTENTS

Sr. No.	Name of the Author	Title of the Research Paper	Page Nos.
1	Dr. Vibhuti Patel	Shadow pandemic of domestic violence under Covid19 pandemic	1-9
2	Dr. Arvind Dhond	Legal Aspects of Business in India	10-19
3	Dr. Daksha Dave	The role of Youth in Society's Recovery from the pandemic	20-32
4	Dr. Daksha Dave	Covid19: Its effect on Indian Economy during the second wave	33-41
5	Dr. Rekha Shelar	An overview of new Education Policy: Impact and Opportunities	42-51
6	Dr. Jyotsana Lal	Trends of Income Inequality in India	52-60
7	Dr. Shaji K. Joseph Ms. Soumya Nichani	Impact of E-Commerce on Working of Healthcare Insurance sector	61-70
8	Dr. Swati Mohite	Child Labour and Human Rights	71-77
9	Ms. Nikeeta Suhas Hase	Impactful Green Thinking: A case Study of TCS	78-82
10	Ms. Deepika Rajpurohit Dr. Shital Mandhare	A Study on Challenges faced by Working students and its impact on their Academic Performance	83-93
11	Ms. Rutvika Shedge Dr. Shital Mandhare	A Study on Impact of Online Marketing in Promoting Start-ups amongst Youngsters	94-105
12	श्री. वसंत पानसरे	मानवी हक्क आणि कमला नाटक	106-110

**SHADOW PANDEMIC OF DOMESTIC VIOLENCE UNDER COVID19 PANDEMIC**

Dr. Vibhuti Patel

Former Professor,

Tata Institute of Social Sciences, Deonar, Mumbai-400088

Contact: 9321040048, Email: vibhuti.np@gmail.com

---

**ABSTRACT**

The Concept of human rights is came from western politics theory. According western political theory state is responsible for protecting human rights. There are three generation rights are rights most recent human rights is feminism human rights which is protecting women from all types of discriminations. During the lockdown domestic violence is increased because of economic and social distress. Here researcher is focusing the “Shadow Pandemic of Domestic Violence under COVID19 Pandemic” to discuss the domestic violence in India and suggest the remedies to stop it. Researcher is also highlighting a case study of Dilaasa. This centre is providing social and psychological support to victim women’s. The study is based on secondary data and case study is used .

**KEYWORDS** Human Rights, Domestic Violence, Constitution Rights, Dilasa Centre, Women Commission.

---

*“Violence against women is perhaps the most shameful human rights violation. And it is perhaps the most pervasive. It knows no boundaries of geography, culture or wealth. If it continues, we cannot claim to be making real progress towards equality, development and peace.” Kofi Annan, Secretary-General of the United Nations*

**INTRODUCTION**

The concept of human rights evolved largely from ideas of western political theory about rights of individuals to autonomy and freedom. Thus, the international human rights law evolved to protect individuals' autonomy vis-à-vis the state. And it held states responsible for individual rights and accountable for abuse of those rights.

The development of human rights has been expressed in terms of 'generations': The civil and political rights, as the first-generation rights; economic, social and cultural rights as the second-

generation rights; and the group or people's rights, which are recently defined as the third-generation rights.

Indeed, the development of human rights movement, right from the Universal Declaration of Human Rights (1948), and the three generations of rights show that rights are defined as 'belonging to all human beings' irrespective of gender. However, though international law is gender neutral in theory, in practice it constituted men and women into separate spheres of existence--public and private, respectively. Thus, men exist as public, legal entities that enjoy civil and political rights and, in a way, define the nature of rights discourse. Women's existence, on the other hand, is "privatized", thus, seen as existing outside the purview of the state's obligation. Often women's exclusion from the human rights practice and discourse, their relegation to the private, has been justified on grounds of social and cultural specificity of region or a group. Thus, social and cultural norms, which become grounds for respective states' consistent relegation of women to private sphere, results in international law being either reinforcing or replicating exclusion of women's human rights abuses from the public sphere. The effects of this public/private divide in the international law are more evident in domestic violence, which literally happens in the private. Many laws are gender neutral; however, their application is gender biased. (Agnes 1988)

Moreover, the economic and social context of its (laws) application had not been considered seriously by both the governmental and at the same time non-governmental organizations, all over the world.

Harms suffered by women at the hands of private individuals or within the family had been placed outside of the conceptual framework of international human rights. Feminists have argued that a failing of international human rights norms is in not recognizing the 'gendered' consequences of their application they render invisible problems suffered by women (Jaising, 2001).

Moreover, in addition to holding states responsible for acting against the human rights abuses occurring in the private sphere, feminist human rights thinkers argued that domestic violence should be conceived as a form of torture. They aver that though torture with cases of disappearance and murder, is widely recognized as a core violation of human rights, that inequality based on sex is widely condemned, why is torture on basis of sex in the form of rape, domestic battering and pornography not seen as a violation of human rights?

The feminist analysis examines characteristics of domestic violence, in the light of international legal understanding, of what constitutes torture and cruelty, the inhuman and degrading treatment it entails. They affirm that process, purposes, and consequences of torture and that of domestic violence are startlingly similar. That whether torture committed in domestic context or that inflicted officially, does not reduce its intensity of violence, nor does it demand different standards of judgments and actions on part of state (Jagori 2003).

The existing international human rights instruments, has both a separate provision for women's rights (i.e., Convention on the Elimination of All Forms of Discrimination against Women, CEDAW), and other general mechanisms which stressed formal equality of women and men. While this development is important, it is not adequate to address issue of women's subordination. Recently, non-governmental organizations have begun to document women's abuse within the context of traditional human rights law. (Mathur 2004)

These efforts are based on and addressed within that framework of whose 'very structure is built on the silence of women' (Patel 2002). The fundamental problem women face is not discriminatory treatment vis-à-vis men. Rather it is necessary to raise a larger problem: that, women are in inferior position because they have no power either in public or private worlds, or in international human rights law. Thus, problem of domestic abuse as a human rights issue will have to be seen as a part of larger reality of subordination of women--their powerlessness in terms of defining the human rights discourse (ICRW 2004).

## **WHAT ARE THE SIGNS OF DOMESTIC VIOLENCE?**

- **Destructive criticism and verbal abuse:** shouting/mocking/accusing/name calling/verbally threatening.
- **Pressure tactics:** sulking, threatening to withhold money, disconnect the telephone, take the car away, commit suicide, take the children away, report you to welfare agencies unless you comply with his demands regarding bringing up the children, lying to your friends and family about you, telling you that you have no choice in any decisions.
- **Disrespect:** persistently putting you down in front of other people, not listening or responding when you talk, interrupting your telephone calls, taking money from your purse without asking, refusing to help with childcare or housework.
- **Breaking trust:** lying to you, withholding information from you, being jealous, having other relationships, breaking promises and shared agreements.

- **Isolation:** monitoring or blocking your telephone calls, telling you where you can and cannot go, preventing you from seeing friends and relatives.
- **Harassment:** following you, checking up on you, opening your mail, repeatedly checking to see who has telephoned you, embarrassing you in public.
- **Threats:** making angry gestures, using physical size to intimidate, shouting you down, destroying your possessions, breaking things, punching walls, wielding a knife or a gun, threatening to kill or harm you and the children.
- **Sexual violence:** using force, threats or intimidation to make you perform sexual acts, having sex with you when you do not want to have sex, any degrading treatment based on your sexual orientation.
- **Physical violence:** punching, slapping, hitting, biting, pinching, kicking, pulling hair out, pushing, shoving, burning, strangling.
- **Denial:** saying the abuse does not happen, saying you caused the abusive behavior, being publicly gentle and patient, crying and begging for forgiveness, saying it will never happen again.

## **DOMESTIC VIOLENCE IN INDIA UNDER THE COVID 19 PANDEMIC**

While launching its website on gender implications of COVID19 pandemic, the UN Women declared that women were fighting a shadow pandemic inside their homes (UN Women 2020). The data of National Commission for Women of GoI also revealed exponentially high incidences of distress calls due to domestic violence after the nationwide lockdown was imposed in India (Chandra 2021). Social isolation of the survivors/ victims from friends and family members and reduced options for support and all family members in the home due to lockdown also escalated surveillance on adolescent girls, alcoholism among men and stress due to insecurity about future and daily hardship caused by breakage of supply chain of essential goods resulted in persistent domestic violence (Krishnakumar, and Verma 2021). Sex selective abortions have increased as the attention of the public health system was totally to combat coronavirus. As it is India has a highly skewed sex ratio due to discriminatory abortions of female foetuses (Patel 2006).

**The Constitution of India guarantees** the following Fundamental Rights that guide us to challenge domestic violence.

**Article 14-** equal rights and opportunities for men and women in the political, economic and

social sphere

**Article 15-** prohibition of discrimination on the grounds of sex, religion, caste etc

**Article 15(3)** - empowers the State to take affirmative measures for women

**Article 16-** provides for equality of opportunities in the matter of public appointments

**DILASA: One Stop Crisis Centre (OSCC) in the Public Hospital for treatment and counseling of women survivors of violence**

With the aim to sensitise the public health system to gender and violence issues, CEHAT and the Public Health Department of the Brihanmumbai Municipal Corporation have established **Dilaasa** at K B Bhabha Hospital, Bandra West. **Dilaasa means Reassurance and it seeks to provide social and psychological support to women survivors of domestic violence.** At present there are 13 OSCCs in the public hospitals run by BMC.

This Centre has been set up in a peripheral public hospital in collaboration with Brihanmumbai Municipal Corporation (BMC). CEHAT will continue to provide support in terms of counseling and allied services to survivors of domestic violence for the next 3 years. The crisis centre model is being replicated in two other hospitals in Mumbai and one district hospital. In addition, the activities will focus on prevention of violence against women; community-based support system for women survivors of violence, research on violence faced by health care professionals and the violence which exists within the system. It will also upscale the training function through regular 'Training of Trainers' programme and a course for nurses on 'Gender Based Violence and their Role in Responding to the Survivors of Violence'. (Deoshali, Maghnani & Malik, 2005)

*Dilaasa believes that every woman has a right to a safe home, right to a life without violence. There is no excuse to domestic violence.*

**Objectives:**

1. Provide social and psychological support to women coming to the centre.
2. Sensitise the hospital staff to gender and violence issues.



3. Train the hospital staff of the casualty and various outpatient departments in identifying women facing domestic violence.
4. Create a training cell in the hospital which would train the other staff of the hospital.
5. Network with other organisations working on women's issues for mutual support and sharing.

**Services:**

1. counseling: Trained counselors help women to build their strength so that they can rebuild their lives.
2. Legal aid: Through our collaboration with Majlis and Lawyers Collective, we provide legal aid to women. Lawyers are available twice a week at the centre.
3. Temporary shelter: There is provision for temporary shelter for a short period at two shelters in the city. The hospital also provides 24-hour shelter under medical observation.

**Activities:**

1. Training: is one of the ongoing activities of the centre. The hospital staff is being sensitised to gender issues so that they can screen women survivors of domestic violence and refer them to the centre. A group of hospital staff has been trained as key trainers. A core group of 12 has emerged as the training cell of the hospital. They are now conducting training for the rest of the hospital staff. The core group also has intensive discussions/debates and mock sessions to review their role and develop further as trainers.
2. Research: A few short studies were conducted in the initial phase to understand the hospital systems and procedures. Every year we would analyse the counseling process based on the case records of the women registered at Dilaasa.'
3. Documentation: Every activity of the centre and its processes are being documented to enable us to evaluate the work of the centre.
4. Networking: Dilaasa is networking with women's organisations, legal aid agencies, shelters and other groups working with women survivors of domestic violence for mutual support, referral and sharing.

## CONCLUSION

There is a need for an affirmative action to protect girls, young and elderly women from domestic violence and establish human rights for women. It must address the following areas of intervention.

1. **Improve Women's Economic Capacities:** Improve women's access to and control of income and assets, recognize her shared right to the family home, and incorporate the principle of division of community property in divorce laws. Productive assets and property are critical to strengthening the economic and social status of women, providing income opportunities and improved respect for women outside marriage and family.
2. **Strengthen and expand Training and sensitization Programs:** Programme designed to train, sensitize and inter-link those working at critical entry points to identify and treat abused women should be a priority, with one aim being increased accountability across institutions. Such programmes should be tailored for medical personnel, the judiciary, counseling and other support service providers.
3. **Dilaasa** model of one stop crisis centre housed in the public hospital to facilitate collective intervention of medical staff, police and NGO must be replicated through out the country.
4. **Effective use of the Media to build Public Awareness:** Mobilisation of communities around campaigns such as that for "Zero Tolerance of Violence" requires improved skills and capacity among NGOs to enter new forms of dialogue with journalists and media personnel to heighten awareness of human rights and their significance for addressing domestic violence.
5. **Programmes designed for the batterers:** must be introduced in both the state and voluntary sectors. To promote a holistic approach to prevention as well as intervention, the deficiency in programmes designed for men needs to be addressed.
6. **Addressing Domestic Violence through Education:** Prevention of domestic violence ultimately depends upon changing the norms of society regarding violence as means of conflict resolution and traditional attitudes about gender. To achieve this, there must be introduction of gender and human rights in the curricula of schools, universities, professional colleges, and other training colleges. Along with this, there must be

recognition and commitment to the principle of free compulsory primary and secondary education for girls.

## REFERENCES

1. Agnes, Flavia (1988) "Our Fight against Wife beating" in Rehana Ghadially *Women in Indian Society-A Reader*, Sage Publications, Delhi.
2. CWDS (2002) *Crimes against Women: Bondage and Beyond* Centre for Women's Development Studies, New Delhi.
3. Chandra, Jagriti (2021) NCW records sharp spike in domestic violence amid lockdown, June 15, <https://www.thehindu.com/news/national/ncw-records-sharp-spike-in-domestic-violence-amid-lockdown/article31835105.ece>
4. Deosthali, Padma, Purnima Maghnani and Dr. Seema Malik (2005) *Establishing Dilaasa- Documenting the Challenges*, Cehat, 2005. <http://www.cehat.org/go/uploads/Dilaasa/estabdilaasa.pdf> Accessed o 11-6-2021
5. Dabir, Neela *Women in Distress (2000)*, Rawat Publications, JAIPUR, 2000.
6. Ghaswala, Bakula (1998) "Astitva' Battles Domestic violence" in Shirin Kudchedkar and Sabiha al-Issa *Violence Against Women and Women Against Violence*, Pencraft International, Delhi.
7. ICRW (2004) *Domestic Violence in India: A Summary Report of a Multi-site Household Survey*, New Delhi, 2004.
8. Jagori (2003) "Didn't We Ban it 40 Years Ago?", New Delhi [www.jagori.org](http://www.jagori.org)
9. Jaising, Indira. Ed. (2001) *Law of Domestic Violence: A User's Manual for Women*, The Lawyers Collective, Delhi, 2001.
10. Krishnakumar, Akshaya and Verma, Shankkey (2021) "Understanding Domestic Violence in India During COVID-19: a Routine Activity Approach", *Asian Journal of Criminology*, An Interdisciplinary Journal on Crime, Law and Deviance in Asia, March, Vol. 16, Issue 1, pp. 19-35 <https://link.springer.com/article/10.1007/s11417-020-09340-1> Accessed on 11-6-2021
11. Lohia, Shaila (1998) "Domestic Violence in rural Areas", in Shirin Kudchedkar and Sabiha al-Issa *Violence Against Women and Women Against Violence*, Pencraft International, Delhi.

12. Mathur, Kanchan (2004) *Countering Gender Violence: Initiatives Towards Collective Action in Rajasthan* Thousand Oaks (California), Sage Publications, London.
13. Patel, Vibhuti (2002) *Women's Challenges of the New Millennium*, Gyan Publications, Delhi.
14. Patel, Tulsi Ed. (2006) *Sex-Selective Abortion in India: Gender, Society and New Reproductive Technologies*, Sage Publications.
15. UN Women (2020) The Shadow Pandemic: Violence against women during COVID-19. <https://www.unwomen.org/en/news/in-focus/in-focus-gender-equality-in-covid-19-response/violence-against-women-during-covid-19> Accessed on 11-6-2021

## LEGAL ASPECTS OF BUSINESS IN INDIA

Dr. Arvind A. Dhond

Associate Professor and Head of Commerce Department,  
St. Xavier's College (Autonomous), Mumbai CSMT – 400 001.

Email: arvinddhond@gmail.com

---

### ABSTRACT

Organizations need to comply with each country's laws and regulations in which they conduct their business activities. This paper encapsulated under the title "Legal Aspects of Business in India" discusses the legal and regulatory environment within the PESTEL analysis prevailing in India in the present times, which can be very influential insofar as the way business activities are expected to be carried out by business entities abiding to the law of the land. Doctrinal research methodology has been used in this research paper, which is the usual method used in a typical legal research, wherein the select statutes and landmark case laws related to those statutes are analysed and succinctly presented in order to provide a bird's-eye view of the true spirit of the law hidden in such enactments.

**KEY-WORDS:** Act, Citation, Enactment, Long Title, Maxim, Statute, Judgment.

---

### INTRODUCTION

The Latin Legal Maxim "*Ignorantia juris non excusat*" means "Ignorance of the Law is No Excuse". Thus, the law of the land need to be known by everyone and further there must be strict compliance to it by every person, both by natural as well as by legal persons, and business enterprises are no exception to it.

### Legal Analysis of the Statutes vis-à-vis Landmark Case Laws

The list of enactments which comprise the components legal environment affecting and influencing business activities are endless. In this research paper the researcher has expounded and highlighted in the following passages on the select statutes and the relevant landmark case-laws under those respective statutes.

### **An Analysis of The Companies Act, 2013**

The object of the Companies Act of 2013 is to consolidate and amend the law relating to companies.

(A) **Landmark Case:** Salomon v Salomon & Co. Ltd (1897) - Lifting of Corporate Veil

(B) **Facts of the Case:** The appellant Aron Salomon was a wholesale supplier of the export quality leather boot, around 30 years back of 1892. On 1<sup>st</sup> June 1892, he transferred his business to a company where the appellant, his wife, daughter and four sons were the subscriber to the memorandum of association. The appellant's business was sold to Company for the sum of £ 38,782 in which £ 16,000 was decided to be paid in form of cash or debenture. Debenture of worth £ 10,000 was issued in favour of Aron Salomon which he later gave to one Mr. Edmund Broderip as a security for a mortgage for £ 5,000. The appellant took 20,001 of the company's 20,007 shares as a payment for his old business. Later on, the company's business failed and in October 1893, an order was made to wind up the business of the company. At this date, a company was indebted to £ 7,773 to the unsecured creditors. The liquidator alleged that the company was merely a sham and brought an action against the appellant to indemnify the debts of the company.

(C) **Judgment:** After observing all the facts that when Salomon transferred his business to the company it was in a sound condition and there was a substantial surplus, the House of Lords relied on the fact "that Incorporation of the Company can't be disputed." It firmly upheld the Doctrine of Corporate personality as a separate legal entity and thus the shareholders can't be personally liable for the insolvency of the company. The House of Lord reversed the judgment of the Court of Appeal.

### **An Analysis of The Competition Act, 2002**

The long title to the Competition Act of 2002 is in the following terms, "An Act to provide, keeping in view of the economic development of the country, for the establishment of a Commission to prevent practices having adverse effect on competition, to promote and sustain competition in markets, to protect the interests of consumers and to ensure freedom of trade carried on by other participants in markets, in India, and for matters connected therewith or incidental thereto."

- (A) **Case:** The Predatory Pricing Case Against Reliance JIO
- (B) **Gist of the Case:** This case is about the abuse of the dominant position of the enterprise in the relevant market.
- (C) **Judgment:** The Supreme Court in its ruling held that the Competition Commission of India (CCI) is delegated with an important role to curb anti-competitive practices in the relevant markets of India and this responsibility delegated to CCI should not be washed away completely.

### **An Analysis of The Negotiable Instruments Act, 1881**

The preamble to the Negotiable Instruments Act of 1881 states that, this act is framed to define and amend the law relating to Promissory Notes, Bills of Exchange and Cheques.

- (A) **Nature of the Case:** Section 138 of the Negotiable Instruments Act, 1881 - Dishonour of Cheque
- (B) **Citation:** Nitin Chadha vs. M/s Swastik Vegetable Products Pvt. Ltd. & Anr., 2015(3) RCR (Civil) 872 (P&H)
- (C) **Judgment:** It was held by the Hon'ble High Court of Punjab and Haryana that offence is not made out if cheque is given as a gift. There being no consideration involved, gift cheques are outside the purview of this section.

### **An Analysis of The Securities and Exchange Board of India Act, 1992**

The long title to the Securities and Exchange Board of India Act of 1992 is in the following terms, "An Act to provide for the establishment of a Board to protect the interests of investors in securities and to promote the development of, and to regulate, the securities market and for matters connected therewith or incidental thereto."

- (A) **Facts of the Case:** This case is about insider trading. Investigation was conducted between 2006 and 2008 and it revealed that Sanjay Dutt and his associated entities had indulged in insider trading in the scrip of NDTV and at the same time it also revealed that Pranay Roy (Co-Founder and Executive Co-Chairperson of NDTV) and Radhika Roy (Co-Founder of NDTV and Spouse of Prannoy Roy) had carried out insider trading in the scrip of NDTV.
- (B) **Legal Outcome:** SEBI held that promoters of NDTV made wrongful gain by dealing in the company's share. SEBI restrained NDTV promoters Prannoy Roy and Radhika Roy



from accessing the securities market for two years, for making an unethical gain of Rs. 16.97 Crore by insider trading in April 2008. SEBI also restrained them from buying, selling, or any other activities related to dealing with securities directly or indirectly or howsoever for two years. SEBI asked them to jointly or severally pay the wrongful gain of Rs. 16,97,38,335/- with the interest of 6% per annum from 2008 to till date within 45 days.

### **An Analysis of The Bankers' Books Evidence Act, 1891**

The long title to the Bankers' Books Evidence Act of 1891 is in the following terms, "An Act to amend the Law of Evidence with respect to Bankers' Books."

(A) **Case:** Om Prakash v. Central Bureau of Investigation (2017)

(B) **Judgement:** The Delhi High Court held that Section 65B of the Indian Evidence Act is *pari materia* to Section 2A of the Bankers' Books Evidence Act. Therefore, they should be construed together. Moreover, it was observed that a special law will always prevail over general law (Principle of '*generalia specialibus*'). This implies that even though there is a provision (Section 65B) for electronic records under the Indian Evidence Act, the provision that deals specifically with the admissibility of banking records in electronic form are Section 2A of the Bankers' Books Evidence Act will be preferred with respect to dealing with banking records in electronic form.

### **An Analysis of The Insolvency and Bankruptcy Code, 2016**

The long title to the Insolvency and Bankruptcy Code of 2016 is in the following terms, "An Act to consolidate and amend the laws relating to reorganisation and insolvency resolution of corporate persons, partnership firms and individuals in a time bound manner for maximisation of value of assets of such persons, to promote entrepreneurship, availability of credit and balance the interests of all the stakeholders including alteration in the order of priority of payment of Government dues and to establish an Insolvency and Bankruptcy Board of India, and for matters connected therewith or incidental thereto."

(A) **Case:** ArcelorMittal Essar Steel Acquisition

(B) **Facts of the Case:** In August 2017, a petition for initiating the insolvency resolution process against Essar was admitted by the National Company Law Tribunal (NCLT), Ahmedabad bench.

(C) **Judgment:** Supreme Court of India in the case of Committee of Creditors of Essar Steel India Limited through Authorised Signatory v. Satish Kumar Gupta, paved the way for ArcelorMittal to take over Essar Steel Ltd. (Essar) by upholding the primacy of the Committee of Creditors (CoC) in distribution of funds of INR 42,000 Crore received under the resolution plan submitted by ArcelorMittal. The Supreme Court in its verdict upheld the concept of supremacy of the commercial wisdom of the CoC in approval of the resolution plan, provided they take into consideration and account for interest of all the stakeholders.

### **An Analysis of The Information Technology Act, 2000**

The Information Technology Act of 2000 is the primary law in India dealing with Cyber Crime and Electronic Commerce.

(A) **Case:** Pune Citibank Mphasis Call Center Fraud

(B) **Facts of the Case:** In 2005, US \$ 3,50,000 from Citibank accounts of four US customers were dishonestly transferred to bogus accounts in Pune, through internet. Some employees of a call center gained the confidence of the US customers and obtained their PIN (Personal Identification Numbers) under the guise of helping the customers out of difficult situations. Later they used these PIN numbers to commit fraud. They were not breaking through firewalls or decoding encrypted software, instead they are said to have identified glaring loopholes in the Mphasis Call Centre system.

(C) **Judgement:** Court held that Section 43(a) was applicable here due to the nature of unauthorized access involved to commit transactions. Many of the accused have been charged under section 67 of the IT Act, 2000 and Indian Penal Code Sections 420 (cheating), 465, 467 and 671 (forgery) besides other sections. Police recovered about Rs. 8.5 Lakh.

### **An Analysis of the Law of Insurance in India**

The statutes related to the law of insurance are The Insurance Act of 1938, The Life Insurance Act of 1956, The Marine Insurance Act of 1963 and The General Insurance Business (Nationalization) Act of 1972. The seven principles of insurance contracts are Utmost Good Faith (Latin: Uberrima fides), Insurable Interest, Proximate Cause (Latin: Causa Proxima), Indemnity, Subrogation, Contribution, and Loss Minimization.

- (A) **Case:** Hamilton v. Pandorf (1887) 12 App. Cas. 518, 523 H.L.
- (B) **Facts of the Case:** This is a case of proximate cause of marine perils, i.e. loss by perils of the seas. The rats had gnawed a hole in a pipe on-board a ship. As a result, seawater entered an area containing cargo of rice and the cargo was damaged.
- (C) **Judgment:** Lord Herschell, The Lord High Chancellor of Great Britain in his verdict pronounced in the Court of Law found that the immediate cause was the seawater, not the rats. Hence in any insurance cover knowing the fact of loss or harm could be a primary step for the purpose of claiming the policy cover.

### **An Analysis of the Law relating to Intellectual Property Rights in India**

The enactments related to the Law relating to Intellectual Property Rights in India are The Copyright Act of 1957, The Trade and Merchandise Marks Act of 1958, The Patents Act of 1970, and The Designs Act of 1911.

- (A) **Case:** Basmati Rice and the Patent Battle
- (B) **Facts of the Case:** RiceTec Inc, was issued the Patent number 5663484 on Basmati Rice lines and grains on September 2, 1997. RiceTec originally got a patent grant for growing the rice crop, developing such crops of identical characteristics and identifying rice on Starch Index test basis.
- (C) **Held:** Patenting of Basmati rice is not only perceived as an infringement of intellectual property but a cultural theft which threatens the rights of developing countries, their traditional knowledge. Basmati has existed in India and Pakistan for centuries and as such cannot be patented by the US. After subsequent protests made by India and Pakistan, the name 'Basmati' was ultimately disallowed to the patent-holder by the United States Patent and Trademark Office (USPTO). Other than Basmati crops, indigenous crops like Turmeric, Karela, Jamun, Neem leaves, Imli, Adrak, Tulsi, Ashwagandha etc. have also faced similar patent claims by developed nations.

### **An Analysis of The Consumer Protection Act, 2019**

The long title to the Consumer Protection Act of 2019 is in the following terms, "An Act to provide for protection of the interests of consumers and for the said purpose, to establish authorities for timely and effective administration and settlement of consumers' disputes and for matters connected therewith or incidental thereto."

(A) **Case:** M/s Maheshwari Steels vs Chhattisgarh State Power (2018)

(B) **Judgment:** The Chattisgarh High Court held that the principles of '*Caveat Venditor*' (Seller Beware) is applied instead of '*Caveat Emptor*' (Buyer Beware).

### **An Analysis of the Environment Laws in India**

The statutes related to the Environment Laws in India are The Water (Prevention and Control of Pollution) Act of 1974, The Air (Prevention and Control of Pollution) Act of 1981, The Environment Protection Act of 1986, The Hazardous Wastes (Management, Handling and Transboundary Movement) Rules of 2008, and The National Green Tribunal Act of 2010.

(A) **Case:** M.C. Mehta and Anr versus Union of India & Ors., 1987 AIR 1086

(B) **Facts of the Case:** A writ petition under Art. 32 was filed by social activist lawyer M.C. Mehta for the closure of Shriram Food and Fertilizer Industry on the ground that they were hazardous to the community as it was situated in a very densely populated area of Delhi. During the pendency of this petition, on 4<sup>th</sup> and 6<sup>th</sup> of December 1985, a major leakage of oleum gas took place from one of the units of Shriram Food and Fertilizers Limited in the heart of the capital city of Delhi which resulted in one death and several health issues.

(C) **Judgment:** The Hon'ble Supreme Court of India made the industry "absolutely liable" and stated that the amount of compensation should be equal to the magnitude of the harm caused to the community and should also be correlated to the capacity of the Shriram industry so as to have a deterrent effect. Supreme Court also suggested that a national policy will have to be evolved by the Government for the location of toxic or hazardous industries and a decision will have to be taken in regard of relocation of such industries with a view to eliminate risk to the community.

### **An Analysis of The Maharashtra Protection of Interest of Depositors (in Financial Establishments) Act, 1999**

The long title to the Maharashtra Protection of Interest of Depositors (in Financial Establishments) Act of 1999 is in the following terms, "An Act to protect the interest of depositors in the Financial Establishments and matters relating thereto."

(A) **Case:** Suresh Raju Shetty vs State of Maharashtra and Anr (2017)

(B) **Facts of the Case:** Suresh Raju Shetty, the original accused, had started an investment company in the year 1995 in the name of 'Om Sai Capital and Leasing and Finance Private Limited' and it had office at Mulund in Mumbai. The complaint alleges that the complainant, along with her relatives invested moneys and she was promised return on the same with 25% interest per annum. The interest amount was to be paid over quarterly. A sum of Rs. 25 Lakhs was invested by the complainant and her relatives invested Rs. 8 Lakhs. Thus, the total investment at the relevant time was Rs. 33 Lakhs. After this amount was invested and duly received, no interest was ever paid. The principal amount and the interest due was also not refunded.

(C) **Judgment:** The Bombay High Court held the appellant to deposit a sum of Rs. 2.45 Crores.

### **An Analysis of The Indian Contract Act, 1872**

The objective of the Indian Contract Act of 1872 is to ensure that the rights and obligations arising out of a contract are honoured and that legal remedies are made available to an aggrieved party against the party failing to honour his part of agreement. One of the most celebrated salient feature of the Indian Contract Act, 1872 is that all contracts are agreements, but all agreements are not contracts. Thus only those agreements which are enforceable by law are 'contracts'. The Latin Legal Maxim 'Consensus ad idem' which denotes 'meeting of the minds' of all the contracting parties involved forms the vital crux to determine the validity of any contract. 'Free Consent' which is at the root of any contract and 'Free Consent' may be vitiated by Coercion, Undue Influence, Fraud, Misrepresentation or Mistake.

(A) **Landmark Case Law:** Carlill v Carbolic Smoke Ball Company [1892]

(B) **Facts of the Case:** The Defendant Carbolic Smoke Ball Company published advertisements in the Pall Mall Gazette and other newspapers on November 13, 1891, claiming that it would pay £ 100 to anyone who got sick with influenza after using its product according to the instructions set out in the advertisement. The Defendant further deposited £ 1,000 in their advertisement, as a show of their sincerity.

The Plaintiff Louisa Carlill believing in the accuracy of the statement made in the advertisement with respect to efficacy of the smoke ball in cases of influenza, purchased one packet and used it thrice everyday from mid-November, 1891 until 17<sup>th</sup> January, 1892, at which latter date she had an attack of influenza.

(C) **Judgment:** The Court of Appeal unanimously rejected the company's arguments and held that there was a fully binding contract for £ 100 with Mrs. Carlill.

## CONCLUSION

In conclusion it can be stated that there are two aspects from which a *lis* in a court of law need to be viewed. One is the from the litigants' side who are the petitioners seeking justice and the other is from the angle of the justice delivery system.

From the justice seekers view point it can be stated that “*Vigilantibus Et Non Dormientibus Jura Subveniunt*”. This Latin legal maxim means the law assists those that are vigilant with their rights, and not those that sleep thereupon. The law comes to the assistance of those who are vigilant with their rights, and not those who sleep on their rights. The adage “Equity Aids the Vigilant, Not Those Who Slumber on their Rights” is most apt in this context.

From the view point of the justice delivery system the adages “Justice delayed is justice denied”, “Justice must not only be done, but it must also be seen to be done” and “Justice hurried means justice buried”, which are age old sayings have to be kept in mind. So, on one hand speedy justice is the need of the hour, but utmost precautions need to be taken so that it is not compromised at any cost causing injustice to any of the litigating parties. Both these contentions need to be balanced by the courts and tribunals involved in the justice delivery system. The golden words articulated in January, 2020 by Justice Mukeshkumar Rasikbhai Shah, Judge of Hon'ble Supreme Court of India, “The issue of speedy justice has to be ensured by the judiciary, so that the faith of the people in the judicial system is not shaken” would be the most apt words to conclude this research paper.

## REFERENCES

Bare Acts (arranged in chronological sequence of year of its enactment)

1. The Indian Contract Act, 1872
2. The Indian Evidence Act, 1872
3. The Negotiable Instruments Act, 1881
4. The Bankers' Books Evidence Act, 1891
5. The Code of Civil Procedure, 1908
6. The Designs Act, 1911
7. The Insurance Act, 1938
8. The Life Insurance Act, 1956

9. The Copyright Act, 1957
10. The Trade and Merchandise Marks Act, 1958
11. The Limitation Act, 1963
12. The Marine Insurance Act, 1963
13. The Specific Relief Act, 1963
14. The Patents Act, 1970
15. The General Insurance Business (Nationalization) Act, 1972
16. The Water (Prevention and Control of Pollution) Act, 1974
17. The Air (Prevention and Control of Pollution) Act, 1981
18. The Environment Protection Act, 1986
19. The Securities and Exchange Board of India Act, 1992
20. The Arbitration and Conciliation Act, 1996
21. The Maharashtra Protection of Interest of Depositors (in Financial Establishments) Act, 1999
22. The Information Technology Act, 2000
23. The Competition Act, 2002
24. The Hazardous Wastes (Management, Handling and Transboundary Movement) Rules, 2008
25. The National Green Tribunal Act, 2010
26. The Companies Act, 2013
27. The Insolvency and Bankruptcy Code, 2016
28. The Consumer Protection Act, 2019



**THE ROLE OF YOUTH IN SOCIETY'S RECOVERY FROM THE PANDEMIC**

Dr. Daksha Dave

Associate Professor

Smt. M. M. P. Shah Women's College of Arts and Commerce,

R. A. Kidwai Road, Matunga, Mumbai 400019

Contact: 9987466242, Email: [dave\\_daksha1965@yahoo.co.in](mailto:dave_daksha1965@yahoo.co.in)

---

**ABSTRACT**

Pandemic is changed the direction of entire world.COVID-19 has many positive and negative effects on economic ,social and psychology life of human being .Youth can play very vital role in nation building. Youth has capacity to transform the entire world through their right decision, hard work and team building capacity. Youth is consider as a power house of energy and enthuses. Whenever any natural or manmade clematis occurred youth played very constructive role. Here researcher is trying to focus on “The Role of Youth in Society’s Recovery from the Pandemic”. The entire study is based on primary data. Researcher found that young want to contribute in awareness drive, vaccine drive, helping to old age people, deprived class and patients also. Many youth joined NGO and Government agencies to serve the societies.

**KEY WORDS** COVID-19, Youth , NGO, Transformation, Positivity, Action.

---

**INTRODUCTION**

Youth can play very important role in nations building. Their energy, creativity, intelligence and enthuse leads nation for all round development. According to Swami Vivekananda youth has capacity to transform the entire nation through their right decision, hard work and team building capacity. Historical evidence also supported that one man can change the entire world, best example is Mohandas karamachand Gandhi. His non-violence thoughts created magic. Not only India but also many African countries got independent through this peace weapons of non-violence and satyagrah. Nelson Mandela followed the same path and got independent. Many individual scientist and sports player made history to by their own efforts. Youth is consider as source of energy and this energy resulting in big power house when person decided to do something new.

Whenever any natural or manmade calamity taken place youth has played significant role. Their positive attitudes, enthusiasm, doing something for society leads towards positivity and survival of humanities. This pandemic situation is affected in every dimension of life specially youth. Youth are facing a lot of challenges and uncertainty in their life. During the pandemic many studies found that youth have distress because of online class, work from home, layoffs, contract employee lost their contract due to lockdown, Family issues and many other reasons. In this circumstances many of them diverted their negative circumstances into positive circumstances. A small efforts towards helping other has create a magic. Young people has a lot of creative ideas which is diverted in right direction definitely would help to impoverish circumstance, therefore here attempt is made to utilize their ideas into practical's to serve the society to minimize the damage of all angles of life. Numerous governments have promoted digital initiatives to engage (younger) citizens in the government's COVID-19 response and recovery efforts, for instance in the form of virtual hackathons (Box 2). Some government officials, such as the Prime Minister of the Netherlands, have recently committed to involving children, young people, and youth organisations in the design of recovery measures. Indian governments also included youth in COVID -19 awareness programme, and other basic needs distribution activities through NGO. Many youth joined as a helper in pandemic situation. In Mumbai BMC started volunteer registration in health care sector to fight again pandemic within four days 5000 students of medical, paramedical and primary health worker registered themselves as a volunteers. Many NGO is directed their youth volunteers into creative way to fight against the pandemic.

## **LITERATURE REVIEW**

Here researcher is trying to review some studies related to youth issues and their role in pandemic to support the present research.

### **International Studies:**

Many studies highlighting the issues are related to physical and mental health. But researcher found that not a single study found the positive role of youth in this pandemic situation. Therefore researcher is trying to focus their positive role related literature review through NGO Reports.

- 1) According to Beth Steinhorn , the president of VQ Volunteer Strategies, explain that People has to change their deliveries of services in safe ways for staff and volunteers. Those changes included shifting to virtual roles and adding safety measures like hand washing stations, social distancing and new protocols. The youths has created a lot of online awareness video and through virtual platform they communicated the COVID patient and elderly people to safety measures and diet plane.
- 2) According to V. Larcher (2020) Study on “Young People Views on their role in pandemic ‘found that youth can play very significant and positive role in pandemic to construct harmony.
- 3) Online survey conducted by Focus group in Sept.2020 found that youths play very vital role to look elderly and deprived people through positive communication.

### **National Studies:**

In India several study found that youth has facing depression, job uncertainty, and family member’s health issues and uncertainty of academics career, on the other hand many NGO reports reveals that youth people came forward to help in pandemic situation willingly. Following are some of the review of NGO reports that reveals the positive role of youth in pandemic situations.

Voluntary Action Network India (VANI), in its recently published ‘*Study Report on National Policy on Voluntary Sector*’, observed:

“In a country like India, the voluntary sector bridges the gap between the government and the population of the country. It identifies the needs of the community and provides its support and services, even in the most untouched and marginalized areas, where the government is not able to reach.” In this situation young volunteers played very significant through virtual platform to find out the needs of various section of the society and guided them for safety measures to protect themselves against COVID-19.

According CRY reports December 2020, during the lockdown period, CRY’s efforts, along with its partner NGOs, have been concentrated on reaching all households as far as possible, with basic health and hygiene kits for the children and their families.

They also focused on our awareness generation and advocacy programmes with their target communities and local government bodies, primarily through occasional home visits and mainly through phone calls and messages, in keeping with the social distancing protocols.

CRY has been spreading awareness, distributing relief materials and advocating for the access and availability of services to the communities and children. Awareness-building programmes covered topics like social-distancing, best practices related to public health and hygiene and behaviour change, sanitization, use of face masks, following government guidelines during the lockdown period and ways to protect people from community spreading of the epidemic. CRY has reported that many young volunteers came forward to assist physical and virtual helps to needy people and creating awareness through virtual platforms.

The Volunteer Management Report. 2020 Jul; 25(7): 2, reported that the coronavirus pandemic has seriously impacted both non-profit organizations and their volunteers. It has changed the way volunteers are engaged and supported and the roles they can perform. Some organizations have reduced services while others have increased them.

Above literature indicates that there is not sufficient study available to focusing the positive role of youth in pandemic, therefore research is made attempt to focus **“The Role of Youths in Society’s Recovery from the Pandemic”**. The main objective of this study to motivate to students to play lead role in society to create positive environment and helping to reduce the frustration, mental stress

**Problem Statement: “The Role of Youth in Society’s Recovery from the pandemic”.**

## **OBJECTIVES**

- 1) To explain the overview of Youths role in pandemic.
- 2) To understand their views to transforming society’s from negative to positivity.
- 3) To evaluate their role in this transformation.
- 4) To suggest some remedies to play vital role in society’s recovery from the pandemic.

## **METHODOLOGY**

The study is based on primary data and for literature review secondary data for authentic sources. Primary data is collected through questioner and group discussion of 100 youths.

Many Information collected through interactive sessions and Work-shops on research related topics

## **OVERVIEW**

Being a responsible citizen our duty to do betterment of the society and also join others for this Nobel work. In India many people staying in slums, marginal and deprived class facing serious problems such as unemployment, starvation, domestic violence, health and mental illness. During pandemic many highly qualified people also lost their job so they also faced mental and financial stress. If they getting timely support definitely, they survive to mental and physical disturbance. Various NGO and semi Government agencies motivated youths to join for social work. The outbreak of the pandemic has been matched by an increase in solidarity in the form of volunteering, especially among young people. In the UK, for instance, the Guardian recently reported that around 750,000 people signed-up to the National Healthcare Service volunteer scheme, and another estimated 250,000 joined local volunteer centres (Butler, 2020[49]). In this context, governments have the opportunity to harness young people's sense of agency by engaging them in the formulation, co-creation and/or implementation of policy responses and recovery plans.

Around the world, young people have stepped up to mitigate the impact of the COVID-19 crisis. Governments have also promoted youth volunteering at this critical time through dedicated programmes. The French government, for instance, has created a national volunteering platform called "Je veux aider" focused on urgent distribution of food and hygienic products, exceptional childcare for health staff, maintenance of social relationships with isolated elderly, and practical help for fragile neighbours. The Canadian government has also established a similar platform dedicated to COVID-19 volunteering called "I Want to Volunteer." New Zealand has established a network with major youth organisations to strengthen collaboration for responding to COVID-19 more effectively. Youth workers have also continued to provide support to vulnerable youth in innovative (and often digital) ways. Governments, such as in the UK, have supported youth workers' safety, for instance, through practical guidelines and tips.

Main motto of this research is to prepare the respondents to take leadership and contribute in the society. They have desire to do something but they don't have idea to where to start, how

to start. To avoid this shortfall attempt has made to fulfil the gap between youth and their contribution in individual and others betterment.

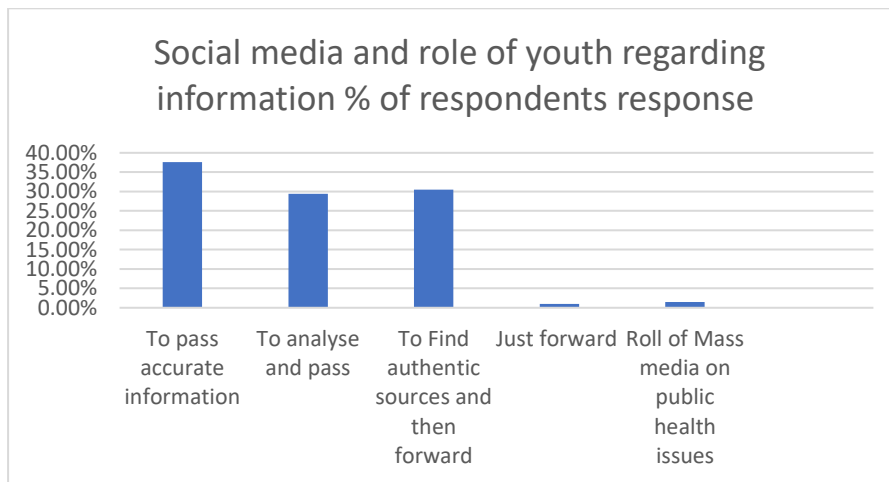
In Mumbai Many NGO, lions clubs, Rotary Club , Maître, Stree Mukti sagathana,Tulsi foundation ,Help-Age India, CRY and many more NGO doing excellent work with their young volunteers. Researcher is also motivating to students to do some kind of contribution in this pandemic situation. Achieving this objects researcher has delivered a talks, organised many lecture series, many motivational video's and also shown them others contributions short films and you tube Videos.

## **FINDINGS**

Researcher has prepared structure Questionnaire and send through email .100 youths responded it. Researcher fined the following findings.

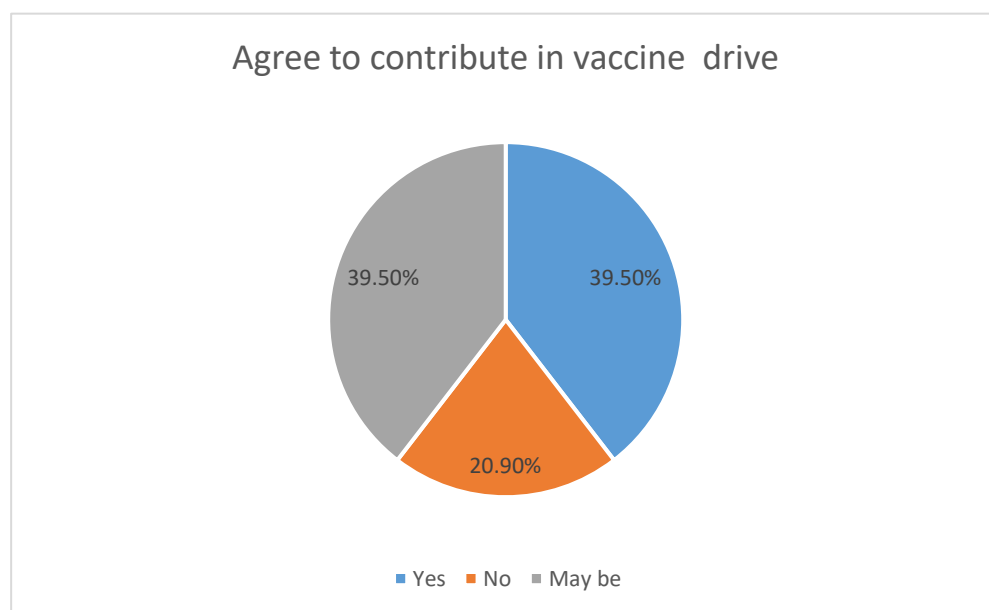
1) Role of Youth in social media: the youth should get active in their own capacities and *help the local community organizations*, even if that means helping through virtual networks. As a youth their responsibilities to provide the correct and accurate information through authentic sources with the analysing capacity instead of forwarding useless and falls' information. As active internet users youth should collect and disburse mental health care related information and services to those who are needed. Young people can also act as frontline members to kick-start a process of *behavioural change* with respect to sanitation, hygiene and information use by leveraging innovative and engaging platforms like Tik-Tok, Instagram and Face book etc.

Following of the respondents respond regarding social media information.

**Fig-1 Social media and role of youth regarding information**

Above the table indicates that youth is using their social media intelligently. If this intelligence is diverted in constructive way definitely helpful to provide useful information to those who are staying in vulnerable situation.

2) The role of youth in vaccination Drive: Youth people is techno savvy and creative. If they can utilize this virtual talent through tik-toke , instagramme, twitter and face book for vaccination drive it is easy instruments to reach over masses. Here researcher found the following response.

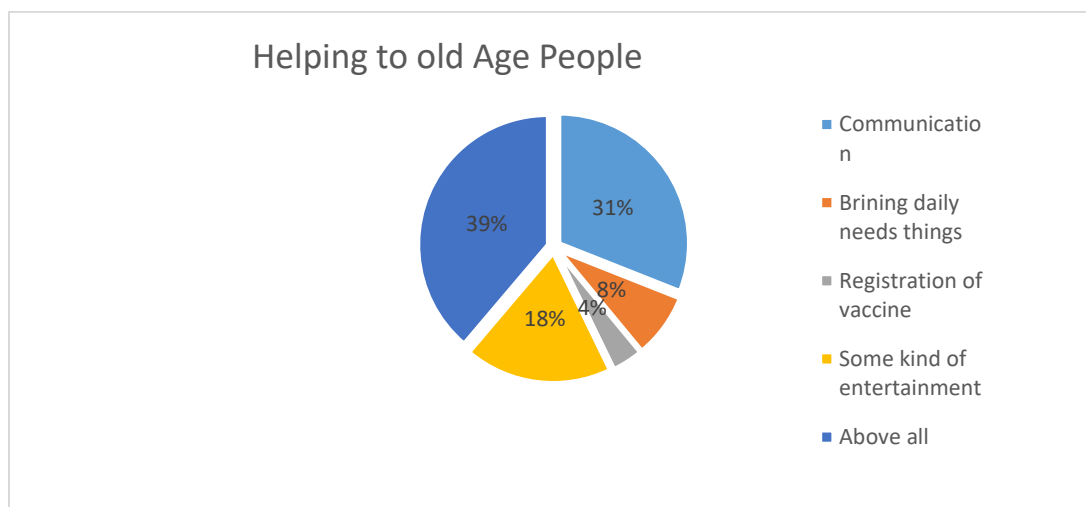
**Fig -2 Agree to Contribute in vaccine Drive****Fig -2**



Above the diagram indicating that 39.5% young respondents are willing to join the vaccine drive, 20.9% is not ready to join this drive and 39.5% respondents responded that they are willing but required some motivation.

3) Convince the family members and peers to take vaccine: Due to wrong propaganda many citizens are not willing to take vaccine. Being responsible citizen our duty to make them convince through communication. Here researcher found that 47% respondents willing to convince their family members to take vaccine. 25.3% saying that due to some religious beliefs they are not taking vaccine and 27.7% is in maybe situation. This clearly expressed that in India though they are educated but religious rigidity is playing vital role. Many anti-social activist group making propaganda that vaccine is cause to other illness and not safe. It is necessary to clear this type of beliefs and through social media youth has to convey the messages that vaccine is safe and protect us from pandemic.

4) Help to old age people: During the pandemic more than 65% old age people felt that they are socially deprived because they are staying alone. Youth can connect them through virtual platform to make some useful communication and also offering to other services like to arrange online medical consultancy, to deliver medicine and dry rationing etc. Maitri projects providing this type of services to old age and disabled person through their young volunteers. Many youths are frame their groups and they are providing this type of services to local people. Here Respondents respond is presented in following diagram.



It is cleared from above diagramme that young respondents are communicating through virtual platform. According respondents 39% young respondents taking care of all their needs. While other 18% providing entertainment types activity. Due to some restriction on physical meets only 8% respondents are helping to bringing their daily required commodities and only 4% help in online vaccine registration. It is a clear message that still youth are required more training to create awareness regarding helplessness about old age people.

5) Desire to help the disabled person: During pandemic physically and mentally disabled persons found totally deprived from main streamline because of varieties of reasons. BMC and many NGO providing services to these people but it has limit. If we want to reach the mass youth must play vital role .According to respondents 60% are already helping to disabled persons, 17.4% didn't provide any help and 22.1% is not sure about to helping them.

6) Youth can play vital role in society transformation through their dynamism. It is proved in European countries that youth played very significant role in transforming the society. Even in India Many youths are doing excellent works through virtually providing correct information and timely help to needy people. According to study results found that only 33% respondents believe that they are able to transfer the society, 21% are disagree that youth can transform the society and 46% are not sure.

7)100% respondents are willing to join NGO for collaborative functions for the society.

8) Only 41.4 % respondents expressed their desire to work as a corona frontline worker rest are want contributing as a local volunteers.

Around the world, young people have stepped up to mitigate the impact of the COVID-19 crisis. Governments have also promoted youth volunteering at this critical time through dedicated programmes. The French government, for instance, has created a national volunteering platform called “Je veux aider” focused on urgent distribution of food and hygienic products, exceptional childcare for health staff, maintenance of social relationships with isolated elderly, and practical help for fragile neighbours. The Canadian government has also established a similar platform dedicated to COVID-19 volunteering called “I Want to Volunteer.” New Zealand has established a network with major youth organisations to strengthen collaboration for responding to COVID-19 more effectively. Youth workers have also continued to provide support to vulnerable youth in innovative (and often digital) ways.

Governments, such as in the UK, have supported youth workers' safety, for instance, through practical guidelines.

Denmark, youth-led organisations have collaborated with the national government in mitigating the crisis through the initiative "What can youth do under COVID-19" (Danish Youth Council, 2020 and in Romania, youth have collaborated with government in the "Do not isolate yourself from education!" (National Alliance of Student Organisations, 2020 ,campaign. These initiatives provide practical advice for young people on how to cope with working and studying from home, and disseminated guidelines for conducting online meetings. Youth organisations in the Middle East and North Africa (MENA) region have used digital tools to engage young people in dialogue sessions and in skilling up youth during confinement. The "Youth & Smart Confinement" (European Association for Local Democracy, 2020, initiative in Morocco has organised regular webinars on social media to discuss topics such as "Art & Confinement" and "What are the best uses of digital tools" to keep youth socially engaged. In Tunisia, the International Organization for Youth Development has organised an online course for young people to acquire entrepreneurial skills from home (2020).

Youth organisations have also been pivotal in ensuring the continuity of day-to-day activities, especially for vulnerable groups. For instance, the Italian youth-led NGO "Nous" disseminated videos in different languages to inform individuals facing language barriers about the measures taken by government (Nous, 2020). Numerous organisations have launched initiatives to support the elderly during the crisis through volunteering campaigns to shop for basic needs, groceries or medication, such as the "Neighbourhood Watch" (Hayat Center for Civil Society Development (RASED), 2020, and "Nahno"(2020,) in Jordan. A programme to help combat loneliness of the elderly was established in the Netherlands with the "Youth Impact" (Dutch National Youth Council, 2020, campaign, which connects younger and older generations through online platforms and phone calls.

In India Government has also motivated youth through NGO to contribute in this critical situations. In the very first week that India entered the lockdown in March 2020 to curb the novel coronavirus disease (COVID-19) pandemic, Prime Minister Narendra Modi called on non-government organisations (NGO) to help the government — by providing basic necessities to the underprivileged, by supplying medical and protective gear and assisting with awareness campaigns on social distancing.

The NITI Aayog reached out to more than 90,000 NGOs and civil society organisations (CSO) in the first week of May, seeking assistance in delivering services to the poor as well as health and community workers.

The Supreme Court, on a similar note, applauded the contribution and role played by NGOs in coming forward to help migrant workers by providing food, water and transport during the difficult time.

## **SUGGESTIONS**

1. To conduct more seminars to create awareness regarding their responsibilities towards societies and Nation.
2. To motivate our students to create awareness through virtual platform.
3. Use of social media for do constructive social awareness especially in critic situation.
4. Students are motivating to spare some time with elderly people and take care of them within house or surrounding.
5. Generate some videos which is helping to create awareness in social and psychological issues.
6. To construct team building activities,
7. To develop their communication skills through presentation, group discussion and debate in class rooms.
8. Activate to take part in NSS.
9. Through mentoring try to develop their all-round development.

## **CONCLUSION**

“Young people, when informed and empowered, when they realize that what they do truly makes a difference, can indeed change the world”. Young people today don’t only make up a larger portion of the global population but are also participating more in shaping social movements and discourses. As change makers, young people can play a crucial role in ensuring that social agendas and developmental approaches are resilient, not only robust but also adaptable, as we look to a period of recovery in the wake of COVID-19. Being digital natives, young people can be pivotal in efforts to connect diverse communities and contexts, amplifying the voices of all people and share their lived realities in inclusive and respectful ways, and

foster a greater understanding and empathy towards diverse needs and realities, contributing to a transformative framework for global development in the post-COVID era.

Ultimately, the trajectory of the COVID-19 pandemic may very well be determined by the choices young people make today more than any other age cohort. As opposed to painting all young people as lazy and ignorant, it's time we leverage their unique experiences and abilities to help the world move through this pandemic quickly. The young have the power to make physical distancing work and even make it work *well*. This is the generation of Greta and Malala. Their brand is fearless leadership—not selfishness. If there was ever a time that the world needed them, it is right now. And they could not be more ready for the challenge.

Younger generations are energetic, enthusiasm, proactive and realistic and straight forward.

If they are properly guided and trained them, surly they become an agent of transforming the societies. Youth can promote guidance and guidelines and address the COVID-19 related needs of the most vulnerable in their communities. Also safely help the old age people and disabled persons. Through social media they can provide mental and physical health related information. Government and NGO has to develop strategic plane to utilize their talent for overcome to pandemic situation and after that revival of societies for long term purposes. Academic institution has to take the lead to divert our youths in constructive purpose to crating nationalism and dedication to do something for my society. Teachers can play very vital role in this process. Optimistic way one can contribute in social development to eradicate caste and gender. Researcher has hope that our future is very bright .No doubt there is a long way ahead but still there is a will there is a way.

## REFERENCES

- 1) British Youth Council (2020), “Young people’s voices must not be ignored”, <https://www.byc.org.uk/news/2020/young-peoples-voices-must-not-be-ignored>.
- 2) Butler, P. (2020), *A million volunteer to help NHS and others during Covid-19 outbreak*, <https://www.theguardian.com/society/2020/apr/13/a-million-volunteer-to-help-nhs-and-others-during-covid-19-lockdown> Campbell (2020),

3) *An increasing risk of family violence during the Covid-19 pandemic: Strengthening community collaborations to save lives*,  
<https://www.ncbi.nlm.nih.gov/pmc/articles/PMC7152912/>.

4) Carcillo, S. et al. (2015), “NEET Youth in the Aftermath of the Crisis: Challenges and Policies”, *OECD Social, Employment and Migration Working Papers*, No. 164, OECD Publishing, Paris, <https://dx.doi.org/10.1787/5js6363503f6-en>.

5) Danish Youth Council (2020), “Corona info”, <https://duf.dk/>.

6) Dutch National Youth Council (2020), , <https://www.njr.nl/en/>.

7) DW (2020), “German government hosts coronavirus pandemic hackathon”,  
<https://www.dw.com/en/german-government-hosts-coronavirus-pandemic-hackathon/a-53080512;>.

8) ‘*Study Report on National Policy on Voluntary Sector*’, published in december2020.

9) CRY report 2020

10) Maitri report -2020.

11) WHO report-2020

12) <https://www.oecd.org>

13) <https://www.socialpublishersfoundation.org>

14) <https://www.unesco.org>

15) <https://www.timesofindia>

16) *How to tackle Fake news:* <https://timesofindia.indiatimes.com/india/how-to-tackle-the-challenge-of-fake-news-in-times-of-covid-19/articleshow/75090744.cms>

**COVID19: IT'S EFFECT ON INDIAN ECONOMY DURING THE SECOND WAVE**

Dr. Daksha Dave

Associate Professor

Smt. M. M. P. Shah Women's College of Arts and Commerce,

R. A. Kidwai Road, Matunga, Mumbai 400019

Contact: 9987466242, Email: [dave\\_daksha1965@yahoo.co.in](mailto:dave_daksha1965@yahoo.co.in)

---

**ABSTRACT**

COVID-19 has been hit hard in every points in economy at globally. India has been hit by very badly in second wave. Due to strict lock down India's GDP drop historically and unexpected. Due to negative and dark atmosphere in every sector of societies and economy researcher is decided to find out factual situation of COVID-19's Effect on Indian Economy. Here researcher is focusing some important indicators such as GDP, Unemployment rate is also increased, health facilities found insufficient and government budget also indicating less allocation for improvement in economics. Consumption, unemployment, health sector and non-health sector measures, which is showing factual adverse effects on Indian Economy during second wave of pandemic. Entire study is based on primary and secondary data. Researcher found that India's economic growth declined very sharp compared to world and reference groups and government failed to limit the damaging impact of the crisis on the most vulnerable sections of the population.

**KEYWORDS** COVID-19, GDP, Unemployment, health sector, Consumption

---

**INTRODUCTION**

India has been hit hard by the pandemic, particularly during the second wave of the virus in the spring of 2021. The sharp drop in GDP is the largest in the country's history, but this may still underestimate the economic damage experienced by the poorest households.

From April to June 2020, India's GDP dropped by a massive 24.4%. According to the latest national income estimates, in the second quarter of the 2020/21 financial year (July to September 2020), the economy contracted by a further 7.4%. The recovery in the third and fourth quarters (October 2020 to March 2021) was still weak, with GDP rising 0.5% and 1.6%,

respectively. This means that the overall rate of contraction in India was (in real terms) 7.3% for the whole 2020/21 financial year.

In the post-independence period, India's national income has declined only four times before 2020 – in 1958, 1966, 1973 and 1980 – with the largest drop being in 1980 (5.2%). This means that 2020/21 is the worst year in terms of economic contraction in the country's history, and much worse than the overall contraction in the world.

The decline is solely responsible for reversing the trend in global inequality, which had been falling but has now started to rise again after three decades (Deaton, 2021; Ferreira, 2021).

## OBJECTIVES

- 1) To discuss the overview of macroeconomic indicators during second wave.
- 2) To discuss the monthly consumers expenditure during the second wave.
- 3) To discuss the labour status.
- 4) To discuss the health facilities during second wave.
- 5) To suggest some remedies for solving economic position of the country.

**Research Methodology:** Research is based on primary as well as secondary data base. Primary data collected through group discussions. Secondary data collected through government reports and authentic sources.

## **Main macroeconomic indicators of India's economy during the pandemic:**

While economies worldwide have been hit hard, India has suffered one of the largest contractions. During the 2020/21 financial year, the rates of decline in GDP for the world were 3.3% and 2.2% for emerging market and developing economies. Table 1 summarizes macroeconomic indicators for India, along with a reference group of comparable countries and the world. The fact that India's growth rate in 2019 was among the highest makes the drop due to Covid-19 even more noticeable.

Comparing national unemployment rates in 2020, India's rate of 7.1% indicates that it has performed relatively poorly – both in terms of the world average and compared with a set of reference group economies with similar per capita incomes. Unemployment rates were more



mented within the reference group economies and were also kept low by generous labour market policies to keep people in work.

Despite the scale of the pandemic, additional budgetary allocation to various social safety measures has been relatively low in India compared with other countries. Although the country might look comparable to the reference group in non-health sector measures, the additional health sector fiscal measures are less than half those in the reference group. More worryingly, the Indian governments announced allocation in the 2021 budget for such measures does not show an increase, once inflation is taken into account.

**Table 1: Summary of key macroeconomic indicators**

	<b>India</b>	<b>Reference group</b>	<b>World</b>
GDP at constant prices 2019 (% change)	4.0%	3.6%	2.8%
GDP at constant prices 2020 (% change)	-7.3%	-2.2%	-3.3%
Unemployment rate 2019 (% of total labour force)	5.3%	5.5%	5.4%
Unemployment rate 2020 (% of total labour force)	7.1%	6.4%	6.5%
Above-the-line additional health sector fiscal measures in response to Covid-19 (% of GDP)	0.4%	0.9%	1.2%
Above-the-line additional non-health sector fiscal measures in response to Covid-19 (% of GDP)	3.0%	2.8%	7.8%

Source: Data on gross domestic product, constant prices (percentage change) is obtained from the World Economic Outlook Database April 2021, International Monetary Fund.

## **COVID19 IMPACT ON INCOME, CONSUMPTION, POVERTY AND UNEMPLOYMENT IN INDIA**

While the macroeconomic statistics provide a snapshot of India's economic position, they hide the large and unequal effects on households and workers within the country.

Both wealth and income inequality has been on the rise in India ([Ghatak, 2021](#)). Estimates suggest that in 2020, the top 1% of the population held 42.5% of the total wealth, while the bottom 50% had only 2.5% of the total wealth ([Oxfam, 2020](#)). Post-pandemic, the number of poor in India is projected to have more than doubled and the number of people in the middle class to have fallen by a third ([Kochhar, 2021](#)).

During India's first stringent national lockdown between April and May 2020, individual income dropped by approximately 40%. The bottom decile of households lost three months' worth of income (Azim Premji University, 2021; Beyer et al, 2021).

Microdata from the largest private survey in India, CMIE's 'Consumer Pyramids Household Survey' (CPHS), show that per capita consumption spending dropped by more than GDP, and did not return to pre-lockdown levels during periods of reduced social distancing. Average per capita consumption spending continued to be over 20% lower after the first lockdown (in August 2020 compared with August 2019), and remained 15% lower year-on-year by the end of 2020.

Official poverty data are unavailable, and the CPHS data come with a caveat of 'top' and 'bottom exclusions'. For example, official statistics show a rural headcount ratio of 35% in 2017/18 ([Subramanian, 2019](#)). But the CPHS data estimate it at 25%, which suggests exclusions at the lower end of the consumption distribution ([Dreze and Somanchi, 2021](#)).

Despite these statistical concerns, the CPHS does provide consumption numbers for a large sample of individuals, which can provide insights into changes in consumption levels arising from the pandemic.

Table 2 reports the percentage of people who have monthly consumption expenditure below different cut-off values. The different cut-offs encompass the official poverty lines (which, in any case, have been considered too low by some commentators). The current rural poverty line is set at 1,600 rupees (£15.50) per month or over, and the urban poverty line is 2,400 rupees per month (£23.37) or over.

Based on the latest CPHS data, rural poverty increased by 9.3 percentage points and urban poverty by over 11.7 percentage year-on-year from December 2019 to December 2020. Earlier months of the CPHS show that rural poverty increased by 14.2 percentage points and urban poverty by 18.1 percentage points. Yet the actual increase in poverty due to Covid-19 is likely to be higher than what the CPHS data suggest, as indicated by other surveys.

**Table 2: Percentage of individuals by monthly consumption expenditure**

	All-India	All-India	Urban	Urban	Rural	Rural
	Dec 19	Dec 20	Dec 19	Dec 20	Dec 19	Dec 20
Rs 1,000 or below	6.0	9.0	3.0	5.4	7.5	10.9
Rs 1,600 or below	23.5	31.6	14.5	21.7	<b>27.9</b>	<b>37.0</b>
Rs 2,000 or below	38.3	48.3	25.7	35.7	44.4	55.2
Rs 2,400 or below	52.1	62.6	<b>37.9</b>	<b>49.5</b>	59.0	69.7
Sample size	433,021	499,879	278,759	331,809	154,262	168,070
	Aug 19	Aug 20	Aug 19	Aug 20	Aug 19	Aug 20
Rs 1,000 or below	5.0	10.0	2.3	5.5	6.4	12.5
Rs 1,600 or below	21.0	33.6	12.0	22.5	<b>25.5</b>	<b>39.5</b>
Rs 2,000 or below	34.9	50.3	21.9	37.1	41.3	57.5
Rs 2,400 or below	48.2	64.4	<b>33.4</b>	<b>51.3</b>	55.5	71.5
Sample size	570592	477237	362417	321100	208175	156137

Source: Consumer Pyramids Household Survey (CPHS) for December 2019 and December 2020, and for August 2019 and August 2020.

Taking into account the general trend of reduction in poverty, an estimated 230 million people in India have fallen into poverty as a result of the first wave of the pandemic (Azim Premji University, 2021).

Table 3 shows that households in the middle of the pre-Covid-19 CPHS consumption distribution saw large drops in spending after the first wave of the pandemic, helping to create a new set of people entering poverty.

The percentage of poor people in the second lowest quintile of pre-Covid-19 consumption jumped from 32% to 60% within a year. This was driven largely by rural areas, where the headcount ratio for the second quintile almost doubled.

In urban areas, the poverty line is set higher due to greater living costs and 72% of people in the second quintile of the urban income distribution were below this poverty line before the pandemic. Within a year, they were joined in urban poverty by many who had higher incomes before. Half of people in the third quintile and 29% of people in the fourth quintile fell below the poverty line after the pandemic.

This sharp rise in poverty after the first lockdown is consistent with a variety of surveys that highlighted the depth of the crisis (**Azim Premji University, 2021**). Year-on-year urban unemployment rate jumped from 8.8% in April to June 2019 to a staggering 20.8% in April to June 2020 (Government of India National Statistical Office, 2020).

**Table 3: Percentage of individuals who are below the poverty line in middle quintiles of pre-Covid-19 consumption expenditure, August 2019 to August 2020**

	All-India	All-India	Urban	Urban	Rural	Rural
Quintile	Aug 19	Aug 20	Aug 19	Aug 20	Aug 19	Aug 20
2	32	60	72	73	33	58
3	14	41	0	50	0	34
4	0	25	0	29	0	16

Source: Consumer Pyramids Household Survey (CPHS) for August 2019 and August 2020.

The pandemic has brought severe economic hardship, especially to young individuals who are over-represented in informal work. India has a large share of young people in its workforce and the pandemic has put them at heightened risk of long-term unemployment. This has negative impacts on lifelong earnings and employment prospects (Machin and Manning, 1999).

A study by the Centre for Economic Performance (CEP at the London School of Economics) analyses the depth of continuing joblessness among younger workers in the low-income states of Bihar, Jharkhand and Uttar Pradesh (see Table 4, Dhingra and Kondirolli, 2021).

The first round of the survey randomly sampled urban workers aged 18-40 during the first lockdown quarter, finding that a majority of them who had work before the pandemic were left with no work or no pay. After the first lockdown in April to June 2020, 20% of those sampled were out of work, another 9% were employed but had zero hours of work and 81% had no work or pay at all.

Ten months on from the first lockdown quarter, 8% of the sample continued to be out of work, another 8% were working zero hours, and 40% had no work or no pay. The rate of no work or no pay was higher (at 47%) among the youngest low-income individuals (those aged 18-25 who had below median pre-Covid-19 earnings).

**Table 4: Crisis labour force status of individuals who were employed pre-Covid-19: recontact sample of individuals interviewed during the first lockdown (April to June 2020) and before the second wave (January to March 2021)**

	<b>April to June 2020</b>	<b>January to March 2021</b>	<b>January to March 2021</b>
	<b>All</b>	<b>All</b>	<b>Below Median pre-Covid-19 earnings and 18 - 25 years</b>
Out of work last week	0.20	0.08	0.11
Zero hours last week	0.09	0.08	0.11
Not paid	0.70	0.29	0.32
No work/Zero hours/Not paid	0.81	0.40	0.47
Sample Size	3201	3201	542

Source: CEP-LSE Survey 2020 and 2021.

The recovery after the first wave was too muted to get many young Indian workers back into employment. For example, rural migrants continued to be reluctant to return to work in urban areas even before the second wave hit (Imbert, 2021). And the second wave, which started in mid-February and appears to be flattening out in June 2021, heightened these risks of long-term unemployment by increasing the spells of economic inactivity.

## **THE IMPACT OF COVID19 ON PUBLIC HEALTH INDICATORS**

To avoid another livelihood crisis, India turned to local lockdowns during the second wave of the pandemic. Before the second wave, India's public health performance (in terms of confirmed cases and confirmed deaths), while not the best, was ahead of several reference group countries. But the second wave has made India's position significantly worse. The total confirmed cases per million now are comparable to those in the rest the world and the rate of vaccination is lower in India

While death rates seem lower in India, there is massive underreporting. After accounting for the underreporting within official statistics, India's total confirmed cases and deaths might exceed that of the rest of the world by a large margin (Gamio and Glanz, 2021).

In the conservative scenario, the total confirmed cases per million are about 13 times larger than in the rest of the world, and the total confirmed deaths per million are about 85% of that in the rest of the world. In the worst-case scenario, India is far behind the rest of the world.

There is an important caveat: while the focus of this article is on India, underreporting of Covid-19 cases and deaths is prevalent globally (Institute for Health Metrics and Evaluation, University of Washington, 2021).

## **CONCLUSION**

More than an eighteen month has passed since India's first national lockdown was announced. There was talk of a trade-off between lives and livelihoods when the Covid-19 crisis erupted last year. As India struggles in the second wave, it is clear that the country did poorly in both dimensions due to wide spread of pandemic. Due to lockdown and less consumptions adversely affected Indian economy. Inequality, unemployment, inflations and poverty increased. Despite of stimulate package small and cottage industry still struggling for survivals. Health care sectors proved inefficient and corruption leads more ineffective. Government is failed to protect the livelihoods and providing health facilities to vulnerable sections of the societies. Thousands of poor children lost their parents and thousands of families lost their earning members which will increased economic and social disparities. All together COVID-19's has damaged every parts of economics. Unfortunately Indian Government is failed to limit the damaging impact of the crisis on the most vulnerable sections of the population.

## **SUGGESTIONS**

- 1) Government has to provide easily accessible medical facilities at affordable rate.
- 2) To generate more employment for especially for vulnerable sections of the societies. Keynesian model is more suitable here.
- 3) Government has to declare more stimulate package for economic boost.
- 4) Coordination between state and Central should be strong and effective.
- 5) Professor Schumpeter entrepreneur theory should be implemented. Means more emphasizes on start up for youth and women's.
- 6) RBI has to take appropriate steps towards to overcome from pandemic damage.
- 7) Youth has to come forward with their wisdom, abilities, courage and decision making power for societies and nations development.

## **REFERENCES**

1. State of working in India 2021: Report from Azim Premji University's Centre for Sustainable Employment on the effects of Covid-19 on jobs, incomes, inequality and poverty.
2. City of dreams no more – The impact of Covid-19 on urban workers in India: Briefings from the Centre for Economic Performance.
3. India needs a second wave of relief measures: Jean Drèze discusses the humanitarian and economic case for further support.
4. Covid-19 articles from Debraj Ray.
5. India COVID-19 chart book: A series of charts on the effects of the pandemic in India from HSBC Global Research.
6. India's already-stressed rural economy is getting battered by the second wave of Covid-19: Rohit Inani examines the crisis in India and calls for urgent relief measures.

## **AN OVERVIEW OF NEW EDUCATION POLICY: IMPACT AND OPPORTUNITIES**

Dr. Rekha Shelar

Assistant Professor

Smt. M. M. P. Shah Women's College of Arts and Commerce,

R. A. Kidwai Road, Matunga, Mumbai 400019

---

### **ABSTRACT**

A National Education Policy (NEP) 2020 which is announced after a period of about 34 years. The first policy was announced in 1968, the second policy was declared in 1986. The present policy replaces the 1986 NEP. A National Education Policy (2020) is a comprehensive framework to guide the development of education sector in the country.

The present paper highlights the status of higher education in the country, assess its problems, the guiding principles of the New Education Policy 2020. It also focuses the major recommendations or highlights of the NEP. Besides this present paper evaluates the new education policy in terms of the likely impact on the education sector and the possible opportunities to all the stakeholders namely the state government, management, colleges, teacher and the students.

The NEP 2020 is a major shift in India's education sector bringing sweeping changes by opening out the sector to foreign universities, dismantling the present regulatory authorities, introducing a four year multi-disciplinary under graduate programme with multiple options and the discontinuation of MPhil programme. The policy purpose to convert all institutions offering single stream to become multi-disciplinary institutions by the year 2040.

The education sector will witness greater competition between the foreign universities and Indian universities. It will help the restructuring of the colleges from single discipline to multiple discipline with minimum size of 3000 students. The present policy tries to overcome all the problems of the education sector such as from fragmentation to consolidation from rigid discipline to multi-disciplinary discipline, from small size of colleges to large scale campuses, from rote learning to creative and critical thinking, focusing on the role of teacher/educator, on research and development, on learning outcome and effective regulatory mechanism.



Thus the New Education Policy is a right approach in the right direction. It will provide greater satisfaction to all the stakeholder namely colleges teachers, students. It will introduce greater accountability. It will provide quality education which in turn help to improve the skill & knowledge of the students, thereby improve their employability.

**KEYWORDS:** NEP, Higher Education, Reforms, GER, Innovation.

---

## INTRODUCTION

Education is fundamental for achieving full human potential. Higher education significantly helps in sustainable live hood and economic prosperity of a nation. The economic prosperity and development does not depend only on the physical resources but it depends on the number of educated people in the country. A good quality higher education must help people to accomplish their goals and prepare students for more meaningful and satisfying lives, work role and enable economic independence.

India ranks third in the world in the field of higher education after China and USA. India has the largest population of 500 million in the age group 5 to 24 years which provides a great opportunity for the education sector. The education sector is estimated at 91.7 billion USD in 2018. There are 39931 colleges and 37.4 million students in higher education. The GER in higher education has reached 26.3 percent in 2018-19.

The country is second largest market for e-learning after USA. The number of internet users in India are 743.19 million in March 2020. The government allows 100 percent FDI in the education sector under automatic route.

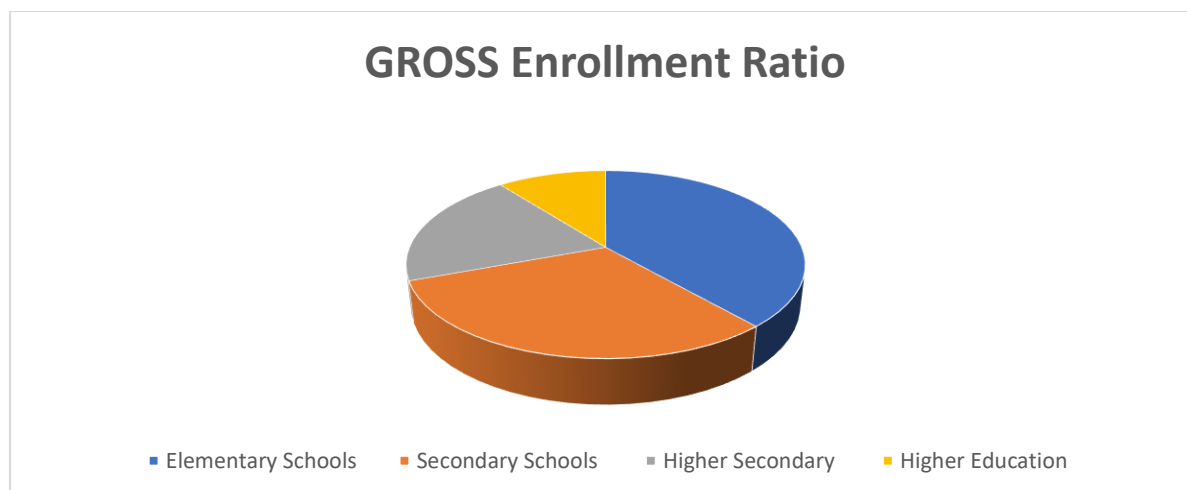
## GROSS ENROLLMENT RATIO

The Gross Enrollment Ratio (GER) in India in the year 2018-19 can be seen from the following table

**Table No 1**  
**GROSS Enrollment Ratio**

Elementary Schools	Secondary Schools	Higher Secondary	Higher Education
96.1	76.9	50.1	26.3

**Source: Dept. of School Education, Literacy & AISHE 2018-19**



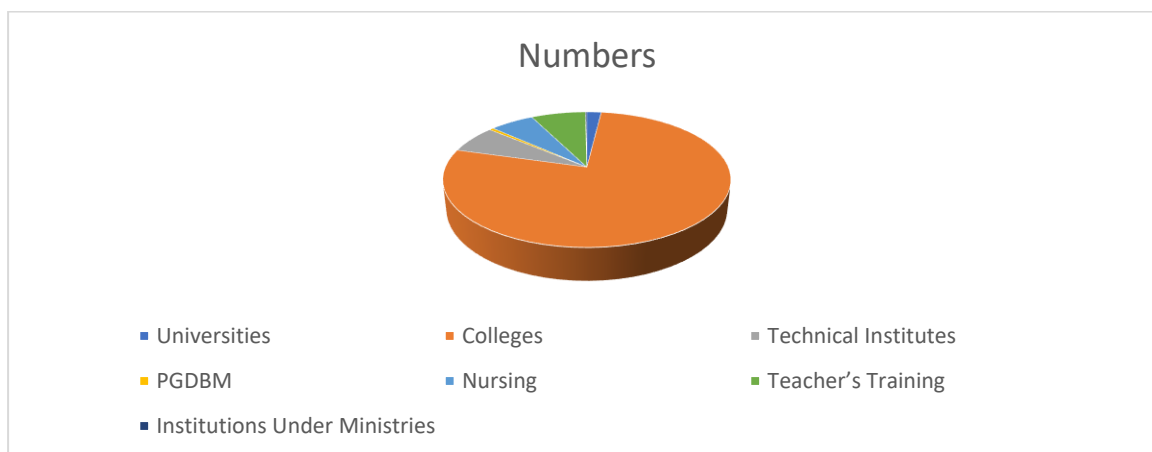
### Number of Recognized Educational Institution:

The number of recognized education institutions in India can be seen from the table

**Table No 2**  
**Number of Recognized Educational Institutions in India**

Description	Numbers
Universities	993
Colleges	39931
Technical Institutes	3440
PGDBM	291
Nursing	3039
Teacher's Training	3759
Institutions Under Ministries	100

**Source: Dept. of School Education, Literacy and AISHE 2018-19**



**Problems of Higher Education:**

Some of the problems of higher education in the country are:

- A highly fragmented system
- Rigid separation of discipline
- Limited teacher institute autonomy
- Less focus on cognitive skills
- Less focus on learning outcome
- Ineffective regulating system
- Large affiliating universities resulting in low standard of education
- Lesser emphasis on research and development

**REVIEW OF LITERATURE**

A brief review of literature on the subject of higher education can be seen as below:

Reetika Bose (2017) described the problems of education in India. The low quality of education is crippling India's growth to cope with the requirements of 21<sup>st</sup> century. The government is encouraging skill development with the target of 500 million youth by 2020.

Dhristi (2020) evaluated the quality of higher education in India and found that not a single Indian Universities in the top 100 global Universities. The GER in higher education is only 26.3 percent which is much lower than other developing countries. The common issues are poor infrastructure political interference, shortage of faculty, higher unemployment among NET/SET/PhD qualified students, lack of research and poor governances

Shaikh (2017) analyzed the status of higher education in the country and found that there is rapid expansion in the size of education sector in terms of universities, colleges and students. The major challenges are lack of infrastructure, lack of R&D, low enrollment, gender inequalities, low quality.

Raveendranath (2020) the minister for general education suggested that the NEP will result in commercialization of education making it beyond the reach of the common people. The policy will result in privatization of education making it beyond the reach of the common people. The policy will result in privatization of education and establishment of more private institute in

the field of education. This will hit the public education system in the country. This will reduce the role of the state government and their autonomy.

Sidharth Shankar (2020) hailed the NEP 2020 as the first education policy of 21<sup>st</sup> century. The policy proposes massive reforms in the field of education. The policy announces a credit bank system with multiple entry exit points will be of great help to the students in pursuing further education in India or abroad. The government has also announced one main regulator with four independent verticals which will bring greater uniformity in the field of higher education. The policy will allow foreign universities to setup their campuses in the country and Indian Universities of higher excellence to set campuses abroad.

Sameep Shastri (2020) highlighted the importance of NEP 2020 in fixing the problems of the education sector and revamp the teaching, assessment, training and job performance it focuses on skill development, critical thinking and conceptual clarity. It provides greater opportunities to the students with better choices and discipline. The policy will boost online education and encourage many foreign institutions to set up their campuses within the country. This policy will help India to harness the demographic dividend.

Ritika Chopra (2021) focused on the NEP (2020) and the benefits for students, school and Universities. The first education policy committee was formed in 1964 when 17 members commission was appointed headed by Dr. D S Kothari. On the basis of the suggestion and recommendation of this committee the government passed first education policy in the year 1968. The second policy was announced in the year 1986. Now the third policy declared in the year 2020. Thus the present policy replaces the 1986 policy which was in use for 34 years. The policy gives a new and broad direction and it is not compulsory. This is because education is a concurrent subject on which both central government as well as state government can pass law. The target for the complete implementation of this policy is 2040.

Mohandas Pai (2020) analyzed the NEP 2020. The policy proposes complete autonomy to top 200 institutions (top ranked universities) It establishes National Research foundation which will focus on research. There is greater need to improve the GER from present 26.3 percent to 50 percent by 2035. At present about 7 to 8 lakh students go abroad to spend about 20 billion USD per year to get higher education. This is quite expensive. When foreign universities will set up campuses in India this will benefit more students at lower cost. The NEP also focuses on multidisciplinary system of education.

**RESEARCH METHODOLOGY:**

Research methodology adopted for the present research can be seen as below:

**Nature of Research Design:** The research design adopted for the present research is descriptive research design. It describes the current status of the problem at hand.

**Sources of Data:** There are two sources of data namely primary and secondary. The present research has taken into consideration only the available secondary data. It includes the review of literature and same reports published on the subject of NEP 2020.

**Objectives of Research:** The major objectives of research were:

- a) To find out the present status of higher education in India.
- b) To find out the problems of the higher education sector.
- c) To find out the fundamental principles of New Education Policy.
- d) To find out the highlight of NEP 2020
- e) To assess major impact areas
- f) To assess the opportunities for major stakeholders.

**Data Analysis:** The data analysis has been done in qualitative terms in terms of the major likely impact of the NEP 2020 and in terms of the likely opportunities for the stakeholders.

**Limitation of the Research:** Some of the limitation of the present research are:

- a) It is based on only the available secondary sources of data and limited review of literature
- b) It has not taken the feedback of all the stakeholders of higher education
- c) It has not taken into account the financial resources and funding during the implementation of the policy.
- d) It has not considered the action plan colleges at the micro level.

**IMPACT AND OPPORTUNITIES****Key Highlights of NEP (Higher Education)**

The key highlights of NEP 2020 with respect to higher education can be seen as below:

- Integration of vocational educational with higher education.
- One large multidisciplinary institution in every district by 2020
- Four-year integrated B Ed to be the minimum for teacher's qualifications by 2030
- Greater autonomy to institutions through independent board of Governors
- All standalone professional educational institutions to be multi-disciplinary by 2030. All higher educational institutions will be multidisciplinary with student's strength more than 3000
- Colleges to become autonomous degree granting colleges by 2035
- Reputed global institutes will be encouraged to set up campus in the country
- Career progression for teachers
- Flexible curriculum with multiple entry /exit option
- Importance to digital and online education
- Establishment of National Research Foundation
- Single Regulator for all Higher Education.

### Key Impact Areas:

NEP 2020 is expected to bring major changes in the higher education system of the country. Some of these are:

Description	Impact / Explanation
Quality Enhancement of Colleges / Universities and Consolidation	<ul style="list-style-type: none"> <li>• Reduces the number from 50000 to 15000 of higher education institutions.</li> <li>• Improves average enrollment from 693 to 3000</li> <li>• Development of large multidisciplinary Education and Research Universities.</li> </ul>
Accessible and Inclusive Higher Education System	<ul style="list-style-type: none"> <li>• Enhance GER among the SC/ST and Others</li> <li>• Rapid increase in the number of online distance learners (about 1.5 crore)</li> </ul>
Quality and incentivized faculty.	<ul style="list-style-type: none"> <li>• Additional five lakh faculty will be needed at current GER.</li> </ul>

	<ul style="list-style-type: none"> <li>• National Research foundation will focus on quality research</li> </ul>
Excellence through Globalization`	<ul style="list-style-type: none"> <li>• More foreign universities will set up their campuses in the country</li> <li>• Indian higher education Institutions will expand their area in foreign countries.</li> <li>• Higher collaboration with foreign Universities.</li> </ul>
Accountability /Transparency and Better Governance	<ul style="list-style-type: none"> <li>• Single Regulatory Authority will bring uniformity</li> <li>• Higher efficiency and better governance</li> <li>• Greater transparency in public disclosure of academic and financial information.</li> </ul>

**Source:** KPMG Report August 2020.

### **Opportunities for Faculty and Students:**

NEP 2020 will have opportunities for all the stakeholders namely state governments. Higher education institutes faculty and the students. The following section describes the same for faculty and the students.

<b>Description</b>	<b>Explanation</b>
Faculty	<ul style="list-style-type: none"> <li>• Improved Service Environment</li> <li>• Improved technology</li> <li>• Career Advancement opportunities</li> <li>• Professional Development Opportunities</li> <li>• Improved incentivizing structure</li> <li>• Rationalization of teaching duties</li> <li>• Reduce nonacademic activities</li> <li>• More time to students and research</li> </ul>
Students	<ul style="list-style-type: none"> <li>• Greater choice of courses and flexibility</li> </ul>

	<ul style="list-style-type: none"> <li>• Online degree programme will help to reach out to more students</li> <li>• Better decision making about admission</li> <li>• Less pressure on students due to one common entrance test</li> <li>• Global exposure to students</li> </ul>
--	---

**Source: KPMG Report Aug 2020**

### **SUMMARY AND CONCLUSION:**

- 1) India has well developed robust higher education system with 500 million populations in the age group 5 to 24 years which provide great potential for education sector.
- 2) The Gross Enrollment ration is 26.3 percent at higher education level which is 96.1 percent at the primary level.
- 3) India has 730 million internet users which provides greater scope for e- learning. India ranks second in the world in internet users next to China.
- 4) The country has 993 universities and 39931 colleges as on 2018-19. There are 3759 teacher's training institutes.
- 5) The higher education suffers from various problems such as highly fragmented system, rigid separation of discipline, limited autonomy less focus on cognitive skills, less emphasis on learning outcome, lack of research and development, ineffective regulatory system and so on.
- 6) NEP 2020 has made sweeping charges in the field of education removing most of these problems. It is the third policy of the country. The first was announced in the year 1968 and the second was in 1986. This policy replaces the 1986 policy which was in use for 34 years.
- 7) The major highlights of the NEP 2020 for higher education include integration of vocational education with higher education, establishment of one large multi-disciplinary institution in every district with student more than 3000, four-year integrated BED courses, greater autonomy to institutions, autonomy to al colleges by 2035, career progression for teachers, flexible curriculum and focus on online education.
- 8) The major impact area of this policy will be quality improvement of universities, colleges, consolidation of colleges, accessible and inclusive higher education quality and well



incentivized teaching, faculty, globalization of education, greater accountability, transparency and better governance.

- 9) NEP 2020 will provide greater opportunities to management, state government, colleges, faculty as well as the students. For teachers it will create better service environment, career advancement opportunities and improved incentivized service structure. For student's greater choice, less pressure, online option, global exposure.

Thus Nep 20220 will revamp the present education system making it more market oriented, customer oriented, services oriented and result oriented. What is important is its proper implementation.

#### **REFERENCES:**

- 1) Reetika Bose Quality of Education in India Franchise India June 2017
- 2) Dhirishti Higher Education in India, December,2019
- 3) Shaikh Younis Ahmed Higher Education in India, Research Gate, January,2017
- 4) C Raveendranath NEP 2020 A Policy Refuting Federation and Diversity Peoples Democracy, August ,2020
- 5) Siddharth Shankar The First Education Policy of The 21<sup>st</sup> Century Mondaq ,October 2020
- 6) Sameep Shastri , NEP 2020 and the way forward, The Economic Times, July ,2020
- 7) Ritika Chopra, India's NEP 2020 Explained, The Indian Express April, 2020.
- 8) Mohandas Pai NEP 2020 A New Dawn for India Financial Express, July 2020.
- 9) Impact of NEP 2020 and opportunities for stakeholders August,2020.

## TRENDS OF INCOME INEQUALITY IN INDIA

Dr. Jyotsana Lal

Assistant Professor

Smt. M. M. P. Shah Women's College of Arts and Commerce,

R. A. Kidwai Road, Matunga, Mumbai 400019

Contact: 9969636826, E-mail: jyotsanalal08@gmail.com

---

### ABSTRACT

This paper is an attempt to explore the income inequality status in India. In spite of remarkable economic growth, India is facing the challenge of widening gap between rich and poor in rural as well as in urban area. The study has attempted to identify the severity of the income inequality through observing the trends based on NSSO 70<sup>th</sup> round survey and OXFAM India.

**KEYWORDS:** Income inequality, Gini-coefficient, Consumption expenditure

---

### INTRODUCTION

Income inequality is disparity of income distributions with a high concentration of income in the hands of a small percentage of a population and low share of income among high percentage of population. When income inequality occurs there is a large gap between the wealth and income of one population segment compared to another. While India is one of the fastest growing economies in the world, it is also one of the most unequal countries. In India not only level of poverty is high but also income inequality at high level that lead to low human development status of the country. It is one of the biggest challenge in achieving sustainable development and inclusive growth in the country. While everybody talks about development these days, a valid question arises: whose development are we talking about? Is it development for the top 1%, or for the top 10%, or the poorest 60%? If the distribution of income is highly unequal and income is concentrated in few hands means the benefit of growth and development taken away by few rich people only. In this way how can we achieve the target of inclusive growth?

### OBJECTIVE

1. To analyse the India's Gini index status among BRICS nations.

2. To study the rural and urban trends of income inequality.

## **RESEARCH METHODOLOGY**

The paper is based on the secondary sources of data. National Sample Survey Organization's 70<sup>th</sup> round, Ministry of Statistics and Programme Implementation report, OXFAM India report and articles related to income inequality and Gini coefficient provided relevant facts and figures. Oxfam is a confederation of 19 independent charitable organizations focusing on the alleviation of global poverty. The data sources for the Oxfam report include Forbes' Billionaire List 2017, World Bank data, and 2016 edition of Credit Suisse's Global Wealth Data book, which brings together household balance sheets and survey data from around the world to estimate how wealth is distributed within countries and globally.

## **GINI CO-EFFICIENT**

The Gini co-efficient, sometimes called the Gini Index or Gini ratio, is a statistical measure to represent the income or wealth distribution of a nation. The Gini coefficient was developed by Italian statistician Corrado Gini in 1912, and today is the most commonly used measurement of income inequality.

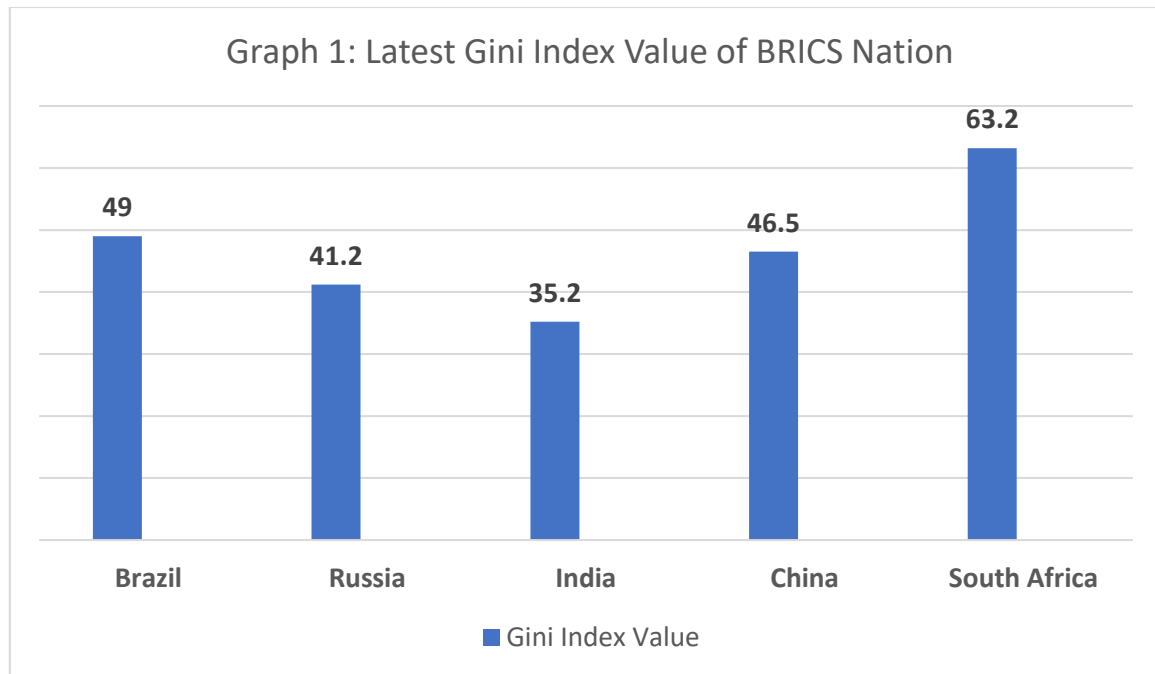
The Gini coefficient ranges from 0 (0%) to 1 (100%), with 0 representing perfect equality and 1 representing perfect inequality. A higher Gini coefficient means greater inequality. If every resident of a nation had the same income, the Gini coefficient would be zero.

Income inequality has both political and economic impacts such as slower GDP growth, reduced income mobility, greater household debt, political polarization, and higher poverty rates.

## **GINI INDEX VALUE IN BRICS NATIONS**

World Bank prepares Gini co-efficient for all the countries across the world. According to the latest report (April 2020) the Gini co-efficient status of BRICS nations, India has the least income inequality 35.2 (0.35) Gini index value while South Africa has the most unequal income status. China, Russia and Brazil are also unequal income distribution countries as compared to India. South Africa is one of the most unequal countries in the world, with a Gini coefficient of 0.625 and Gini index value 63.2. Many European countries have some of the

lowest Gini co-efficient such as Slovakia, Slovenia, Sweden, Ukraine, Belgium, and Norway. These countries among top ranks with minimum inequality of income distribution. Following Graph 1 shows the comparative income distribution inequality status of BRICS nations.



Source: Based on World Bank, Population 2020 Report

### **STATUS OF INCOME INEQUALITY OXFAM REPORT:**

OXFAM survey regarding poverty and income inequality across the world conducted between period 2006 and 2015 says ordinary workers' income rose by an average of just 2% a year while billionaire wealth rose almost six times faster.

One billionaire was created in every two days across the world. This is the biggest increase in the number of billionaires in history and a whopping 82% of all of the wealth generated between the second quarter of 2016 and the corresponding period went to the top 1%, according to the latest survey by Oxfam. There are now 2,043 dollar billionaires worldwide. The wealth of this group increased by \$762 billion in just 12 months and Oxfam has calculated that approximately two-thirds of that wealth is the product of inheritance and monopoly.

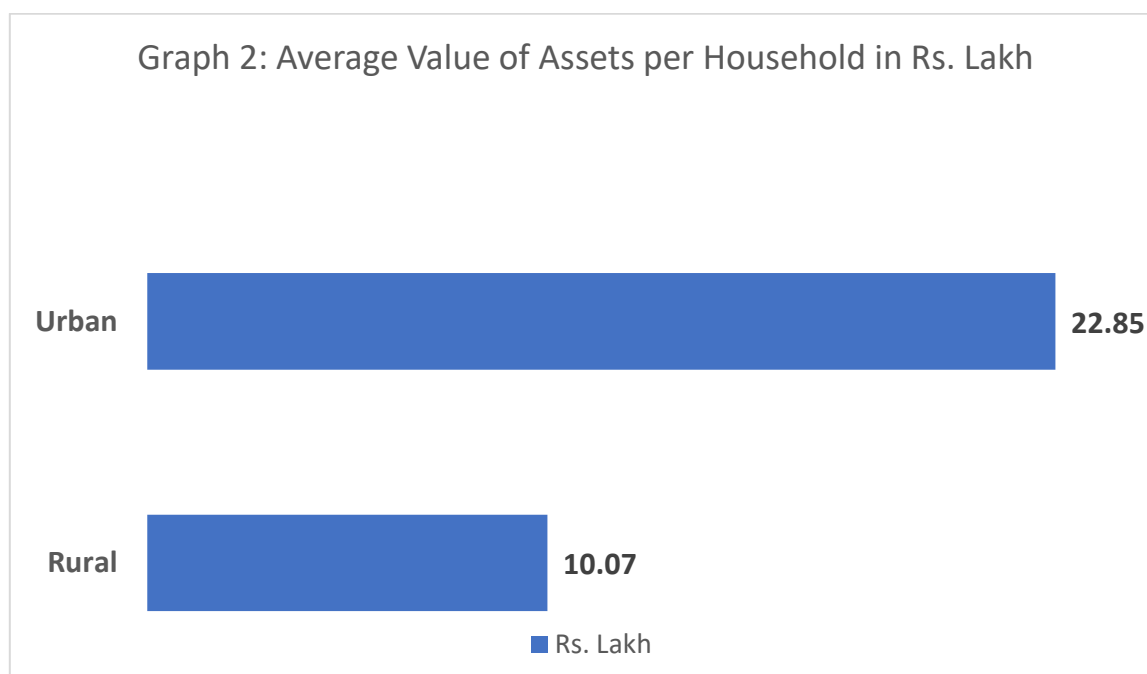
On the other side, the bottom 50% of the global population bagged less than 1% of total wealth in 2016-2017.

India is no stranger to income inequality, but its rank in world is better, as many countries have worse Gini- coefficient status than India.

"The billionaire boom is not a sign of a thriving economy but a symptom of a failing economic system. Those working hard, growing food for the country, building infrastructure, working in factories are struggling to fund their child's education, buy medicines for family members and manage two meals a day. The growing divide undermines democracy and promotes corruption and cronyism," said Oxfam India CEO Nisha Agrawal.

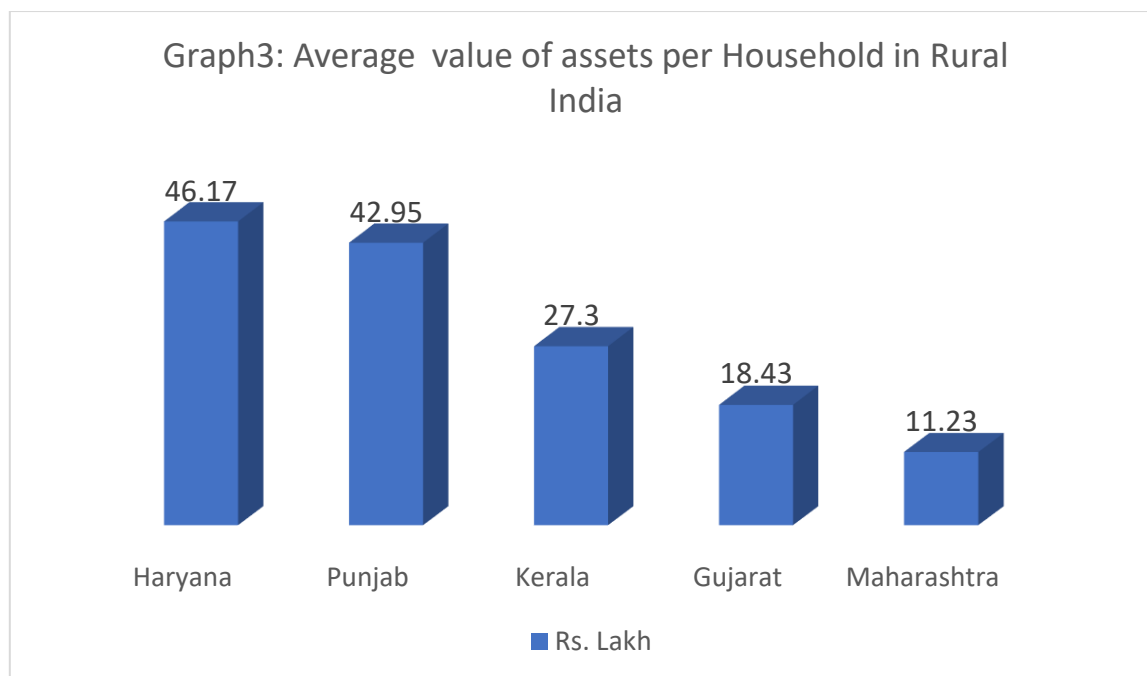
### **NSSO 70<sup>TH</sup> ROUND ESTIMATION OF INCOME INEQUALITY:**

The latest NSSO 70<sup>th</sup> round survey on Household Assets and Liabilities revealed the growing status of income Inequality in India between those at the top and the bottom. Economic growth is increasing the income and consumption levels of the average Indian faster than before, but income disparity is getting sharper. **Average Value of Assets in Urban India is more than twice the value of Rural India.** In terms of average value of assets, the average value of assets per household was 10.07 lakh rupees in Rural India and 22.85 lakh rupees in Urban India as per NSSO 70<sup>th</sup> round report shown in the following Graph 2.



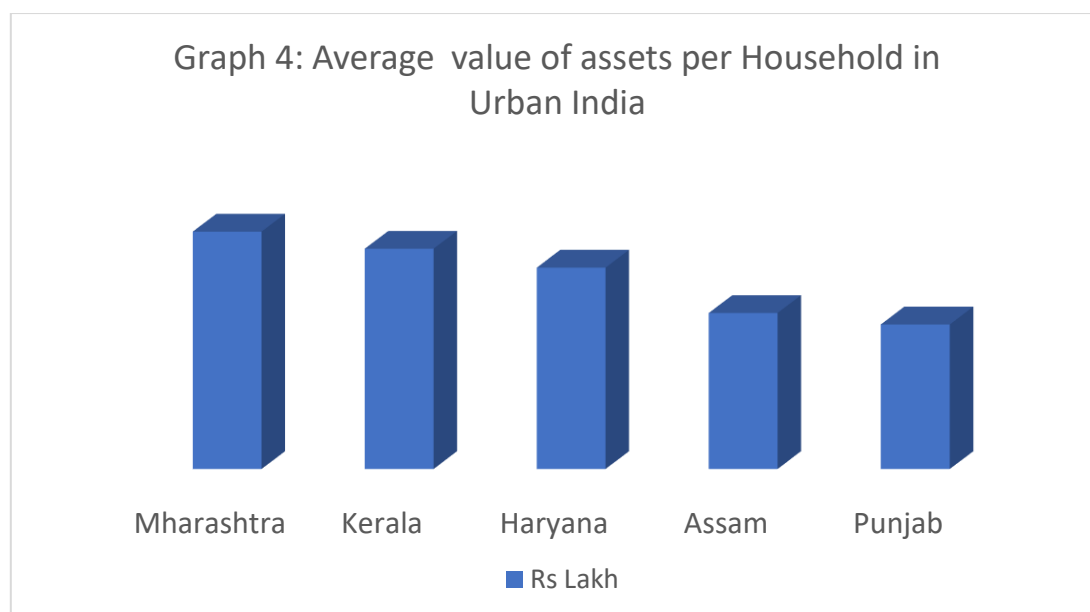
Source: Based on NSSO 70<sup>th</sup> Round Survey

In rural India, the average value of assets per household is highest in Haryana at 46.17 lakh rupees followed by Punjab (42.95 lakh). The other states in top list are Kerala, Gujarat and Maharashtra, shown the following Graph 3.



Source: Based on NSSO 70<sup>th</sup> Round Survey

In Urban India, the average value of assets per household is highest in Maharashtra at 43.37 Lakh rupees followed by Kerala (40.24 lakh). The other states in the top five are Haryana, Assam and Punjab. Out of the eighteen states surveyed, the average value of assets was more than the national average in 6 states, while it was less than the national average in the remaining 12 states. The four states of Maharashtra, Kerala, Haryana & Punjab are in the top five in both Urban and Rural areas. Following Graph 3 shows average value of assets per Household in urban India as per 70<sup>th</sup> round of NSSO in 2013.



Source: Based on NSSO 70<sup>th</sup> Round Survey

### HUGE DIFFERENCE IN THE TOP 10% & BOTTOM 10%

In Rural area, the average value of assets of the bottom 10% is Rs. 25071 while the corresponding value for the top 10% is Rs. 56.89 lakh rupees. It means the average asset holding of the top 10% is almost 228 times the average asset holding of the bottom 10%.

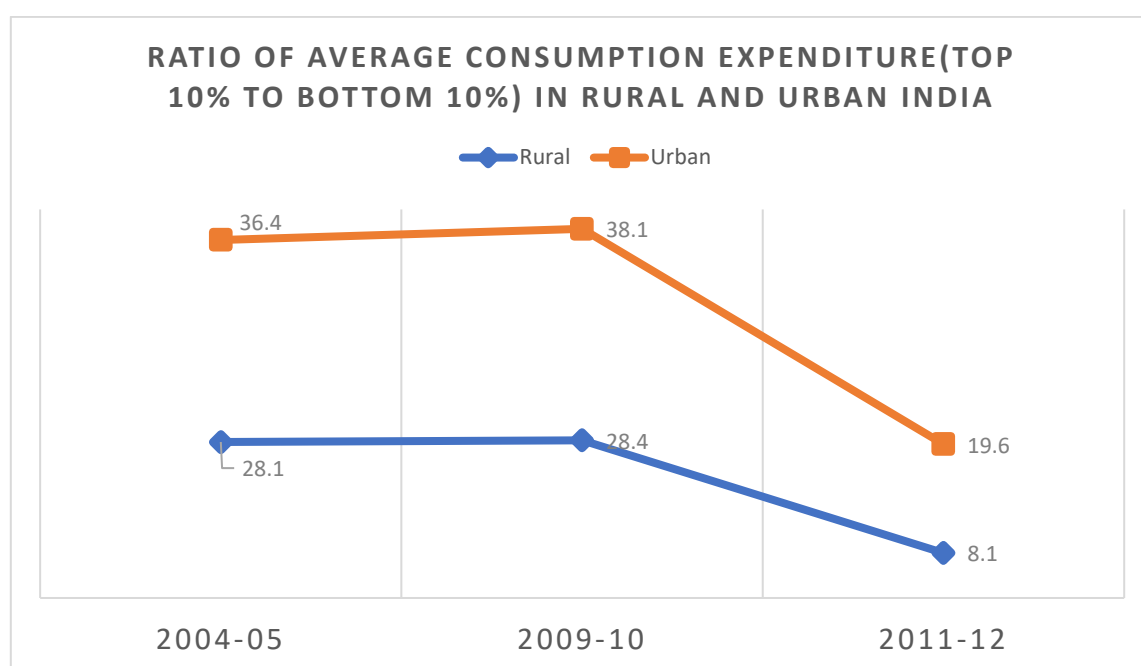
In Urban, this difference is more prominent. The average value of assets of the bottom 10% is just Rs. 291 while the corresponding value for the top 10% is 1.45 crore rupees. The average asset holding of the top 10% is **almost 50000 times** the bottom 10%. It shows income inequality is more severe in urban area than in rural area. This could be because of the large number of poor people who migrate to the urban areas with no asset after migration, concentration of more population in city and slums, low wage rate for daily workers and existence of underemployment in urban area. **Gini index value of consumption expenditure estimated by NSSO indicates that picture of inequality in urban India is more grim than in rural India.** Inequality or gap between rich and poor is easily understood through the ratio of income/expenditure of top 10 % population to the income/expenditure of bottom 10% population. This inequality in rural and urban areas are shown in following table, based on various NSSO survey rounds. Graph 5 shows that gap ratio of consumption expenditure between top 10% to bottom 10% is declining since 2004 in rural as well as urban India but in

all the years gap is higher in urban area than in rural area. In 2011-12 the ratio in rural area is 8.1 while in urban area it is 19, although in both areas inequality status is in declining trend.

**Table 1: Ratio of average consumption expenditure (top 10% to bottom 10%) in rural and Urban India**

	2004-05	2009-10	2011-12
<b>Rural top 10%/bottom 10%</b>	<b>28.1</b>	<b>28.4</b>	<b>8.1</b>
<b>Urban top 10%/bottom 10%</b>	<b>36.4</b>	<b>38.1</b>	<b>19</b>

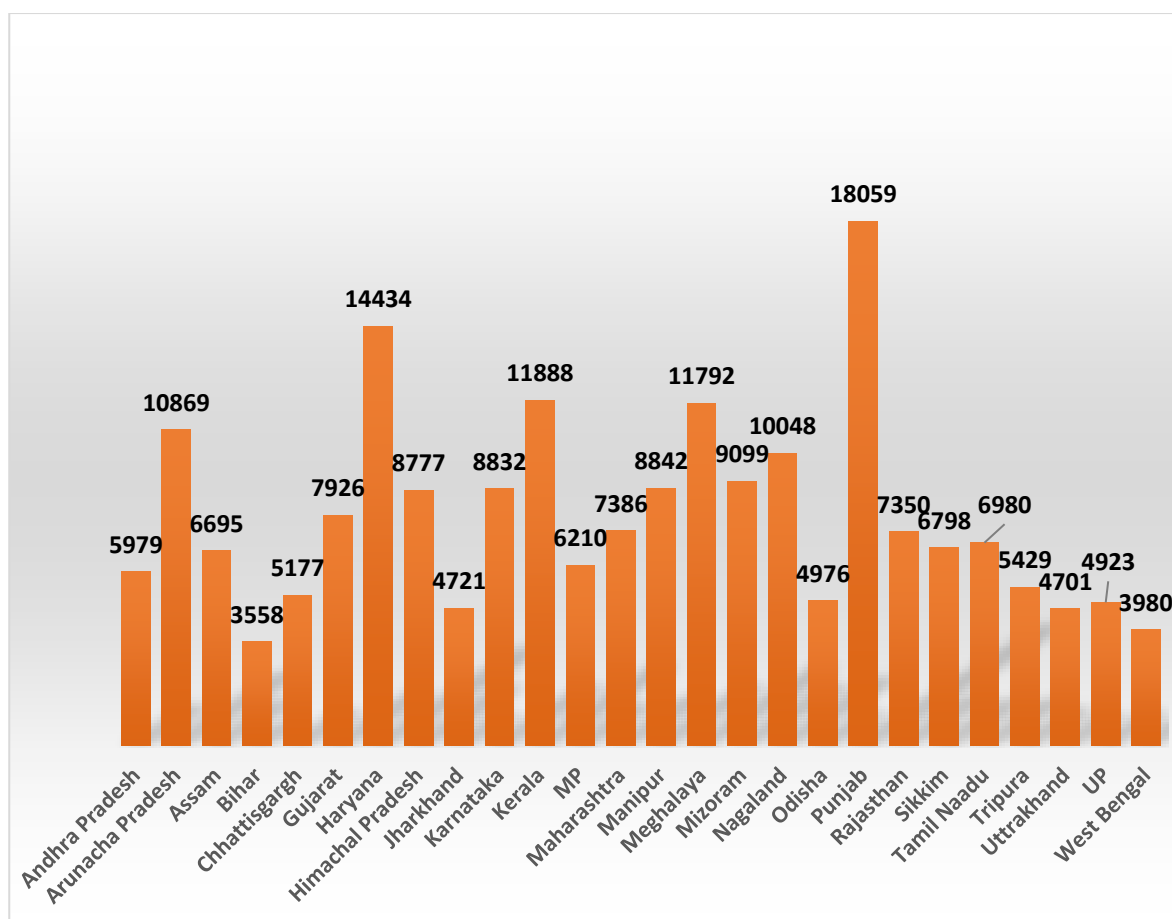
Source: NSSO



Source: NSSO

**Graph 6: Average monthly Income per agricultural household across the states in India**





Source: Based on NSSO 70<sup>th</sup> Round Survey

As per the NSSO latest survey 70<sup>th</sup> round on income and expenditure, there is apparent variations across the states regarding their monthly income per agricultural household. It shows interstate the wide income inequality in the country exist. Punjab, Haryana, Kerala, Meghalaya and Arunachal Pradesh are acquiring top positions while Bihar, West Bengal, Uttarakhand and Jharkhand are bottom four states in terms of monthly agricultural income per household. Lack of socio-economic development and high population growth are the main reasons for this disparity. Punjab is at top position with Rs. 18059 monthly agricultural per household income while Bihar is at bottom position with Rs. 3558 monthly agricultural per household income. Interstate disparity status is shown in the Graph 6.

## CONCLUSION

Although India has made progress in every front of economy, the problem of poverty and income inequality is still to be solved. The income gap between top 10% of population and bottom 10% of population is very high as per NSSO survey report and OXFAM India report.

This gap is both in rural and urban area but in urban area income disparity is higher than in rural area. In terms of average value of assets, the average value of assets per household was 10.07 lakh rupees in Rural India and 22.85 lakh rupees in Urban India as per NSSO 70<sup>th</sup> round report. But positive sign is that income and expenditure inequality in India is lower than other developing countries as estimated by World Bank. This indicates we are approaching towards inclusive growth although we have to a long way in this direction.

## REFERENCES

1. <https://worldpopulationreview.com/countries/gini-coefficient-by-country/>
2. <https://www.thehindubusinessline.com/opinion/columns/slate/all-you-wanted-to-know-aboutgini-coefficient/article9895692.ece>
3. India Inequality report 2018 Widening Gaps, Himanshu, Oxfam India
4. National Sample Survey 70th round report, 2014, GOI
5. world bank report, 2020
6. [www.oxfam.org](http://www.oxfam.org)

## **IMPACT OF E-COMMERCE ON WORKING OF HEALTHCARE INSURANCE SECTOR**

Dr. Shaji K. Joseph

Research Guide in Business Policy & Administration

DTSS College of Commerce

Kurar Malad (East), Mumbai-400 097

Contact: 93200 76317 E-mail: [drshajikj@gmail.com](mailto:drshajikj@gmail.com)

Ms. Soumya Nichani

Assistant Professor

Smt. M. M. P. Shah Women's College of Arts and Commerce,

R. A. Kidwai Road, Matunga, Mumbai 400019

Contact: 9920797197 Email: [soumya\\_i@rediffmail.com](mailto:soumya_i@rediffmail.com)

---

### **ABSTRACT**

The world over, e-commerce has changed the way people do business. And India is no exception to this. The India Growth Story continues to be impressive in many areas. From US\$ 38.5 billion in 2017, the Indian e-commerce sector is predicted to expand to US\$ 200 billion by 2026. A surge in internet and smartphone usage has sparked most of the industry's growth. The 'Digital India' programme is expected to expand the number of internet connections in India to 776.45 million by September 2020. 61 percent of all internet connections were made in metropolitan areas, with 97 percent of those connections being wireless.<sup>1</sup>

While other financial services companies have embraced the Internet to gain a long-term competitive edge, the insurance industry has been sluggish to completely embrace e-commerce.

This research paper examines the impact of e-commerce on the insurance industry in India. Online Insurance is still a new concept in the minds of consumers in a country where the penetration of Life insurance is very low and that of healthcare insurance even lower. This paper examines the type of online services proposed to be offered by healthcare insurance companies and the features of e-insurance.

---

<sup>1</sup> Indian E-Commerce Industry report, July 2021 published at <https://www.ibef.org/>

**KEYWORDS:** E-Commerce, E-Insurance. Digital Payments Online Insurance

---

## INTRODUCTION

Ecommerce, also known as electronic commerce or internet commerce, refers to the buying and selling of goods or services using the internet, and the transfer of money and data to execute these transactions.<sup>2</sup>

The Indian E-commerce market is predicted to rise to US\$ 200 billion by 2026, from US\$ 38.5 billion in 2017, thanks to rising smartphone penetration, the rollout of 4G networks, and rising consumer wealth.

The Indian E-commerce business has been on an increasing track, and by 2034, it is predicted to surpass the United States to become the world's second largest E-commerce market. Digital payments, analytics-driven customer engagement, and digital marketing are examples of technology-enabled developments that will likely boost the sector's growth.

## BRIEF LITERATURE REVIEW:

The recent years have revealed increased research interest in the awareness, and understanding of the health insurance sector. Impact of E-Commerce on various sectors like retail, grocery, travel, tourism and so on have been studied and researched well. However, studies on the influence of e-commerce on the Insurance industry are still in their infancy. Insurance businesses that have begun to move into the online world have had various degrees of success.

A brief literature review is presented below:

Prithviraj Dasgupta and Kasturi Sengupta, (2004) in their study found that for insurance businesses that decide to go online, e-insurance can be a lucrative source of revenue. Because software agents complete practically all insurance activities faster and more correctly than their human counterparts, online insurance offers seamless procedures. Because policy details are held digitally and all transactions are conducted via secure channels, e-insurance makes the insurance process more safe. Through service niche creation, first mover advantage, and online promotions, e-insurance opens up new revenue streams. These channels provide greater market

---

<sup>2</sup> [www.shopify.com](http://www.shopify.com) › encyclopedia

penetration not available through standard methods, allowing for more revenue generation than traditional channels<sup>3</sup>.

Fisher, (2003) draws on the experiences of American organisations like Ohio Casualty, InsWeb, and InsurePoint to present some takeaways and fresh findings about e-insurance. Many of the early predictions that e-commerce will revolutionise the business should be tempered with a more evolutionary viewpoint. The expectation that the Internet will fundamentally alter corporate processes and disintermediate traditional agents has not materialised.

Instead, insurance companies are employing e-commerce in a more limited capacity to cut costs, eliminate redundancies, and free up agents to focus on sales and customer care<sup>4</sup>.

McCarthy and Aronson, (2000) discovered that the ability to locate an agent was the most common online capability on the websites of the top 100 property-casualty insurance companies. Only a few of the organisations polled offered the option of purchasing an insurance coverage online<sup>5</sup>.

## **OBJECTIVES OF THE STUDY**

- To study the trends in Insurance industry
- To study the benefits of e-commerce to the Insurance industry
- To study how online insurance can be used to increase market penetration for the healthcare insurance sector in India

## **RESEARCH METHODOLOGY**

This research study is based on secondary data only Secondary Data has been collected and analyzed from sources like books, magazines, newspapers, journals, publications by Government agencies and websites.

---

<sup>3</sup> Prithviraj Dasgupta and Kasturi Sengupta (2004), E-Commerce in the Indian Insurance Industry: Prospects and Future, *Electronic Commerce Research*, 2: 43–60 (2002)

<sup>4</sup> Fisher, S. E. (2003). The Insurance Industry and E-Commerce Reality. Insurance Institute of America. <http://www.webbytes.com/portfolio>

<sup>5</sup> . McCarthy, R. V. and Aronson, J. E. (2000). Competing in the Virtual World: E-commerce Factors that affect the Property-Casualty Insurance Industry. *Proceedings of the Americas Conference on Information Systems*, Long Beach, CA, August 4-6.

## **E-COMMERCE BUSINESS AND ITS FEATURES**

An eCommerce business is a business strategy that allows organisations to conduct business over the internet. Instead of presenting things in a physical store, a businessman places the products or services he wants to offer on the internet through a website. Some of the main features of e-commerce are as below:

a) Presence everywhere:

A physical business's consumer base is limited to the city in which it is located, whereas an eCommerce business's reach is global. Ecommerce allows users to purchase items from all around the world. People can connect to an eCommerce business thanks to the internet's accessibility.

b) Large Customer Reach :

Customers from all over the world have access to ecommerce enterprises. The Internet has crossed national borders. Ecommerce allows business owners to easily cater to their customers without being constrained by cultural or national barriers.

Millions of clients throughout the world could be reached through an ecommerce marketplace.

c) Universal Acceptance :

The widespread acceptance of the website is one of the most important elements of an eCommerce business. The processes and procedures used by an eCommerce website must be broadly accepted. Maintaining global standards allows eCommerce website users to get the most out of their experience.

d) Content:

The richness of content and information is presented on the website in the form of audio, video, and photographs.

For example, if there is a video on the website detailing the characteristics of the product and how to use it, or if there is a link to a blog post explaining how to use it, a buyer will be more impressed.

Customers that are well-informed and aware always look for this information before making a purchase. Furthermore, such material makes the eCommerce website appealing to customers.

e) Personalisation:

The capacity to deliver individualised services to each consumer is one element of eCommerce enterprises that sets them apart from physical businesses. Businesses can promote customised products and offers to an individual using technology and a customer's browsing and previous purchase history.

For various persons, the same platform will have different offers and recommendations. The services and goods can be adjusted to suit the needs of the customer.

f) Ease of Payments:

One of the important features of an eCommerce business is multiple payment options such as payment through credit cards, debit cards, e-banking, cash on delivery etc.

g) Integration of blogs and articles:

People have gotten more conscious these days, and they only make informed purchases. Many sites attract such clients by integrating blogs and articles sections into the eCommerce site. Here they can learn a lot about the company. The blogs and articles are a great approach to get more people to visit the eCommerce site.

## **GROWTH IN INSURANCE SECTOR:**

There are 57 insurance companies in India's insurance industry. There are 24 life insurance companies and 34 non-life insurance companies. Life Insurance Corporation (LIC) is the only public corporation among life insurers. In the non-life insurance segment, there are six public sector insurers. Aside from this, the General Insurance Corporation of India is the only national re-insurer (GIC Re). Agents (individual and corporate), brokers, surveyors, and third-party administrators handling health insurance claims are among the other stakeholders in the Indian insurance sector<sup>6</sup>.

---

<sup>6</sup> <https://www.ibef.org/industry/insurance-sector-india.aspx>

In India, the overall market size of the insurance sector is expected to US\$ 280 billion in 2020.

India's insurance penetration was pegged at 3.76% in FY20, with life insurance penetration at 2.82% and non-life insurance penetration at 0.94.

The market share of private sector companies in the general and health insurance market increased from 47.97% in FY19 to 48.03% in FY20.

In India, gross premiums written of non-life insurers reached US\$ 26.52 billion in FY21 (between April 2020 and March 2021), from US\$ 26.49 billion in FY20 (between April 2019 and March 2020), driven by strong growth from general insurance companies. Gross direct premium of non-life insurance companies rose 11.4% on a yearly basis to Rs. 12,316.50 crore in May 2021.

Six standalone private sector health insurance companies registered a jump of 66.6% in their gross premium at Rs 1,406.64 crore in May 2021, as against Rs. 844.13 crore in May 2020.

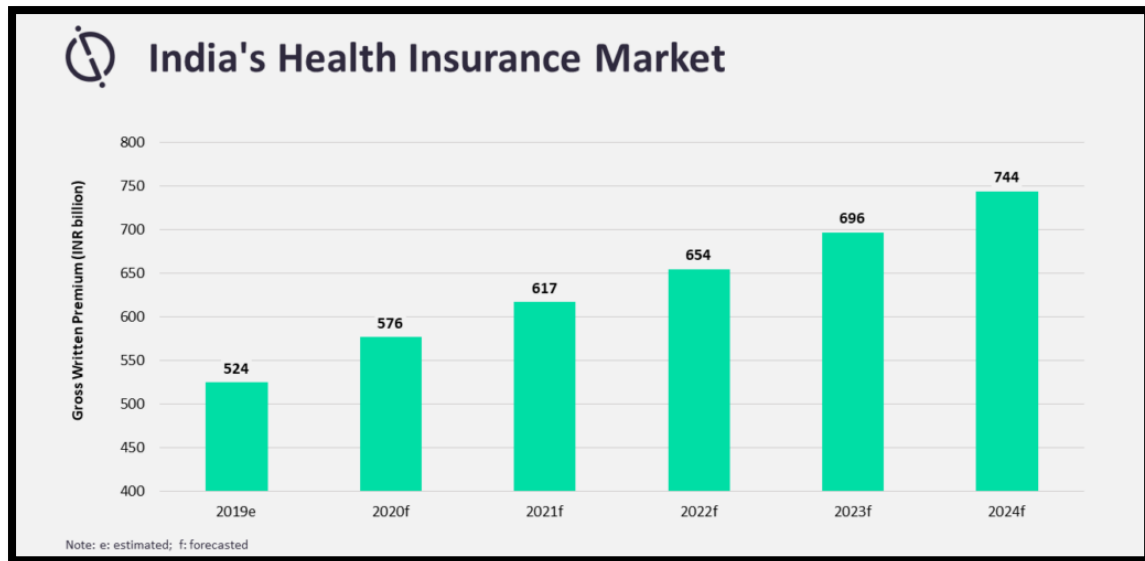
In March 2021, health insurance companies in the non-life insurance sector increased by 41%, driven by rising demand for health insurance products amid COVID-19 surge<sup>7</sup>.

By 2022, the healthcare market might have grown threefold to Rs. 8.6 trillion. India's public expenditure on healthcare as a proportion of GDP was 1.2 percent in Budget 2021.

---

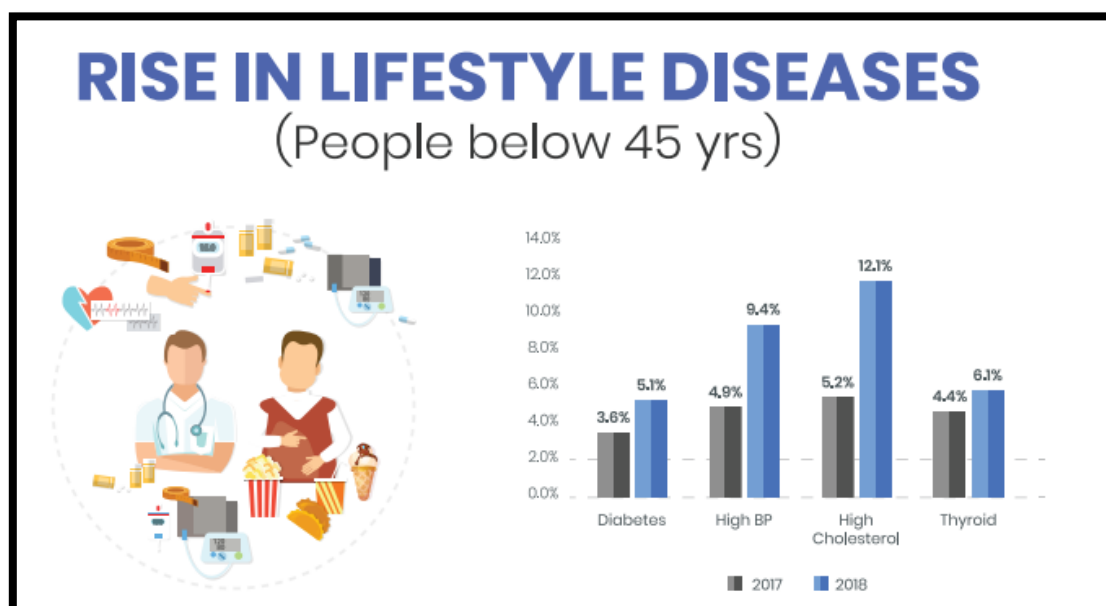
<sup>7</sup> <https://www.ibef.org/industry/insurance-sector-india.aspx>





Source: Global Data Insurance Intelligence Centre [www.globaldata.com](http://www.globaldata.com)

An increasing middle class, combined with an increase in the prevalence of new diseases, is driving greater demand for health insurance.



Source : <https://www.biospectrumindia.com/>

With rising demand for inexpensive and high-quality healthcare, health insurance penetration is expected to rise in the future years. Gross written premiums in the health sector increased by

13.7 percent year on year to Rs. 58,584.36 crore in FY21. The health sector accounts for 29.5 percent of total gross written premiums in the country.<sup>8</sup>

Due to an expanding middle-class population, growing knowledge of the benefits offered by a health insurance plan, favourable government initiatives, and rising healthcare expenditure, the Indian health insurance market is expected to grow at a healthy CAGR of 29 percent between 2021 and 2025<sup>9</sup>.

### **E-COMMERCE, A GAME CHANGER IN THE INSURANCE SECTOR:**

In more ways than one, e-commerce has changed the game. As technology evolves and more individuals gain access to the internet, it has been rewriting trade assumptions.

The Insurance Regulatory and Development Authority of India (IRDAI) had published proposed regulations to help and regulate e-commerce in the Indian insurance market. Online policy sales were already legal, but they were neither paperless nor without human intervention. The e-commerce rules and regulations, on the other hand, indicate to a significant step forward in establishing an entirely new channel for marketing and purchasing insurance products.

The term "Insurance Self-Network Platform" (ISNP) refers to a system or tool that a buyer can use to select and purchase insurance products without the need for direct intervention from the business that set up the platform at any point. Once a potential customer has been identified,

Non-life insurers' internet policies could be made available at a significantly cheaper cost. This will aid in the widespread adoption of householders', health, and accident insurance among the great majority of middle-class people who are rarely approached by middlemen for such protection. People may begin purchasing required insurance coverage as they do other online purchases if it is accessible online and at a lower rate.

The policyholder who transacts on ISNP can open an e-insurance account, which is a key feature of the IRDA regulations. This provision will be handled by the IRDAI-approved insurance repositories. The regulation states that policies purchased through ISNP must be kept in electronic format. Financial transactions must be conducted electronically, and premium receipts will be issued electronically as well. The draught communicates to the industry that

---

<sup>8</sup> INDIAN HEALTHCARE INDUSTRY REPORT- July 2021

<sup>9</sup> <https://www.techsciresearch.com/report/india-health-insurance-market/>

the regulator envisions a fully electronic platform that is widely available to the general public, and that this would be a fundamentally new tool for selling insurance in a digital world. The move is in line with the 'Digital India' Program wherein the aim was to digitalize all government services.

## **CONCLUSION:**

The insurance sector is witnessing a dramatic transition as it moves closer to ecommerce adoption.

The Insurance Self Network Platform could be a valuable tool for increasing insurance reach and penetration.

However, all stakeholders and mainly the policy-holders, must be made aware of the roles and functions of the insurance repositories in digitalizing the industry in the best interests of policy-holders.

Unless policyholders are convinced of the benefits of keeping their records in electronic form at, they may avoid using insurance e-commerce services.

Many experts believe that a higher percentage of existing policy – holders may be willing to purchase policies through ISNP, if they get the trust and confidence in storing policies in electronic form with the approved repositories.

It is apparent that there are numerous obstacles to overcome and that there is still a long way to go. Further growth of the underlying infrastructure is required to fully realise the Web's promise as an e-business medium for the Healthcare insurance sector

## **REFERENCES**

### **From Journals:**

1. Garven, J. R. (1998). Electronic Commerce in the Insurance Industry: Business Perspectives. Working Paper Series Number 98-3. Center for Risk Management & Insurance Research. Georgia State University. <http://rmictr.gsu.edu>
2. Pastore, M. (1999). Insurance Industry Slow to Adopt Internet. CyberAtlas. <http://cyberatlas.internet.com/markets/finance/print/0,,5961174821,00.html>

3. Prithviraj Dasgupta and Kasturi Sengupta (2004), E-Commerce in the Indian Insurance Industry: Prospects and Future, *Electronic Commerce Research*, 2: 43–60 (2002)
4. Fisher, S. E. (2003). The Insurance Industry and E-Commerce Reality. Insurance Institute of America. <http://www.webbytes.com/portfolio>
5. McCarthy, R. V. and Aronson, J. E. (2000). Competing in the Virtual World: E-commerce Factors that affect the Property-Casualty Insurance Industry. Proceedings of the Americas Conference on Information Systems, Long Beach, CA, August 4-6.

**From Newspaper Articles and websites:**

1. <https://www.financialexpress.com/industry/banking-finance/>
2. Indian E-Commerce Industry report, July 2021 published at <https://www.ibef.org/>
3. [www.globaldata.com](http://www.globaldata.com)
4. <https://www.techsciresearch.com/report/india-health-insurance-market/...>

**CHILD LABOUR AND HUMAN RIGHTS**

Dr. Swati Mohite

Assistant Professor

Smt. M. M. P. Shah Women's College of Arts and Commerce,

R. A. Kidwai Road, Matunga, Mumbai 400019

Contact: 9869420606, Email: swatimohite05@gmail.com

---

**ABSTRACT**

This study sought to explore the issues of child labour and its human rights implications within the context of the spirit and goals of the United Nations Conventions on the Rights of the Child (UNCRC). The issue was also examined in line with the national and other international instruments and principles on the protection and promotion of the rights of the child. Child labour is seen as a global phenomenon.

This study sought to explore the issues of child labour and its human rights implications within the context of the spirit and goals of the United Nations Conventions on the Rights of the Child (UNCRC). The issue was also examined in line with the national and other international instruments and principles on the protection and promotion of the rights of the child. Child labour is seen as a global phenomenon.

This study wanted to explore the issues of child labour and its human rights implications in India. The issue of child labour also was also examined in line with several examples. The main objective of this research is to find out motives behind child labour and to focus on its impacts. This study also explains the significance of human rights in the context of child labour.

**KEYWORDS:** Human rights, Child labour

---

**INTRODUCTION**

In India, nearly 40% of the public is below the line of poverty and they are in a very bad situation and still, they are living. In this situation, there are children also, and naturally, they are also bearing the problem of poverty. They are affected by this. Secondly, the increasing urbanization, civilization, and industrialization create the problems like high pricing, unemployment, poverty. Because of all these, there is the problem of self-living. Automatically

each member of the house must work for his living though it is a small child. Thus directly or indirectly the child in society is pushed into child labour. The term child labour can broadly differ as the labour done by a child to earn for himself and his family and this labour directly or indirectly affects the child's education and development. By considering the economical problem of the child and his family problem it is seen they are engaged in different types of works and they are deceived and by bodily, psychologically, intellectually and economic and educationally. That is why the present paper aims to discuss child labour and rights to them concerning human rights.

On 6th & 9th, August 1945 America threw an atomic bomb on Hiroshima and Nagasaki in which many innocent people were killed. To avoid such types of acts UNO has made an on 10th December 1948 about human rights. On this basis, the Indian constitution also gave the rights to Indian men like the right of equality, liberty, secularism, civilization, education and so. On a humanitarian basis, these rights are compulsory and needed. But in reality, we see the rights are not followed properly. In India, we see total contrast about human rights particularly about children. Today the industrialist, businessmen, and rich people under the name of the abolishment of malnutrition, abolishment of child crime they engage the small children who are backward economically in their fields. This is the reality that is exposed always through the anti-child labour movement.

## **METHODOLOGY**

Existing research is based on secondary data.

## **OBJECTIVES**

- To learn reasons behind child labour
- To examine the consequences of child labour

## **CHILD LABOUR AND HUMAN RIGHTS**

The problem of child labour is the world. Though this child labour is the gift of industrialization, in India nearly 10 crores of children are working in the fields as child labour. Such type of fearful problem is discussed many times to solve on the national and international stage but it has not yet been abolished. However, it is one of the serious problems of the world. In 1924 at Geneva in an international conference about child labour it is decided not to exploit

the children in any type of work. In 1948 in UNO human rights are declared and with it, children's rights are also declared. In the year 1960 in UNO general meeting children's rights are again discussed. In India also the same process happened and showed much sympathy for the rights of children. UNO declared the year 1976 as children's year. Though the act of 1986 about child labour the problem is tried to solve from the root of it.

In 1998 international labour union has made a survey in it they declared that there are nearly 25 crores children are child labour and only in India, there are 5 crores of children engaged in child labour. In India 23% of the children engaged in the works like fireworks, glass, bronze, diamond, bangles, locks, in mines of stones and coals, ten whereas 36% children are engaged in designing, weaving, washing clothes, pots, and other children are engaged in a restaurant, canteen, Dhaba, tea stall, workshop, begging, collecting polythenes and so on.

Several institutions work to abolish child labour like different types of volunteer organizations, institutions. Police, child development ministry, and several social workers in addition to that the social thinkers who through their views always try to stop this child labour. But actually because of the economical deficiency in families, children are engaged in labour. They are forced to labour. Because of this through such seminars and discussions, such type of cruelty against children is focused before society. The Indian constitution has given basic rights to Indian peoples and with it, children's rights are also added. They are as follows

### **AIMS**

1. To prevent the cruelty of child labour in today's world.
2. To indication the reasons for child labour in Indian society.
- 3 To focus on the bad influences of child labour in society.

### **INDUCTIVE VIEWS**

The work which is harmful to the growth and development of the child is called labour and the worker is child labour. Because of such type of work the human rights are curtailed such type of work may be done by the child in his own house also. According to the survey by the International Labour Union in 1998 the throughout the world there are 25 crore child labour and only in India, there are 5 crore child labour. In India many industries and factories are being run by child labour such as at glass industry at Firozabad, diamond work at Jaypur and Surat, mat work at Jammu Kashmir and Rajasthan, bronze work at Muradabad, locks industry at

Alighar, slate work in the stone mine at Mizoram, at Asam in tea fields in cloth mill at Bhadoi in U.P. in silk work at the Varanasi, woodwork at Sahapur. This is the fact about child labour in India.

According to the survey by UNICEF in UP at Mirjapur in mat industry there are nearly 1 lakh child labour and the child labour themselves want to move from the place but they are helpless because if they try to run from the place they are severely punished.

According to the daily newspaper The Hindustan Times on 06, Oct. 1992 that the children who work at such industry are suffering from T.B., Low blood, the eye problems, weaknesses, headaches, asthma, bronchitis, menu and so on. Such children become useless after the age of 20 and they are throwing out work in such conditions. Many of them have to face the accidents and so that they become handicapped in such conditions also they are forcefully thrown from the industry without any help.

With labour such types of children have to face the problem like uneducated ness. In case of girl children, they have to face the problem like rape, kidnapping, selling, murder, child marriage. According to the International Labour organization that India is in the second position in the case of child prostitution. According to them in India, there are nearly 4 lakh girl children are engaged in this profession. According to the survey by the central welfare organization in 1992-92, there are 40% of girls children are below age are engaged in prostitution. Numbers of children are forced to beggaring working at the wine shop, picking pockets. Poor parents sell their children for trifle sum prominently the orphans, the runaway children, lost children, kidnapped children are forcefully engaging in the world of crime.

With the labour of the children in Jammu-Kashmir and in Rajasthan nearly 60 industries are being run. Every year from here nearly 1000 crore Rupees mats are exported. On the other hand in U.P. nearly 1 lakh child labour is engaged in mat making industries through which nearly 150 crore rupees profit is gained every year. In the year 1997, the production was 350 crore rupees. Though there is enormous profit with the help of children to the industrialist, they exploit the children. They never give proper salary to the children. In some areas they are not paid for three-three years for 15 hours they are paid 3 to 5 rupees, In Saharanpur the child labour who work on wood they are paid only 1 Rupaya for their 14 hours of work. In Delhi also the children who work on tea stalls or Dhaba are paid 2 or 3 rupees for a day. The same case is in the cloth mills where we find the exploitation of the children.



Poverty is the main reason to raise the problem of child labour because 40% of the Indian population is below the line of poverty. Children do labour because many of them are orphans, helpless, or in this childhood, they get the responsibility to feed the family. Many times the industrialists force them to do labour by offering the children some greed.

According to the rule of 1986 that to appoint any child who is below 14 is an offense still we find the children in industries that have not crossed the age 14. In coal and stone mines the children below 12 are preferred for work because through the tunnels such children can easily walk without bending and carrying the stone or coals. Many officers go to check or inspect the mine at that time such children are hidden by the coal miners and sometimes they are presented as adult children by the miners.

On 10th December 1996 the Supreme Court in a case gave a judgment which will be a good thing to stop this cruel culture of child labour. The judgment is as follows.

- i. The children who work in the areas where their health is in danger should be searched out within six weeks.
- ii. If there are children who work in such types of industries then they must be relieved from the work and rupees 25000 should be deposited to the district collector's child welfare program. Through this deposit, there should be the arrangement of children's education and development. After this judgment, there was a survey of dangerous and safe places for the work of children. But when the survey was done and the report was different from the actual position. If we consider the status of Maharashtra, that in Maharashtra nearly 13 lakh children were working in the industries where there was a danger to their life but only 13,693 children were shown on the paper by the survey of the government. In short, our administration is faulty who always supplies a sufficient atmosphere to the child labour.

In the judgment it is also mentioned that the number of child labours in a district is less than 2000 than the officers don't need to do the above thing. Hence all the officers try to show the fewer numbers because they do not want to take more responsibility for work. So the actual numbers of child labors are increasing whereas on paper the officer decreases it. So the system and problem of child labour are increasing day by day.

## CONCLUSIONS

In the inductive discussion on child labour the following conclusions may be given

1. Child labour is the current and serious problem in the 21 century Republic Indian society.
2. The effective reasons for child labour are poverty, orphan children, helplessness, and dependence.
3. Children are available at a cheap rate and the work is done on a large scale so the industrialist for themselves engages little children to work and exploit them.
4. The problem of child labour is not meant for any particular city or any state but it has become a serious problem in India.
5. The law against child labour is seen as weak and useless.
6. Because of child labour the nation's future development is not bright and it is a hindrance to the development of the character of the nation.
7. Society is also not interested in removing the child labour system. The politicians do have not any strong will to vanish the problem of the system and the common people are seen as ignorant and careless about the problem.

## SUGGESTIONS

1. It is necessary to rearrange the law against child labour of 1986.
2. By strictly the following rule no. 15(3), rule 25, rule 30, rule 45 of basic human rights in the Indian constituency the intensity of the problem can be solved at some level.
3. The industrialists, businessmen, or masters who engage the children in their fields and exploit them should be punished severely.
4. various types of volunteer organizations, social workers, and social thinkers have to make aware of the society against the system and problem of child labour.

5. With the help of the Government, different types of social organizations, different types of volunteer organizations, public motivation and strong political will the system and problem of child labour can be solved.

6. To live the other and it is their right this humanitarian mentality should be followed by every one of the citizens to lessen and to solve the problem.

7. To abolish the system of child labour before independence in India there was a Royal commission with Labour Enquiry Committee, Labour Bureau, National Labour Commission, and nearly 25 different types of miles. In it, there was provision for the hours of labour age of the labour, interval, and holidays to the labour. The child below 14 is not kept on work in any condition was the main provision in it. All these must be followed to solve the system and the problem of child labour.

## REFERENCES

1. Gandhi, P. Jegadish, and S. Subrahmanya. *Little Hands in Chains: Child Labour in India*. Southern Economist, 2001.
2. Tripathy, S. K. *Child Labour in India*. Discovery Pub. House, 1989.
3. <http://menengage.org/wp-content/uploads/2014/06/History-of-child-rights-and-child-labour.pdf>
4. [https://www.thelancet.com/pdfs/journals/lancet/PIIS0140-6736\(03\)15067-2.pdf](https://www.thelancet.com/pdfs/journals/lancet/PIIS0140-6736(03)15067-2.pdf)

**IMPACTFUL GREEN THINKING: A CASE STUDY OF TCS**

Ms. Nikeeta Suhas Hase

Assistant Professor

Smt. M. M. P. Shah Women's College of Arts and Commerce,

R. A. Kidwai Road, Matunga, Mumbai 400019

Contact: 8976713248 Email: nikita.2631@gmail.com

---

**ABSTRACT**

The change in attitude towards the environment among businesses is no doubt motivated yet it is also driven by a hard practical reality. For organizations, the environmental impact of their activities represent serious risks. Environmental risk is viewed today in the same way as any other type of risk. This has led to changes in the way businesses operates which makes it imperative for us to understand the key business drivers for a changed perception about environmental impact. TCS is one of the global leaders in green manufacturing technology. This research paper includes a case study of TCS which has been following new practicing new technologies to reduce the problem of pollution and study the results.

---

**INTRODUCTION**

The term 'green technology' is now becoming quite popular. It appeared just over the last two decades. Green technology means this type of technology which is environmentally friendly. Such technology was developed and is being used in a way which does not disturb the environment and does not destroy natural resources. Green technology is also known as 'environmental technology' or 'clean technology'.

The main purpose of green technology is to slow down global warming and reduce the greenhouse effect. The main idea is the creation of new technologies which do not damage the natural resources. This should result into less harm to people, species and the general health of our planet.

It now becomes obvious that our planet starts to suffocate from all the pollution we create. But if there is a will, there is a way to make this problem much smaller. The active use of green technology can help significantly reduce pollution. That is why the developed and some of the

developing countries are now turning to this type of technology to help them protect the environment from aggressive impacts.

## **OBJECTIVES**

1. To study the social practices of the company.
2. To study and analyse CSR practices adopted by corporate world specially by TCS
3. To analyse the impact of CSR on corporate brand building

**TCS** - Tata Consultancy Services is an Indian company providing consultancy, business solutions and IT facilities all over the world. Established in 1968, as a division of Tata Sons Ltd. It now operates in 48 countries all over the world. TCS is among the 'Big 4' most valuable IT services firms. It is one of the largest companies by market capitalization. In 2018, TCS became the first Indian IT company to reach \$100 billion in market capitalization. It has 289 offices all over the world. In India, it is the fourth largest employer after Indian Railways, Indian Army and Indian Post and largest in private sector.

The demand for greening of business practices has reached a tipping point. Each day we come across new development, a technological breakthrough, a new partnership addressing environmental challenges or a new finding from various agencies.

## **Green features of TCS campus**

1. Water harvesting and recharging
2. Use of renewable contents
3. Use of low CO<sub>2</sub>emitting materials
4. Use of local and regional materials
5. Controllable comfort system based on variable air volume
6. Controllable lighting system
7. Use of grey water in toilets
8. Thermal paints and insulators

## **Green IT**

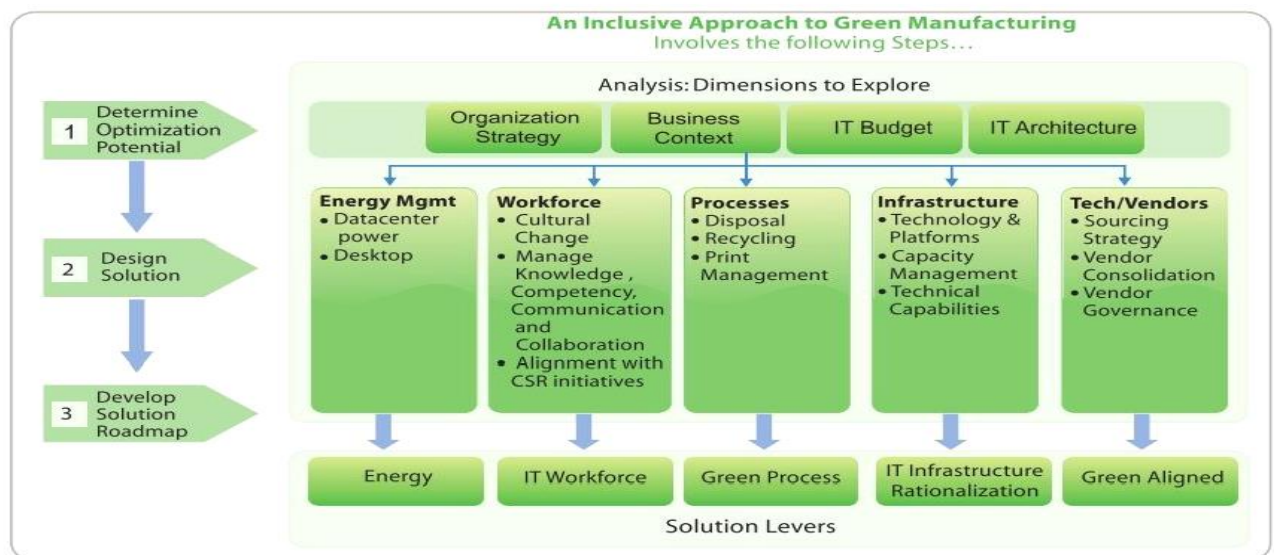
Green IT (green information technology) is the practice of environmentally sustainable computing. Green IT aims to minimize the negative impact of IT operations on the

environment by designing, manufacturing, operating and disposing of computers and computer-related products in an environmentally-friendly manner.

TCS green IT consultants have come up with an inclusive approach using a framework that aims at building green index capabilities for promoting greening of IT operations to achieve sustainability goals.

The three key steps are explained below-

1. Setting up of Green agenda- this forms basis of establishing opportunities for greening in the organisation. This step helps to build the action levels which can provide tremendous opportunities for reducing the year-on-year cost and carbon content along with improving CSR, branding, asset utilization, etc.
2. Building of inclusive approach to green- this step looks at 3 components- determining optimization potential, building the design of solution and developing solution roadmaps
3. Building of green index- this provides visibility to be a metric driven organization and can be built into a Balance score card at different levels to reflect progress.



Source-<https://www.yumpu.com/en/document/read/8531441/green-manufacturing-tata-consultancy-services>

The following are the Green initiative results of TCS:

### Waste Management

1. TCS has a target of achieving zero waste to landfills by 2020
2. 100% e-waste from TCS is recycled through government authorized recyclers
3. 31% of biodegradable waste is recycled
4. 100% paper waste from TCS is recycled properly
5. 80% reduction in paper consumption
6. All garden waste is sent to vermi-composting
7. Food waste is sent to biogas

### **Water Management**

1. 100% recycling and treatment of sewage water
2. TCS has built a rainwater harvesting plant
3. 13% reduction in water consumption
4. Water neutrality target to be achieved by 2020

### **Energy and GHG Emission**

1. 43% decrease in carbon footprint
2. 45% reduction in energy consumption
3. Business air travel emission are reduced by 50%

### **Benefits of adopting the Green**

1. Empowers organization with detailed eco-knowledge and corresponding indicators to perform
2. Controls and reduced material waste in manufacturing cycles
3. Improves productivity and increases cost savings
4. Influence cooperate behaviour both internal and external to ensure sustainability
5. Encourages innovation in conducting business internally and interfaces with rest of the world.
6. Easy adaptability towards changing rules in environmental regulations and legislations

**Achievements** the green initiatives taken by TCS have won it many accolades such as-

1. Carbon Disclosure Leadership Index 2015, has given a TCS perfect score and the company is included in list of global leaders in climate change for 4th time in a row

2. TCS campus at Hyderabad has won CII national award for excellence in energy management
3. TCS also won CII award for best practices for waste management.

## **CONCLUSION**

TCS has been continuously taking CSR initiatives in variety of fields with the aim to give something back to the society. TCS as a brand intend to focus more on society as well as environment because both of them are essential aspects. At the end of the day, building a large corporation is easy but building one of the most respected corporation in the world and sustaining it over many years is a big challenge.

## **REFERENCES**

1. Tata Consultancy Services, Wikipedia-  
[https://en.wikipedia.org/wiki/Tata\\_Consultancy\\_Services](https://en.wikipedia.org/wiki/Tata_Consultancy_Services)
2. TCS website- <https://www.tcs.com/energy-resources-utilities>
3. TCS Corporate Sustainability Report, 2019-2020,  
<https://www.tcs.com/content/dam/tcs/pdf/discover-tcs/investor-relations/corporate-sustainability/GRI-Sustainability-Report-2018-2019.pdf>
4. TCS Corporate Sustainability Report, 2017-2018,  
<https://www.tcs.com/content/dam/tcs/pdf/discover-tcs/investor-relations/corporate-sustainability/GRI-Sustainability-Report-2017-2018.pdf>
5. Greening for future- TCS Approach- Make it green- TCS way
6. Green IT- <https://www.greenit.net/>



**A STUDY ON CHALLENGES FACED BY WORKING STUDENTS AND ITS  
IMPACT ON THEIR ACADEMIC PERFORMANCE**

Ms. Deepika Rajpurohit

PG Scholar, PG Dept. of Commerce

Smt. M. M. P. Shah Women's College of Arts and Commerce,

R. A. Kidwai Road, Matunga, Mumbai 400019

Email: [deepikaraj2712@gmail.com](mailto:deepikaraj2712@gmail.com)

Dr. Shital Mandhare

Assistant Professor

Smt. M. M. P. Shah Women's College of Arts and Commerce,

R. A. Kidwai Road, Matunga, Mumbai 400019

Contact: 9987186695, Email: [Shital2985.sp@gmail.com](mailto:Shital2985.sp@gmail.com)

---

**ABSTRACT**

This study explores the experiences of working while studying and challenges faced by students. The purpose of this study was to determine both the positive and negative aspects of work experiences impacting students while completing their academic degrees. The students identified their educational experiences and common types of work experiences, as well as the impact of these experiences on their academic performance, advancement expectations, and career preparation. Research paper understanding overall work experiences and the benefits and challenges faced by students. There are a lot of problems that students who work and study at the same face. They have to earn money for their living while studying at the same time which can be pretty challenging. Effects of employment on students' academic achievement are investigated. A qualitative approach is utilized to analyze the impact of job on students' academic achievement. Working while in college gives you a different perspective on the college experience. Ranging from friends to classes to jobs, all working students will understand how difficult it can get. Throughout college, you get to know all the ways that students finance their education.

**KEYWORDS:** Working students, challenges of working students, Balancing work and studies.

---

## **INTRODUCTION**

This is the time when most of the students are stepping into a professional world. Most of the college students who work have negative effect on their educational performance; even their class participation is affected by the study time being shortened. Experience and hard work may not be enough to ensure the success in today's complex life environment. For some people, learning can be a stepping stone to a new career, while others study to broaden their horizons and gain personal satisfaction.

There are several problems related to working while studying. The impact and ways to manage of studying part-time while working towards the employees' job performance are barely investigated. There are instances where learning and working are coming together. This is because of tight situation in the area of employment. Many people choose to work while learning. The arrangement is based on their own assessment and schedule. Employees who opted to upgrade themselves by continuing their education will have to sacrifice and divide their time accordingly in which they will have to learn while working. They could be working in day times and learning at night times or working on weekdays and learning during the weekends.

Some students need to work to help, support their family and most want to work for spending. Individual problems do exist, but young people enjoy their jobs and gain a lot from this. The main challenge of working while Studying has been identified which is "Time Constraint".

Education is the process of facilitating learning, or the acquisition of knowledge, skills, values, beliefs, and habits. A student who is permitted to work while studying, and use the money earned to pay for their studies.

Therefore this research will emphasize on the challenges that are face by the students who are working and what effects are there academic performance. At the same time, this research will identify the factors to help in balancing the two activities and bring solution for students to face challenges.

## **OBJECTIVES OF THE STUDY**

1. To find out reasons for students to work while they are studying.
2. To evaluate various challenges faced by them handling work and education together.

3. To understand the impact of it on their academic performance.
4. To identify different success factors that may help in having a smooth earning while learning experience.

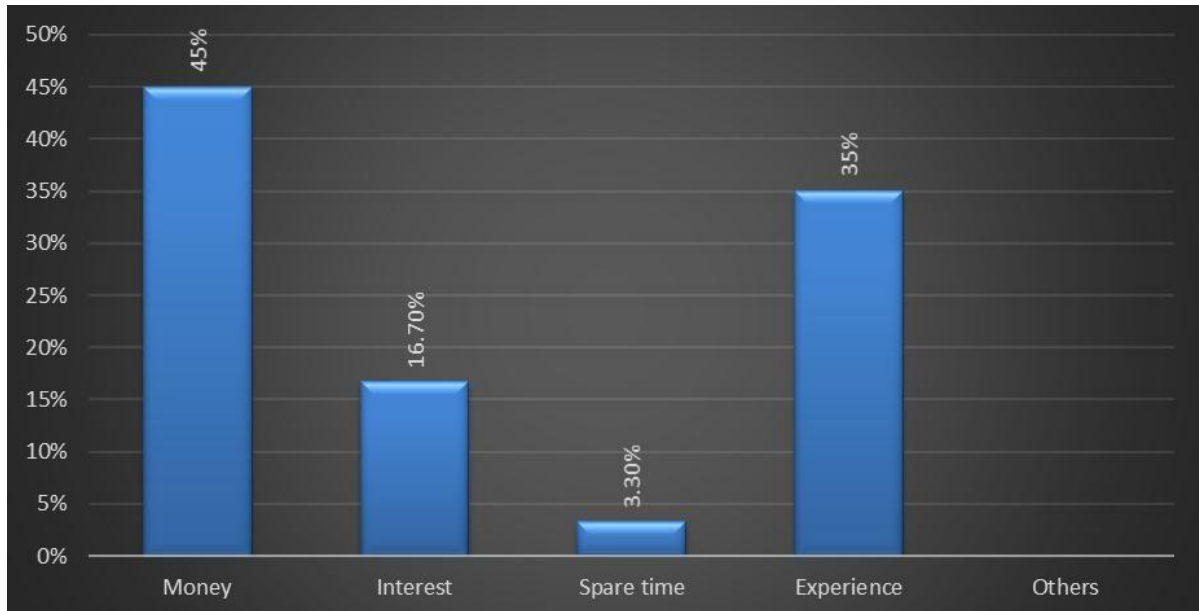
## **METHODOLOGY**

The present paper is an outcome of extensive reading of various reference books, research papers, journals, news articles and internet sites in the subject of digitalization, e-commerce, demonetization, and e-retailing. It was attempted to conduct a survey of 60 respondents, 20 each from TY.BCOM, M.COM I and M.COM II. A structured google questionnaire was designed to collect data from these students. After a proper evaluation, the data has been analysed with a simple percentage method, presented with the help of graphs and charts and those are interpreted further. The method of sampling used for the study was convenience sampling.

## **DISCUSSION**

This sets out what student work looks like, type of work that students undertake alongside their studies. Many full-time higher education students engage in some kind of employment whilst studying. Nowadays, students are more aware of the higher returns of education, which could also influence their education choices. This chapter sets out students' perspectives – those still in higher education at the time of the follow up study – on the positive aspects of undertaking work whilst studying.

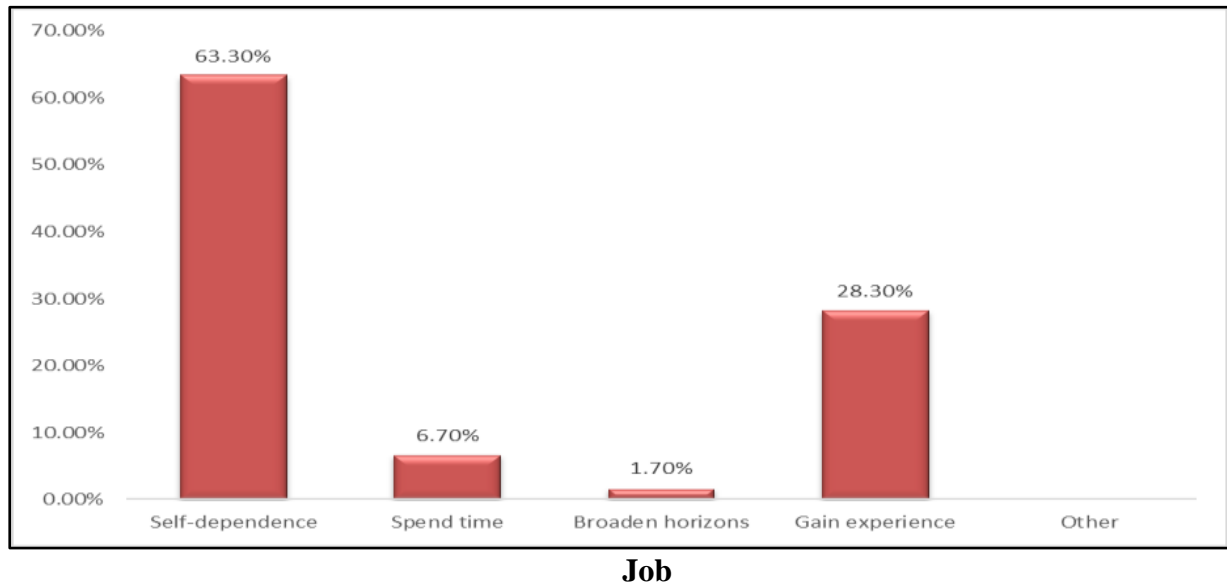
Students were asked to describe the benefits of working (if they saw any). Students look forward and gauge how useful their work experiences whilst studying would be to the development of their career. This chapter moves on to consider the key benefits of working for students. Students are generally satisfied with their work and are able to identify benefits in all the types of work they do, even those who report difficulties in juggling work and learning. A job may improve or help develop particular personal characteristics, including responsibility, work organization and time management. On the other hand, time spent working reduces the time available for educational activity. Working during college has many benefits. Many students feel that taking a job will distract from their studies at college. Although it does take extra effort to hold down a job and lectures.

**Chart 1.1****Reasons for Choosing to Work while Studying**

Source: Primary data collection, 2018.

Every student who takes up a job may have a different reason behind it. And following are the reasons which can either be voluntary or because of force. To understand this, the above chart creates an ease. According to chart 1.1 it is depicted that, 45 per cent of the students work for earning money, 35 per cent of the respondents say that they work for gaining experience whereas 16.7 per cent of the students work out of individual interest and remaining only 3.3 per cent are working for sparing time.

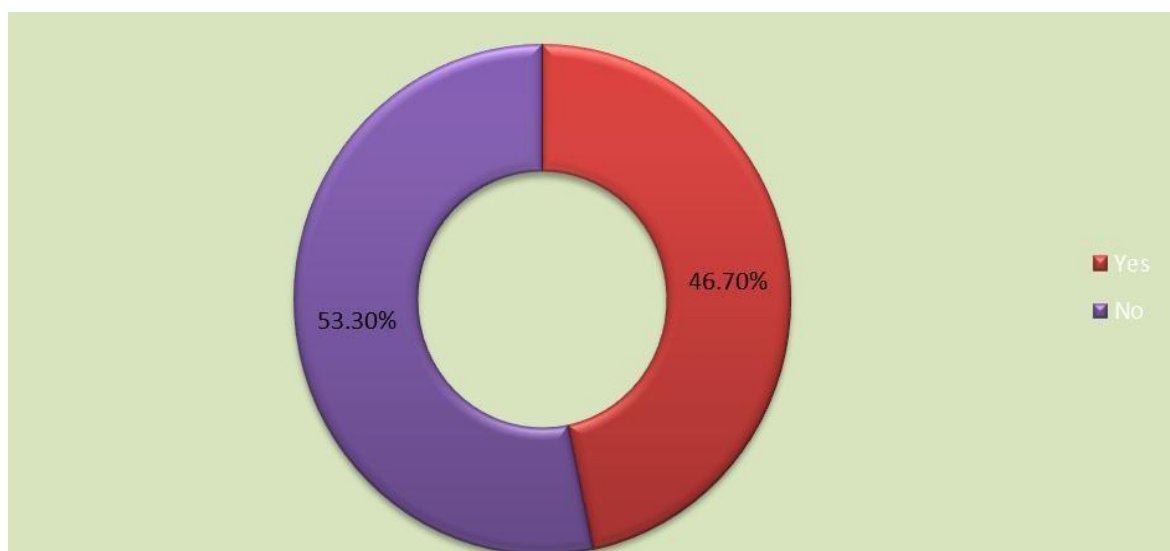
**Chart 1.2**  
**Benefits through**



Source: Primary data collection, 2018.

The above chart 1.2 expresses that majority i.e. 63.30 per cent of the students work because of self-dependence, 28.3 per cent students work to gain experience, 6.7 per cent of them work so as to spend their free time and very few i.e. 1.7 per cent students work to broaden their horizons.

**Chart 1.3**  
**College Results Satisfaction**

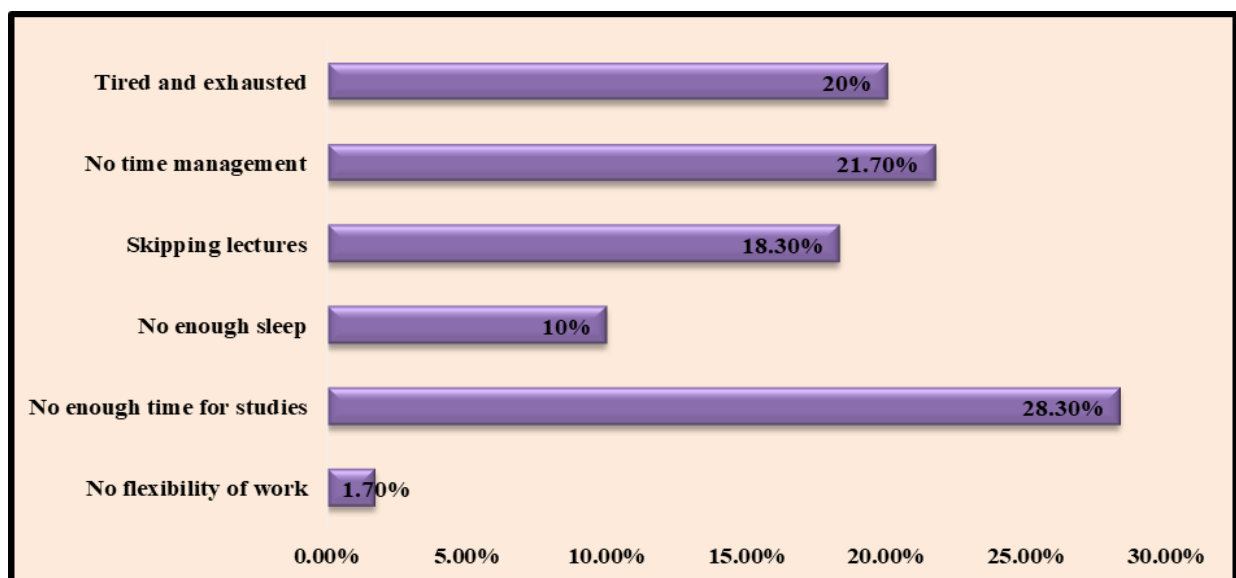


Source: Primary data collection, 2018.

In the chart 1.3 it is stated that 53.3 per cent of the respondents are not satisfied with their college results and 46.7 per cent of the respondents are happy with their college results so far. Because of more working hours they are not able to study for their exams and its directly affecting their college results.

**Chart 1.4**

**Challenges Faced while Balancing Jobs and Studies**

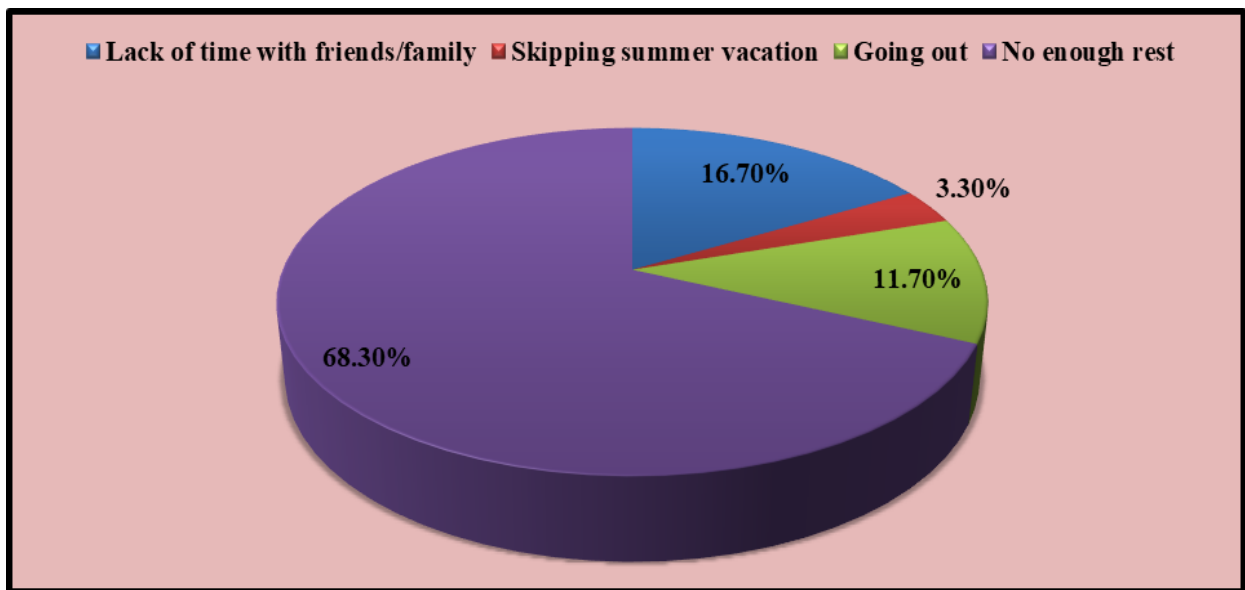


Source: Primary data collection, 2018.

From the chart 1.4, it can be noticed that 28.3 per cent of the students do not have enough time for studies, 21.7 per cent mentioned that they are able to manage their time for work and studies, 20 per cent are tired and exhausted because of pressure of job and college work, 18.3 per cent of the students skip their lectures because of work time. 10 per cent don't get enough sleep because of lack of time for rest and very few of the respondents i.e. 1.7 find there is no flexibility in work.

**Chart 1.5**

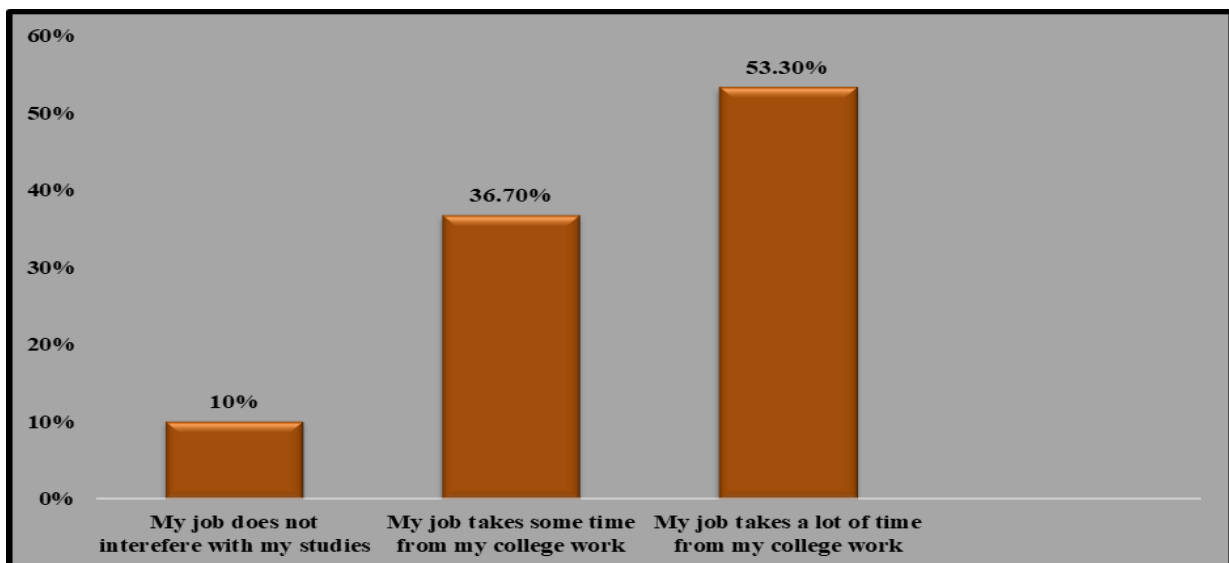
**Impact of Job on Personal or Social Life**



Source: Primary data collection, 2018.

From the above chart 1.5, it is expressed that majority of the students i.e. 68.3 per cent don't get enough rest because of hectic schedule. 16.7 per cent of them spend less time with their friends and family. Some of the students i.e. 11.7 per cent don't have time to go out and remaining only 3.3 per cent of them had to sacrifice their summer vacations due to work.

**Chart 1.6 Impact of Job on Studies**

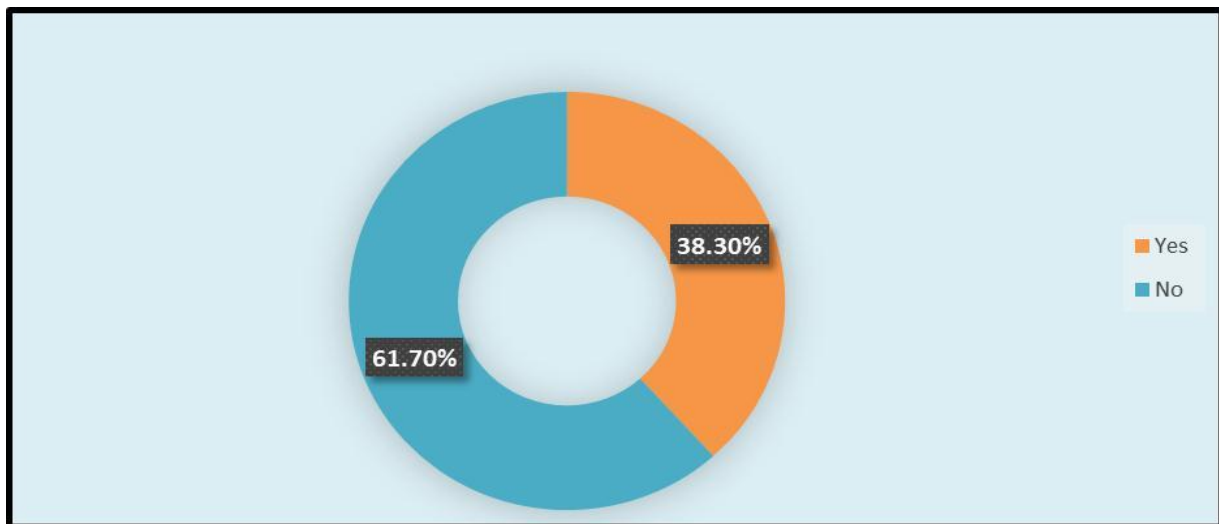


Source: Primary data collection, 2018.

Chart 1.6 states that many of the students i.e. 58.3 per cent of the respondents feel that their job takes lot of time from their college work and they don't have time for attending the lectures, 36.7 per cent of the students expressed that their job takes some time from their college work and remaining 10 per cent of them said that their job doesn't interfere in their college and they are able to manage college and work together.

**Chart 1.7**

**Ability to Balance Work and Studies**



Source: Primary data collection, 2018.

From the above chart 1.7 it can be observed that, 61.7 per cent of students are not able to balance both work and studies together whereas 38.3 per cent of them are able to balance both study and work at the same time.

## CONCLUSION

Based on the findings and discussions of the study, it can be concluded that, A work-life balance can be a continuous struggle for those who work and study full time. The motivation behind doing this is mainly due to financial support, broaden their horizons, self-development and seeking real-world job experiences for their future. There are positive and negative impacts of working while studying at the same time. The basic problem a working student face is the scheduling of routine. These students are considered as hard workers. Working hard sometimes lead to the over-commitment and can result in the fear of losing the game. These students are stressed to complete their all tasks in the given time. Every student who takes up a job may have a different reason behind it. And



these are the reason which can either be voluntary or because of force. Students are working for earning money, there is individual interest and some are doing for sparing their time.

Research says that, higher number of the students does not have enough time for studies. And many of them are tired and exhausted because of pressure of job and college work. Many times students skip their lectures because of work time and there is no flexibility in work. Students don't get enough rest because of hectic schedule. Working students are mostly sleep deprived. Their work plus studies never let them to complete sleep hours. For them, nights are long while mornings are dreaded. The only times they feel more relaxing are the weekends. This is not it. They consequently sleep in the classroom, or feel sleepy all day and tired which further messes up all the work they do. Sleep is a non-existent factor in the lives of working students. They spend less time with their friends and family, don't have time to go out and they have to sacrifice their summer vacations due to work. Greater numbers of the students are not satisfied with their college results. Majority of students are not able to balance both work and studies together. Students have to make schedules, time to time, to work out on multiple tasks. In short, they have to be spontaneous with their work life as well as student life. This may cause to distant themselves from all other social activities and are bound to be loyal to their professional work. They are only committed to their work and therefore, spend only a few hours on their studies. They seemed fully understand the meaning of working while studying and its consequences.

It is of great concern for the students who are pursuing their education and earning at the same time. The prime advantage of working while learning is that they groom themselves as they enter into their professional life. It is not as easy to work and educate yourself at the same time; you have to compromise many other things just for the sake of the betterment of your life. Life of a working student is so complicated. They barely give time to anything or anyone. No communication with friends, less show up to family and plays a complete hide and seek game with books. Unfortunately, having to balance a social life, work, family and educational time is very stressful. It is true to conclude that hard work really pays off but one should understand the direction in which they are utilizing their skills. A student can never appreciate the value of independence until he takes the decision of pursuing the tough lifestyle. Therefore, it can be concluded that working while learning can be a good example of a blessing in disguise.

## **SUGGESTIONS**

**Suggestions for Students**

1. At the start of every semester, students should see their entire syllabus and record all the examination schedules along with the deadlines for the papers required.
2. As soon as students get to know their important class, projects and assignments, internal and external examination schedule, let their boss know. Give them a copy of schedule and make sure they understand that they can't work during those times. The sooner students let their employer know; the more likely they'll be able to accommodate their scheduling needs.

**Suggestions for Teachers**

1. Teachers or colleges should conduct special assignments or examinations for job going. Students' tackling this effort for university exams is not possible but it is possible with the internal examinations.
2. As students feel stressed due to work and study pressures, teachers and colleges should take certain steps in order to boost their morale and perform better. Steps such as private coaching providing with study material etc. can be taken.

**Suggestions for Employers**

1. Employers should understand their employee's situation and allow them to come a little late if they have to attend lectures in college.
2. If employee has internal or external examinations coming up, employer should give them some concession in their work. So that for those particulars' days student doesn't feel pressurized due to work.

**REFERENCES**

1. Aggarwal J.C., Education in the Emerging Indian Society, Shipra Publications, Delhi, 2013.
2. Carnevale P, Anthony., Smith Nicole., Learning While Earning: The new normal, Georgetown University, 2015.
3. DeSimone. S. Jeffrey., The Impact of Employment During School and College Student

- Academic Performance, 1050 Massachusetts Avenue Cambridge, May 2008.
4. Dr. Chakraborty A.K., Principles and Practice of Education, Surya Publications, Meerut, 2004.
  5. Journal of International Students, Vol 4, 2014, Kwadzo Moses, International Student Experience of Studying and Working at a North eastern Public University in Us.
  6. Lauren E. Watanabe, The Effects of College Student Employment on Academic Achievement, The University of Central Florida Undergraduate Research Journal, Vol. 1: 38–47, March 17, 2005.
  7. M. Maajida aafreen, V. Vishnu Priya, R. Gayathri., Effect of Stress on Academic Performance of Students in Different Streams, Vol 10, Drug Invention Today 2018.
  8. Magdalena Rocklike., The Impact of Students' Part-time Work on Educational Outcomes, Institute for Social and Economic Research, 2014.
  9. Melton Michelle., Connecting College and Work, Vol. 31(4), Oct 2018, Education and Work.
  10. MiddlesexUniversityMauritius, <http://www.middlesex.mu/life-at-middlesex/work-and-career/the-importance-of-work-experience>
  11. Smith. Erica., Part- time Working by School Students: What are The Workplace Problems and Challenges? 2009.

## INTERNET SITES

<http://www.sdgfund.org/goal-4-quality-education>

<http://www.klientsolutech.com/importance-of-education-in-life/>

## **A STUDY ON IMPACT OF ONLINE MARKETING IN PROMOTING START-UPS AMONGST YOUNGSTERS**

Ms. Rutvika Shedge

PG Scholar, PG Dept. of Commerce

Smt. M. M. P. Shah Women's College of Arts and Commerce,

R. A. Kidwai Road, Matunga, Mumbai 400019

Email: [rutvikashedge@gmail.com](mailto:rutvikashedge@gmail.com)

Dr. Shital Mandhare

Assistant Professor

Smt. M. M. P. Shah Women's College of Arts and Commerce,

R. A. Kidwai Road, Matunga, Mumbai 400019

Contact: 9987186695, Email: [Shital2985.sp@gmail.com](mailto:Shital2985.sp@gmail.com)

---

### **ABSTRACT**

Employment is essential for everyone nowadays, yet finding a decent career is a difficult problem for young people. However, due to a lack of job possibilities, work experience, interpersonal skills, and knowledge, many are unwilling to work. They do not consider entrepreneurship because there are numerous barriers to beginning a business. The recent study also revealed that many people are unfamiliar with online marketing. Due to a lack of awareness and expertise about online marketing, many people are hesitant to use their skills to start a business. Digital marketing has become the most crucial instrument for reaching customers effectively as individuals spend more and more time in front of screens. Furthermore, online marketing can significantly raise awareness of numerous government-sponsored start-up programmes. This will instil confidence in young people, allowing them to focus on their goals and careers. As a result of the difficulties that young people have in beginning their own enterprises, the Indian government has created a number of start-up initiatives to aid in the promotion of new firms. MUDRA Bank, ASPIRE, and CGTMS are just a few examples.

Researchers may be able to evaluate the influence of online marketing in boosting start-ups as a result of this research investigation.

**KEYWORDS:** Role of Online Marketing, Start-ups and Government Start-up Initiatives.

---

### **INTRODUCTION**

**What is Online Marketing?**

Online marketing is also known as Digital Marketing. Online marketing is the component of marketing that utilizes internet and online based digital technologies such as desktop computers, mobile phones and other digital media and platforms to promote products and services. As digital platforms became increasingly incorporated into marketing plans and everyday life, and as people increasingly use digital devices instead of visiting physical shops. Online marketing campaigns have become prevalent, employing combination of search engine optimization (SEO), search engine marketing (SEM), content marketing, influencer marketing, social media marketing, social media optimization, email direct marketing, e-books etc. have become commonplace.

### **Role of Online Marketing**

One of the main reasons why start-ups fail is because they do not have a proper digital marketing plan. So online marketing plays an important role in it. The role of online marketing is to help you garner new traffic, leads, and sales for your business by reaching people looking for your products and services. Online marketing plays a vital role in helping your business grow. It also helps to connect with people interested in your business. These marketing methods allow you to target the people that want your products or services.

### **Start-ups**

There are countless benefits of entrepreneurship, but these benefits are especially true for youth who have yet to enter the workforce. Entrepreneurship can be a challenging but very rewarding journey and aspiring entrepreneurs will gain the confidence to tackle real world problems and go after their dreams. This is the perfect way for youth to begin exploring their interests and talents and use it as their future careers. Startups will help youth think creatively, cultivate their analytical and problem-solving skills, and seek out ways to learn, evaluate and improve their craft. As youth facing a lot of obstacles Indian government launched various start-up schemes headed by the different departments, which will help in promoting start-ups. The Prime Minister of India launched the Start-up India Initiatives in the year 2016. The idea is to increase wealth and employability by giving wings to entrepreneurial spirits.

The following is a list of government-sponsored initiatives in India that aim to promote and foster entrepreneurship.

### **MUDRA Bank**

Micro Units Development Refinance Agency (MUDRA) banks were established to improve lending access and encourage small business growth in rural areas. This scheme was created by the Indian government to help small enterprises. The government set aside INR 10,000 cores in 2015 to support the startup culture in India. Small businesses, non-corporate businesses, and

nonfarm small/micro enterprises can get up to INR 10 lakhs in startup loans from MUDRA banks. The loans have been divided into three categories: Tarun, Kishore, and Shishu. There is no collateral security for the assets because they are produced by the bank's financing.

### **ASPIRE**

The government has been working hard to improve the social and economic conditions in India's rural areas. The government encourages entrepreneurship and innovation in the rural sector because rural India accounts for 56 percent of the population. In rural India, the ASPIRE programme aims to increase employment, reduce poverty, and promote innovation. The major goal, however, is to boost the agro-business industry. The Ministry of Small and Medium Enterprises has attempted to promote economic development at the local level.

### **Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE)**

The Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) was established by the Indian government to give zero-collateral business loans to micro-businesses, small-scale Page 4 industries, and startups. It enables firms to obtain loans with highly subsidized interest rates without the need for collateral. The government grants a maximum sum of up to INR 100 lakhs under this scheme in collaboration with SIDBI (Small Industries Development Bank of India) for developing new businesses and rehabilitating old ones. This loan, which is mostly for manufacturing companies, can be taken up as a working capital or term loan.

### **OBJECTIVES OF THE STUDY**

1. To evaluate the status of Start-ups initiated by youngsters.
2. To evaluate the perspective of youngsters regarding challenges faced while starting start-ups.
3. To understand the impact of online marketing on promoting Start-ups.

### **RESEARCH METHODOLOGY**

The current paper examines a number of studies that were carried out in order to better understand the impact of online marketing on the promoting of start-ups and to analyze the perspectives of youngsters on the obstacles they experience while starting a Start-up. Researchers attempted to evaluate several e-journals, e-research papers, and e-magazines for secondary data. A few of the research articles are also reviewed. All of this has helped the researchers in gaining a complete understanding of the subject and writing down some key points for the current study. Primary data is obtained through google questionnaire in order to gather first-hand information. Snowball and convenience sampling were used as the study's sampling methods. The primary data collected from these respondents is statistically analyzed,

then presented in the form of graphs and charts to make it more understandable. Researchers attempted to represent the data in the study using descriptive analysis and the chi-square test.

## **HYPOTHESIS OF THE STUDY**

The data collected has been analyzed with the help of Chi-square technique and the results were presented through graphs and diagrams. The hypothesis developed for the research is as follows: **“Use of online marketing for promoting start-ups is dependent on awareness about online marketing”.**

## **LITERATURE REVIEW**

<sup>10</sup>Musso Mia in her research tried to determine whether online marketing makes an impact on start-ups and small businesses and which strategy is most successful and efficient for target market. The aim of this study is to explore the current social media methods of a local business and determine the best way to reach the most customers and also gain a better understanding of what marketing strategies needed to be. Author represented some figures which states that promoting more deals and products on the cheaper side will be beneficial for businesses to attract younger customers. Determining the best methods of marketing for specific target audience is important because it can vary for different demographics.

<sup>11</sup>Prime Minister Encourages the Role of Youth to Achieve the Vision of Digital India-Skill India. Honorable Prime Minister Narendra Modi introduced his perfect start-up plans from Digital India to Skill India. The aim of these plans is to help India to be recognized as one of the top developing countries in coming years. Digital India is the first step that aimed at transforming the country into a digitally empowered society and a knowledge economy With the enforcement for Digital India initiative, India's internet population has crossed over 465 million and our country has been experiencing rapid progress with progressive payments landscape, universal access to mobile connectivity, AADHAR Card-linking, Online ordering, digital jobs and many more internet innovations. Government of India has started an ambitious programmed to bridge India's digital platform, and create thousands of jobs. The second step 'Skill India' which is supposed to be a multi-skill programmed that brings hope for the youth. This creates the opportunities, space and scope for youth. In this article writer also states that,

---

<sup>10</sup> Mia, M, & Mia, M. (2017).The Impact of Online Marketing on Small Businesses. The Impact of Online Marketing on Small Businesses. Published.

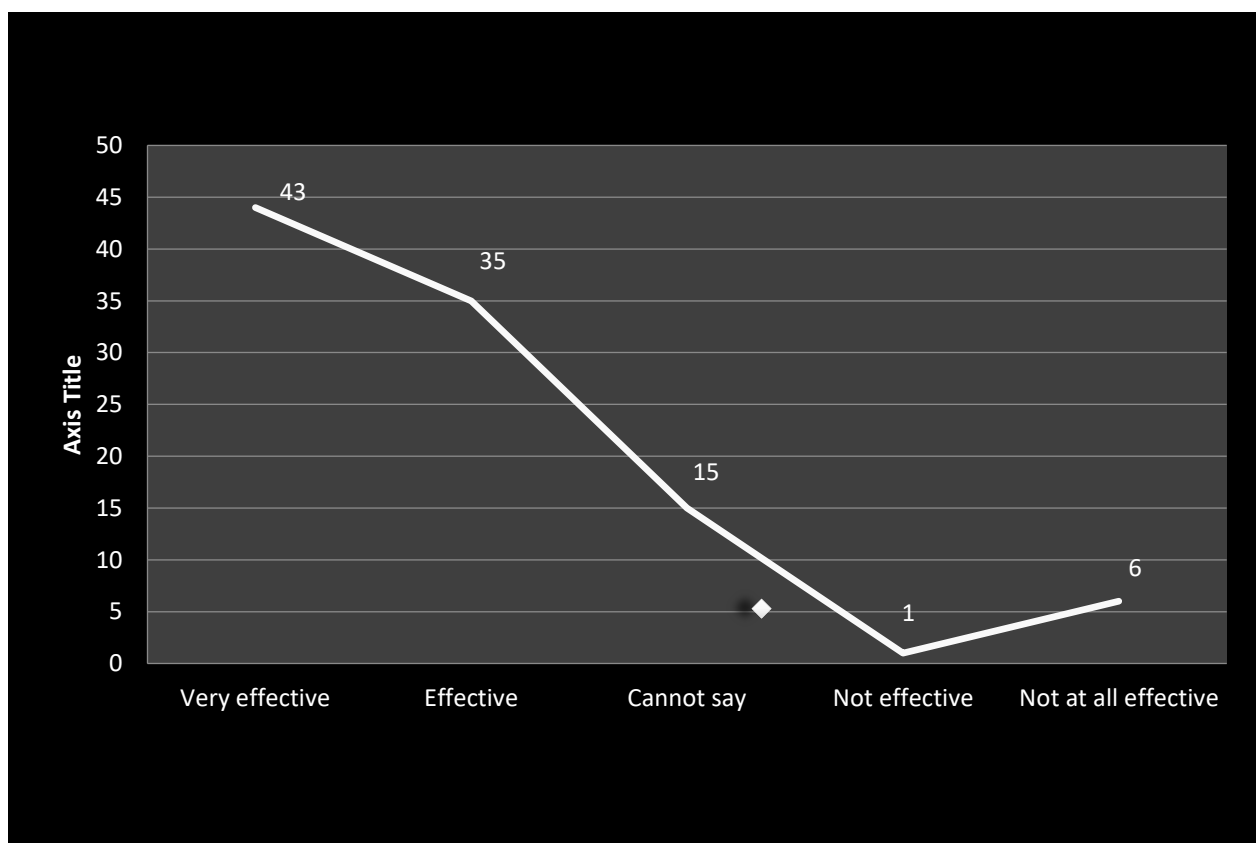
<sup>11</sup> <https://digiperform.com/pm-encourages-role-youth-achieve-vision-digital-india-skilled-india/>

Why PM encourages youth for skill development? How can online marketing help youth for the promising career? And so on. Writer also mention, in the changing world scenario India is relatively young as nation with around 28 million youth population being added every year. So the government believes that more we give importance to skill development, the more competent will be youth. Digital Marketing is all about the internet that digital media has brought into our jobs market and for same which you don't need specific set of qualification. All you need is skill. Writer states that experience in Online Marketing, will not only get you better job opportunities but will be immensely helpful if you are planning to become an entrepreneur in coming years.

## DISCUSSION

**Chart 1.1**

**Effectiveness of Online marketing in promoting Start-ups**

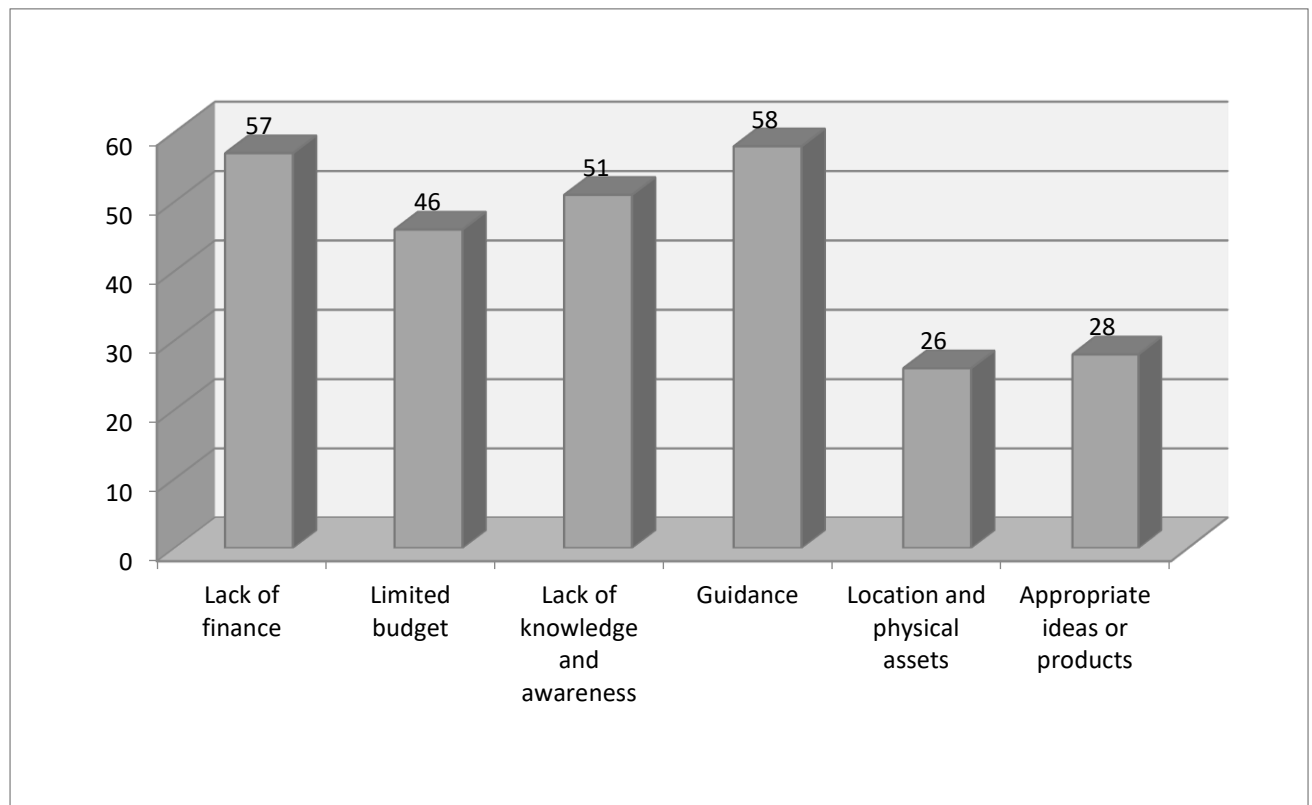


Source: Compiled from primary data collection, 2021.



From the above chart 4.11 it can be concluded that 43 Per cent of the respondents believe online marketing is extremely effective, 35 Per cent believe it is effective, 15 Per cent couldn't express their opinion, only 1 Per cent believe it is not effective, and another 6 Per cent be all effective.

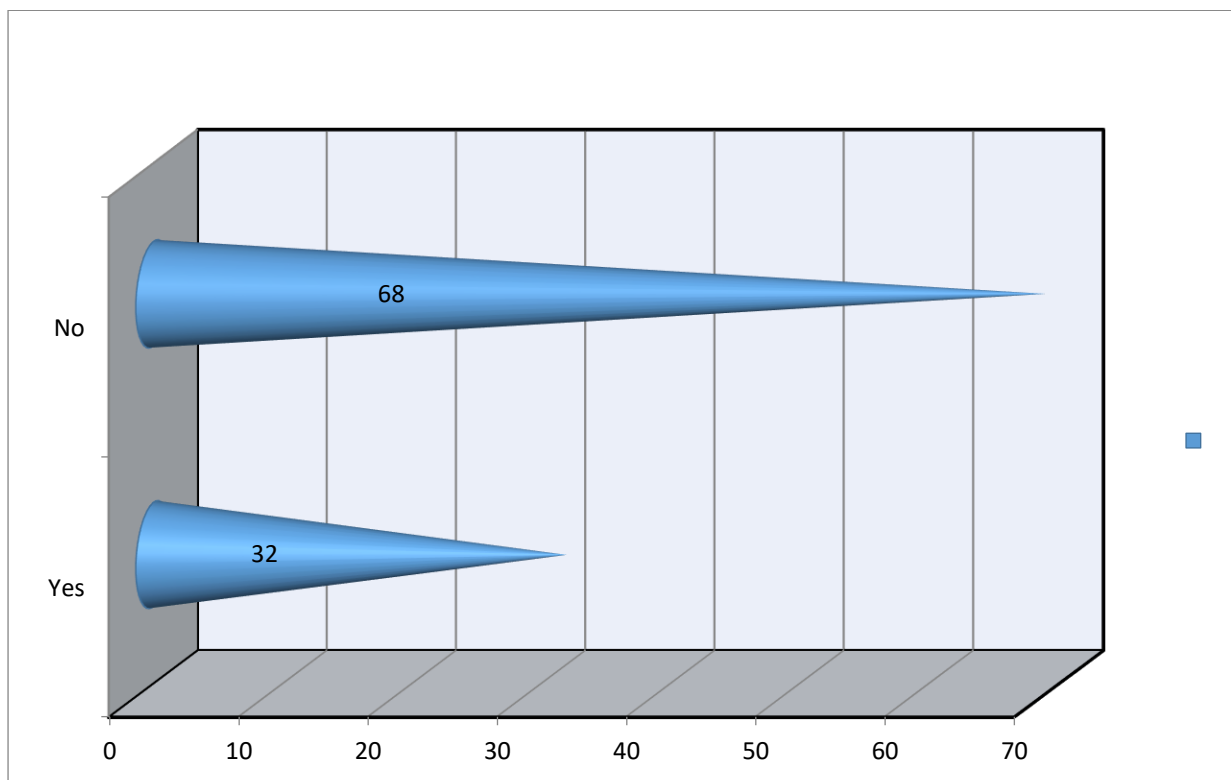
**Chart 1.2**  
**Challenges in starting start-ups**



Source: Compiled from primary data collection, 2021.

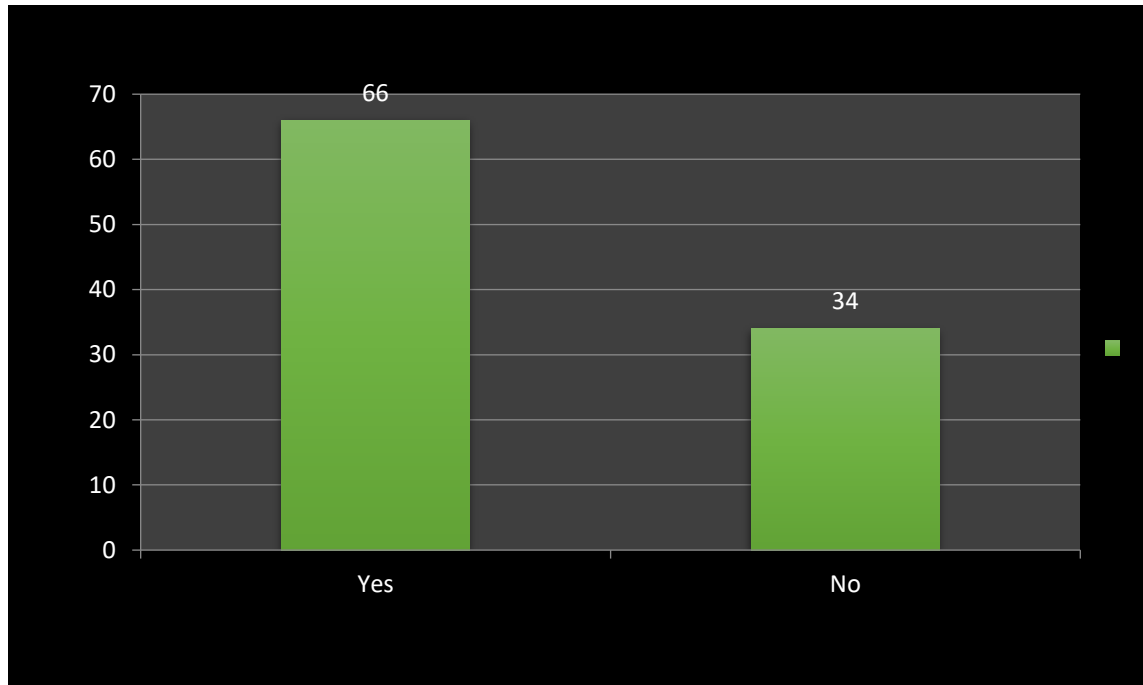
In the current study, it was discovered that 58 Per cent of the respondents had a problem with guidance in establishing a business; 57 Per cent had a problem with lack of funds; had a problem with lack of knowledge and awareness; and 46 Per cent budget for a start-up; While location and physical assets, as well as appropriate ideas and products, are the problems faced by 26 and 28 Per cent of respondents respectively, when beginning a start-up.

**Chart 1.3**  
**Awareness about government initiatives**



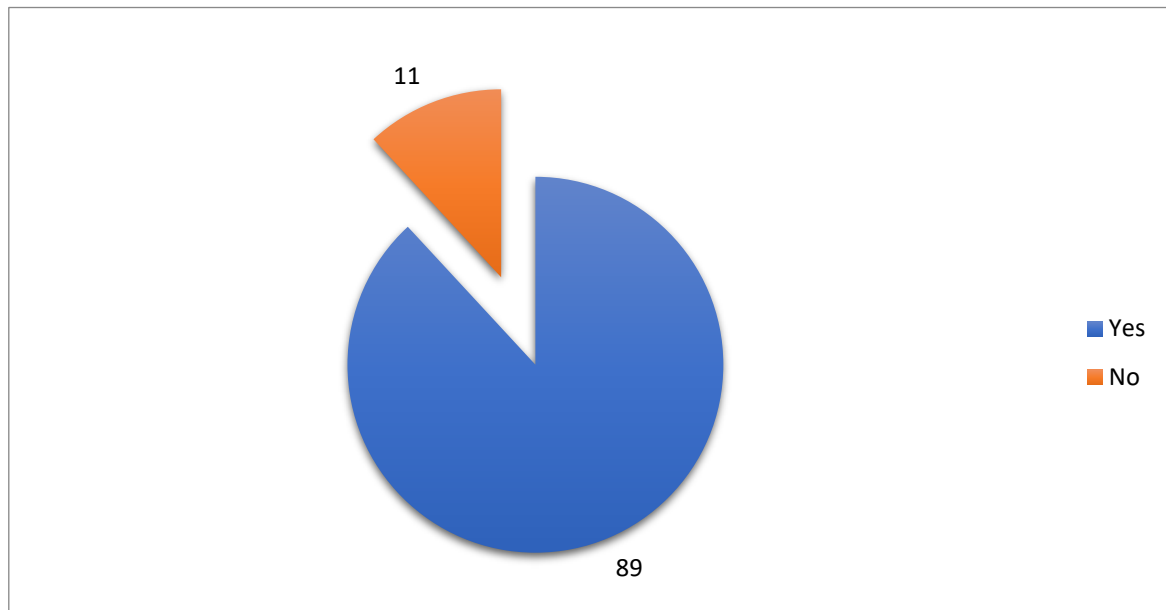
Source: Compiled from primary data collection, 2021

The government is taking important measures to ensure that start capital shortages. According to the above figure 4.15, 68 per cent of respondents are unaware of government initiatives for start-ups whereas only 32 per cent are aware about it.

**Chart 1.4****Awareness about the concept of online marketing**

Source: Compiled from primary data collection, 2021.

This research study describes how this studies, according to graph 4.8, 66 Per cent of the people are aware of online marketing, where 34 Per cent are not.

**Chart 1.5****Use of online marketing if starting a start-up**

Source: Compiled from primary data collection 2021,

According to figure 4.20, 89 Per cent of the respondents say they will use online marketing to start Start-ups, while only 12 Per cent say that they will not use online marketing to promote Start-ups.

## **HYPOTHESIS TESTING**

Statement of Hypothesis: **“Use of online marketing for promoting start-up is dependent on awareness about online marketing”.**

Chi-square is a non-parametric test. The chi-square statistic compares the observed values to the expected values. This test statistics is used to determine whether the difference between the observed and expected values is statistically significant. The present hypothesis in the study has been tested with a chi-square test to evaluate the dependency of one variable on the other.

### **Variables**

Awareness about Online marketing- Yes and No

Will use online marketing if starting a start-up - Yes and No

### **Calculation of Chi-square test**

#### **Observed Frequencies:**

**Table 1.1****Observed Frequencies**

	<b>Will use online marketing(B)</b>	<b>Will not use online marketing(b)</b>	<b>Total</b>
<b>Aware(A)</b>	66	89	<b>155</b>
<b>Unaware(a)</b>	34	11	<b>45</b>
	<b>100</b>	<b>100</b>	<b>200</b>

Where A = Aware. a = Unaware, B = Will use online marketing, b = Will not use online marketing.

**Expected Frequencies:****Table 1.2****Expected Frequencies**

	<b>Will use online marketing(B)</b>	<b>Will not use online marketing(b)</b>	<b>Total</b>
<b>Aware(A)</b>	78	77	<b>155</b>
<b>Unaware(a)</b>	22	23	<b>45</b>
	<b>100</b>	<b>100</b>	<b>200</b>

**Calculation of Chi-square test:****Table 1.3****Chi-Square**

<b>Group</b>	<b>Observed</b>	<b>expected</b>	<b>(O-E)</b>	<b>(O-E)<sup>2</sup></b>	<b>(O-E)<sup>2</sup> / E</b>
<b>AB</b>	66	78	(66-78)= -12	144	144/78= 1.846
<b>Ab</b>	89	77	(89-77)= 12	144	144/77= 1.870
<b>aB</b>	34	22	(34-22)= 12	144	144/22= 6.545
<b>ab</b>	11	23	(11-23)= -12	144	144/23= 6.260
					<b>16.521</b>

$$\chi^2 = \sum (O-E) = 16.521$$

$$\text{Degree of freedom} = (2-1) * (2-1) = 1*1= 1$$

The table value for  $X^2$  for 1 degree of freedom at 5% (0.05) level of significance is 3.841. Since, the calculated value of  $X^2$  (16.521) > Table value (3.841), **we reject the Hypothesis**. Thus, we can conclude that, “The use of online marketing for promoting start-up is not dependent on awareness about online marketing.

## SUGGESSTIONS

1. Online marketing is a simple marketing strategy; it is inexpensive and easily accessible. The growth of a distinct brand identity is aided by online marketing. Hence youngsters can make the most of this opportunity and use this to its optimum level in marketing their start-ups.
2. Youngsters should use online marketing as the primary marketing option as advantages of online marketing outweigh the disadvantages of traditional marketing.
3. As online marketing helps Start-ups to reach new clients and build relationships online for a fraction of the expense of traditional marketing; this form of marketing can be a great source to promote start-ups.
4. Online marketing takes hardly any effort for start-ups to keep their clients after a relationship has been established. Social media can also be used to promote new products and increase traffic to the company's website.
5. Start-ups can use online marketing to expand their visibility, sales, and brand awareness.
6. When it comes to promoting start-ups, online marketing is a viable option. Online marketing has the benefit of being available 24 hours a day, seven days a week, which can help with business expansion.
7. In online marketing, Users may browse reviews of services and submit comments/feedback, which help to improve the product and services.
8. Government should introduce more initiatives in order to promote entrepreneurship among youngsters, especially young girls. There can be special and affordable schemes that can be introduced for underprivileged girls as they are not educated enough to find a good job.
9. Companies can bring in more CSR projects which are instrumental in boosting up the level of employability training of the younger generations. Different plans and projects designed especially for initiating entrepreneurship can be worked by the companies.

## CONCLUSION

The researchers agree that online marketing is a very efficient way to promote a business in today's world. They face numerous obstacles when it comes to launching a business, including

getting funding, mentoring, a lack of interpersonal skills, location, and physical assets, among others. As a result, the government is taking steps to ensure that start-ups in India do not suffer capital constraints. The majority of young people are unaware of this start-up effort, but many are unsure of what it includes. If they were to establish a business, the majority of the young people said they would use online marketing as a form of promotion. It demonstrates that, in the opinion of these youngsters, online marketing is critical in any type of business.

## REFERENCES

1. Howard, S. (2021). Online Business Models for 2021: Best Ways to Make Money on the Internet. Independently published Influence-and How You Can, Too. Published by Harper Business
2. Jones, S. (2021). Digital Marketing For Business Growth: The Essential Guide To Digital Marketing For Businesses (360 Degree Marketing For Business Growth). 123 Internet Group, 12th May, 2021. Independently published
3. <https://digiperform.com/pm-encourages-role-youth-achieve-vision-digital-india-skilled-india/>
4. <https://startuptalky.com/list-of-government-initiatives-for-startups>
5. D'Avino, M., de Simone, V., Iannucci, M., & Schiraldi, M. M. (2015). Guidelines for eStartup Promotion Strategy. Journal of Technology Management & Innovation, 10(1), 1–16
6. Dr. Kumar Gopaldas Pawan, INDIAN START-UPS-ISSUES, CHALLENGES AND OPPORTUNITIES, David Memorial Institute of management, Tarnaka. Mar, 2018
7. Sharma, S., Vijaykumar, B., & A.K. (2013, January). Social Media for start-ups - An effective marketing. International Journal of Advanced Research, 1178–1182

## मानवी हक्क आणि कमला नाटक

सहा. प्रा वसंत पानसरे

मराठी विभाग

श्रीमती.एम.एम.पी शाह कला आणि वाणिज्य

महिला महाविद्यालय, माटुंगा

Contact: ९८२०८६२७८४, Email: vasantpansare7@gmail.com

प्रत्येक मानवाला जीवन जगण्याचा, स्वातंत्र्याचा व संरक्षणाचा हक्क हे तिन्ही मूलभूत हक्क प्राप्त झाले आहेत. भारतीय राज्यघटनेत यांचा समावेश आंतरराष्ट्रीय करारानुसार करून त्याची अंमलबजावणी व्यवस्थेत होण्याकरिता न्यायालयावर ती जबाबदारी सोपावण्यात आली आहे.

सर्व मानव समान असतात असे मूलतः मानले जाते त्यांना समानतेची वागणूक मिळाली पाहिजे. प्रत्येकाला माणूस म्हणून जगता आले पाहिजे. स्त्री-पुरुषांना समान हक्क असले पाहिजे. परंतु एकविसाव्या शतकात देखील स्त्री-पुरुष यांच्यात खूप मोठी तफावत आहे. पुरुषांप्रमाणेच स्त्रियांना घटनेत समान हक्क प्रदान केले असले तरी समाजाची किंवा धर्माची मानसिकता मात्र या हक्काच्या विरोधात आहे. जगातील बहुसंख्य धर्मांनी स्त्री-पुरुष संबंधात पुरुषांना श्रेष्ठ तर स्त्रियांना कनिष्ठ दर्जा प्रदान केले आहे. याचाच परिणाम म्हणजे पुरुषाकडून स्त्रियांवर अनेक अत्याचार केले जातात. भारतीय संसदेत तेहतीस टक्के स्त्रियांसाठी आरक्षण कायदा अमलात आणण्याकरिता खूप मोठा विरोध दिसून आला. एकंदरीतच स्त्री-पुरुष समानता हे एक मृगजळच असल्यासारखे वाटते.

ह्या मानवी हक्कांचा प्रभाव ‘कमला’ ह्या नाटकावर कितपत पडताना दिसतो याचा विचार पुढील शोधनिबंधात करण्याचा प्रयत्न केला आहे. विजय तेंडुलकर लिखित ‘कमला’ हे नाटक दिल्लीतील एका घटनेवरून जन्माला आलेले नाटक आहे. ह्या नाटकात जगसिंग, सरिता व कमला ही प्रमुख पात्रे व त्यांना सहाय्य करणारे काकासाहेब हे पात्र आहे.

‘कमला’ या नाटकात गुलामगिरीच्या अनेक पातळ्यांवरील नाट्य चित्रित करण्यात आले आहे. स्त्री-पुरुष लिंगभेदातून येणारी गुलामी हे तर या नाटकाचे प्रमुख आशयसूत्रच आहे. स्त्रीची अनेक पातळीवर मानसिक आणि शारीरिक कोंडी केली जाते. याचे प्रत्यंतर ह्या नाटकातील कमला आणि सरिता ह्या प्रमुख स्त्री पात्रांच्या आधारे येताना दिसतो. परंतु याबरोबरच स्त्री जशी येथे गुलाम म्हणून जगताना दिसते तसा पुरुषही गुलाम म्हणून जगताना दिसतो.



ह्या नाटकामधून समाज-व्यवस्था-शोषण आणि व्यक्ती असे विस्तृत परिणाम सहजपणे अधोरेखित केले आहेत. त्या बरोबरच पत्रकारिता ह्या व्यवसायातील अनीती ही स्पष्टपणे बोलकी केली आहे. कमला आणि सरिता ह्या कशाप्रकारे पुरुषी गुलामगिरीच्या शिकार झाल्या ते पाहू.

कमला ही स्त्री पत्रकार जगातली एक वस्तू म्हणून आपल्याला ह्या नाटकात भेटते. वस्तू म्हणून विकलेली, विकत घेतलेली, प्रदर्शनात मांडून आश्रमात फेकली जाणारी कमला देखील एक स्त्री आहे, तिलाही काही भावभावना आहेत याची साधी दखलही कुणी घेत नाही. स्त्री म्हणून जन्माला येणे हाच तिचा गुन्हा ठरतो. अशी तिला वर्तणूक दिली जाते. बाजारात तिची विक्री होते ती देखील गाई-म्हशींसारख्या लिलाव पद्धतीने. मध्यप्रदेशमधील लुहारपूर येथे असा माणसांचा बाजार चालतो. वेगवेगळ्या वयाच्या बायकांचा तेथे उघड लिलाव होतो. लिलाव बोलणारे इच्छुक बायकांना हाताळून अदमास घेतात, तरुण आहे की वयाची, बरी आहे का रोगी, छाती कशी आहे, कमरेत कशी आहे. असा माणुसकीला काळीमा फासणारा प्रकार ह्या बाजारात चालतो पण त्याकडे सहेतूकपणे डोळे झाक केली जाते.

वर्तमानपत्रवाले याच घटनेचा शोध लावतात ते ही ह्या घटनेला वाचा फोडण्यासाठी नव्हे तर स्वतःच्या पोळीवर तूप पाडून घेण्यासाठी. अशाच बाजारातून जयसिंग कमलाला अडीचशे रूपयाला खरेदी करून आणतो. ह्या चाललेल्या बाजाराचा पर्दाफाश करण्याकरिता परंतु त्यावेळी सामाजिक बांधिलकी बासनात गुंडाळून ठेवली जाते आणि कमलाला खेळातील एक प्यादे बनवले जाते, एक वस्तू ठरवले जाते. एक पत्रकार परिषद भरवून ह्या खेळात आणखी रंग भरला जातो. तिला लैंगिकतेसंबंधी वेडेवाकडे प्रश्न विचारून एक तमाशा उभा केला जातो. उदा. 'तुमच्या भागात फ्री सेक्स असतो की, अनौरस संततीचे काय? कुल मिलाकर कैसा रहा ?' इत्यादी (पृ.३०-३७) ह्या ठिकाणी पत्रकार कमलाच्या भावना विचारात न घेता कमला म्हणजे एक वस्तू समजून कोर्टात उलट तपासणी घेतल्यासारखे प्रश्न विचारले जातात. तिची सामाजिक समस्या लक्षात न घेता ती बाजारातून विकत आणलेली एक वस्तू आहे आणि म्हणून सर्व समाजाची तिच्यावर मालकी आहे हाच भाव दिसून येतो. पत्रकार परिषद संपते. कमलाचे पुढे काय झाले ? किंवा काय होणार ? यांचा साधा विचारही कोणाच्या मनात येत नाही. स्वतःच्या फायद्याकरिता तिला वापरले जाते आणि नंतर सरळ तिची रवानगी चला कटकट संपली ह्या अर्थाने आश्रमात केली जाते. कमला ही केवळ स्त्री आहे म्हणूनच ती पिळवळूक, शोषण आणि गुलामगिरी याचे मूर्तिमंत प्रतिक आहे.

सरिता ही मातब्बर कुटुंबातील सुसंस्कृत मुलगी नवऱ्याबरोबर बदलत राहणारी स्वतःला आधुनिक मानणारी मुलगी पत्रकार व्यवसायात प्रतिष्ठा पावलेल्या जयसिंगची पत्नी आहे. दिल्लीतील नीतिबागच्या सुखवस्तू कॉलनीमध्ये छोटासा पण स्वतःच्या मालकीचा बंगला नोकरचाकर एकंदरीत आयुष्याविषयी

चिंता करण्याचे काही कारण नाही. पती हाच परमेश्वर मानून त्याची सेवा करायची. त्याच्या सुखात सुख आणि दुःखात दुःख मानायचे हाच तिचा स्वभाव. अशा ह्या सरिताचा सुखी संसार, पण ह्या सुखी संसाराचा बुरखा फाटतो तो कमलाच्या अनपेक्षित येण्याने. ह्या कमलामुळे तिला वास्तवाचे भान येते न कळत तिच्या मनात प्रश्न निर्माण होतो तो असा की, कमलात आणि आपल्यात फरक तो कोणता ? ह्या प्रश्नाचे जेव्हा ती उत्तर शोधू लागते तेव्हा तिला सगळेच फासे उलटे पडताना दिसतात. जयसिंगच्या स्वभावातील स्वार्थीपणा जाणवू लागतो. स्वतःच्या फायद्यासाठी कमलाला विकत घेतले फक्त अडिचशे रूपयात तिच्या भावभावनांचा विचार केला नाही. सामाजिक बांधिलकीच्या नावाखाली कमलासारख्या गरीब, असहाय्य अबलेचा सौदा मांडला. कमला व स्वतःत तिला फरक दिसेनासा झाला. ‘कमलाप्रमाणेच आपला नवरा आपल्याला देखील गुलामाप्रमाणेच वागवितो याची पहिल्यांदा जाणीव सरिताला होते. त्या दोघींच्या संवादातून हे दाहक सत्य समोर येते. कमला तिला विचारते तुम्हे कितने मै खरीदा ?’ (पृ.४३) हा प्रश्न फार अर्थपूर्ण वाटतो. याचे उत्तर देताना तिच्या लक्षात येते की आपली विक्री फुकट झाली. आपल्या बापाने उलट हुंडयाची लाच देत आपणांस जयसिंगच्या हवाली गुलाम म्हणून विकले आहे. ह्या घरात आपला कसलाच हक्क नाही कारण आपण गुलाम आहोत. गुलामांना हक्क नसतात त्यांनी फक्त राबायचे असते. धन्याच्या इच्छेप्रमाणे नाचायचे. तो म्हणाला हस की हसायचे, रड की रडायचे, फोन घे म्हणाला की तो घ्यायचा, पार्टीला चलं म्हणाला की चालायचे. यात कुठला आलाय हक्क ही तर पत्करलेली गुलामगिरी. आपल्याला पत्नी म्हणून वेगळे आयुष्य असं कोणतं उरलं आहे. गेली दहा वर्षे असेच गुलामगिरीत आयुष्य काढले. ‘मी झोपलेले होते. मी जी अजूनही गुंगीत होते. कमलाने मला जागे केले. कमला नावाच्या गुलामाला याने विकत आणून वापरलं. दुसरा गुलाम तर फुकट मिळालेला. माणूस मोठा होतो तर मोठा माणूस का होत नाही ? त्याचा मालक का होतो’ ह्या सारख्या प्रश्नांनी तीच्या डोक्यात वादळ निर्माण होते. स्वतःचा शेवटी ‘मी’ पणा मिळविण्याचा प्रयत्न करते त्यासाठी वाटेल ती किंमत मोजण्याचा निर्धार करते. कमला आणि सरिता या दोघीही पुरुषी संस्कृतीच्या गुलाम बनलेल्या आहेत. सरिताला ‘मी’ पणाची जाणीव होते ती कमलामुळेच.

जयसिंग जाधव हा पत्रकार दिल्लीतील इंग्रजी दैनिकात आसोसिएट एडिटर म्हणून काम करीत असतो. तिथे त्याने स्वतःची एक खास प्रतिमा बनवलेली असते. सतत काही तरी शोधण्याची, नव्यानव्या सामाजिक प्रश्नांची उकल करण्याची त्याला सवय लागलेली असते. कामात स्वतःला झोकून देण्याची त्याची वृत्ती आहे. यातूनच त्याला मध्यप्रदेश पलीकडे भरणाऱ्या माणसांच्या बाजाराचा शोध लागतो. ते पाप सरकारच्या गळ्यात घालण्याच्या इर्षेने ह्या बाजाराचा शोध लावतो आणि कमला नावाच्या स्त्रीस खरेदी करतो. हे कृत्य सामाजिक बांधिलकीच्या नात्याने केले असे तो मानतो निदान जगाला तसे फसवतो. आपण काही महत्वाचे करतो म्हणून आपल्या पत्नीने, आपल्या पत्रकार मित्राने आणि आपल्या मालकानेही आपल्या पुढे वाकले

पाहिजे ही त्याची भावना आहे. स्वतःला स्वातंत्र्याचा कैवारी समजतो पण स्वतः गुलाम आणून वापरतो. गुलामसुद्धा माणूस आहे, हे त्याला मान्य नाही. तो सगळी मूल्ये पायदळी तुडविताना दिसतो. त्याने कितीही ना कबूल केले तरी त्याचा हा उद्योग पोटाथी जर्नालिझमचा आहे. कमला तर त्याच्या खेळातले एक प्यादे आहे. तिच्या माध्यमातून त्याला देशात खळबळ माजवायची आहे. फक्त खळबळ. तिला न्याय मिळवून द्यायचा नाही. तो तिच्याकडे एक वस्तू म्हणूनच पाहतो, उपयोग संपला की तीला सरळ अनाथाश्रमात फेकून देतो. येथे त्याच्यातील स्वार्थी पत्रकार उघड होतो. हा स्वतःला जुलूमांचा कट्टर विरोधक म्हणवतो पण पदरच्या गुलामावर वाटेल ते जुलूम करतो. त्यामुळे सरिता त्याची बळी ठरते तर कमला त्याच्या खेळातले प्यादे ठरते. जयसिंग येथे पुरुषी संस्कृतीची प्रतिनिधी ठरतो.

या समाजव्यवस्थेत फक्त स्त्रीच गुलाम नाही, तर पुरुषही गुलाम आहे. तो वर्गच गुलामगिरीचा बळी ठरतो. याचे चांगले उदाहरणे म्हणजे जयसिंग जाधव. त्याने पुराव्यासकट फ्लेश मार्केटचा शोध लावला पण ह्या प्रकरणामुळे नको त्या लोकांचे हितसंबंध दुखावले जातात. मालकावर प्रेशर आणले जाते. मोठ्या पदावरची माणसे एकत्रित येऊन स्वतःचे पाप झाकण्यासाठी पैसे ओतून ह्या प्रकरणावर पडदा टाकण्याचा प्रयत्न करतात. अशा ह्या मोठ्या पदावरील वर्गीयांचा जयसिंग हा बळी ठरतो. त्याला काट्याप्रमाणे दूर केला जाते. त्याला मालकाने कामावरून काढून टाकलेले असते. ‘पेपरला प्रतिष्ठा वगैरे असत नाही फक्त मोठा खप आणि नफा असतो’ (पृ.५९) हे जैनचे उद्गार महत्त्वपूर्ण ठरतात. पत्रकाराच्या नोकरीत ही कायदा असताना, तडका फडकी कुणालाही कामावरून काढले जाते. त्याची चूक म्हणजे भलत्या लोकांच्या वाटेला तो गेला. चुकीचे हितसंबंध त्याने दुखावले. स्वतःच्या फायद्यासाठी मालक जयसिंगशी संबंध तोडून टाकले.

थोडक्यात स्त्रीप्रमाणेच पुरुषही या समाजव्यवस्थेत गुलाम म्हणून जगणारा एक प्राणी आहे हेच ‘कमला’ या नाटकातून मांडले आहे. त्याचप्रमाणे वृत्तपत्र व्यवसायही किडलेला आहे. एकंदरीतच ‘कमला’ या नाटकामधून सगळ्याच मानवी हक्कांना धक्का दिला आहे. मानवी हक्क फक्त आपल्या घटनेत बंदिस्त आहेत, याचीच जाणीव नाटककार विजय तेंडुलकर यांनी सगळ्या समाज व्यवस्थेला करून दिली आहे.

### संदर्भग्रंथ :

१. मराठी रंगभूमी आणि मराठी नाटक – घटना आणि परंपरा (डॉ. अ.ना. भालेराव स्मृति ग्रंथ)- संपादक

के.नारायण काळे, वा.ल.कुलकर्णी

२. 'आजचे नाटककार', डॉ. दत्तात्रय पुंडे, डॉ. स्नेहल तावरे (सं), स्नेहवर्धन पब्लिशिंग हाऊस, पुणे, १९९५.

३. विजय तेंडुलकर 'साहित्यातून सत्याकडे', डिंपल प्रकाशन, ठाणे.